

The Building Inspector

Newsletter

Volume 4, Issue 1



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Here we are, the end of another summer!

We hope each and every one of you enjoyed it!

Did you know?

Whether you're looking to buy a fixer-upper, or would like to do some fixing-up around your home, HUD can help!

Section 203(k) insurance enables homebuyers and homeowners to finance both the purchase (or refinancing) of a house and the cost of its rehabilitation through a single mortgage or to finance the rehabilitation of their existing home.

Section 203(k) insures mortgages covering the purchase or refinancing and rehabilitation of a home that is at least a year old. A portion of the loan proceeds is used to pay the seller, or, if a refinance, to pay off the existing mortgage, and the remaining funds are placed in an escrow account and released as rehabilitation is completed.

If you would like more information, check out this link:

<http://www.hud.gov/offices/hsg/sfh/203k/203k--df.cfm>



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The Building Inspector

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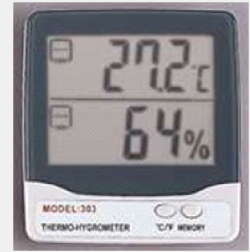
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Effects of Indoor Humidity

An indoor humidity above 50% is considered to be wet, and can affect your health and your home. Below are some possible effects:

- Termites, cockroaches and other insects
- Condensation and stains on walls, ceilings and windows
- Flaking paint and peeling wallpaper
- Mold, mildew, dust mite growth; allergic reactions



You can purchase an inexpensive sensor to monitor the humidity, and if necessary, purchase a dehumidifier to help take care of the problem.

Excess Moisture and Wood Rot

Floor joists and band sills play a vital role in the construction of your house. Wooden floor joists can be found running parallel to each other at regular intervals along your house on top of band sills. But because they're made of wood, if they're exposed to water and moisture, they can rot or grow mold.

According to the University of Illinois Small Homes Council, as much as 18 gallons of water per day can evaporate into a crawlspace under a 1000-sq.-ft. house. So even if your dirt crawl space seems dry and dusty, the soil can still be pulling in moisture that can rot wood floor joists.

If the floor joists have rotted to a point at which they no longer provide adequate structural support, you should have them replaced. You can also reinforce or “sister” joists, meaning fastening another joist to the rotted one's side, but if you have a moisture problem in the area, this probably won't help. The sister joist will eventually rot as well, and coating the joists with a surface treatment may slow the problem, but won't solve it.



Get to the root of moisture problems in your home. Once you replace the rotten wood floor joists and band sills, you must find where the water came from in the first place so that it doesn't continue to rot wood in your home.



Pre-Winter Roof Check~

Heavy snow and ice can damage roof shingles, and can cause damage and warping to rafters and trusses. One way to ensure your roof doesn't gather ice and heavy snow is by installing an attic ventilation system. Attic ventilation systems allows your attic to circulate air; moving air in and out of your attic will ensure less build up of ice and snow on your roof.

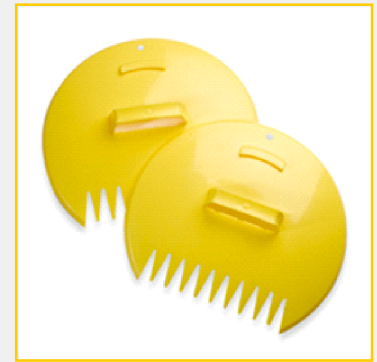
Another hazard to a roof in the winter months is gutter systems that are clogged with branches, leaves, and other debris. Inspecting and cleaning your gutters prior to winter is a job that pays off in the long run.

Another culprit that often causes roofs to leak is debris, limbs, and leaves that lay in the valleys of roof lines. It never hurts to do a thorough walk through of your roof; make sure all the valleys are free and clear of any debris that can add weight and act as a barrier to rain and melting snow.

Flashing problems also cause roof leaks. High winds and heavy rains can cause roof flashing to loosen, rip, and tear. If not inspected prior to winter months, you can have costly problems.



COOL TOOL



Isn't this cool! No more picking up leaves with your hands and getting them dirty. And all for less than \$10.00! This was found at Bed, Bath and Beyond.

Meteor Showers



October 21, 22

Orionids Meteor Shower
Best viewing will be to the east after midnight

November 17, 18

Leonids Meteor Shower
Look for the shower radiating from the constellation Leo after midnight



Insulating Water Pipes

No, winter is not here yet. But why not get ready for it?

Wrapping your pipes can help save you money. You're paying to heat the water that's distributed throughout your home, but some of these pipes run through unheated areas such as attics, basements or even under your home and may suffer a good deal of heat loss.

Insulating your pipes helps solve the dilemma. Foam pipe insulation is self sealing and split down the middle so installation is quick and painless. If you have copper pipes all you have to do is slip the pipe insulation over the pipes.

Another type of pipe insulation is aluminum foam tape which also has an adhesive on it. This is very convenient for tight areas and awkward joints. Also consider wrapping your cold water lines. During a hard cold freeze your pipes will be less likely to freeze.



Tomato Salsa

Yield: about 3 cups

- 2 cups finely chopped ripe, fresh tomatoes
- 1 small red onion, finely diced (about 1/2 cup)
- 2 serrano or jalapeno chilies, finely minced
- 1/2 cup chopped fresh cilantro
- 1 teaspoon kosher or sea salt
- Large pinch white pepper (about 1/8 teaspoon)
- 2 tablespoons fresh lime juice

In a medium bowl, combine all ingredients and toss gently to mix. Cover and let stand about 1 hour (refrigerate if more than 1 hour). Serve as an appetizer with chips or as a topping for grilled steak or chicken.

