



The Professional Inspector

Information Publication for Homeowners, Realtors, Mortgage Brokers, Insurance Brokers and Builders

Tree Dangers

Although trees are generally a desirable feature of home landscaping, they can pose a threat to buildings in a number of different ways.

Tree Roots and Foundations

Contrary to popular belief, tree roots cannot normally pierce through a building's foundation. They can, however, damage a foundation in the following ways:

- Roots can sometimes penetrate a building's foundation through pre-existing cracks.
- Large root systems that extend beneath a house can cause foundation uplift.
- Roots can leech water from the soil beneath foundations, causing the structures to settle and sink unevenly.

Other Dangers:

- Trees that are too close to buildings may be fire hazards.
- Soffit vents provide easy access for flames to enter a house.
- Leaves and broken branches can clog gutters, potentially causing ice dams or water penetration into the building.
- Old, damaged or otherwise weak trees may fall and endanger lives and property. Large, weak branches, too, are a hazard, especially if weighed down by ice.

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- Tree roots can potentially penetrate underground drainage pipes, especially when they leak. Water that leaks from a drainage or sanitary pipe can encourage root growth in the direction of the leak, where the roots may eventually enter the pipe and obstruct its flow.
- Trees may be used by insects and rodents to gain access to the building.
- Falling trees and branches can topple power lines and communication lines.

Structural Defects in Trees.

Trees with structural defects likely to cause failure to all or part of a tree can damage nearby buildings. The following are indications that a tree has a structural defect:

- dead twigs, dead branches, or small, off-color leaves;
- species-specific defects. Some species of maple, ash and pear often form weak branch unions, while some other fast-growing species of maple, aspen, ailanthus and willow are weak-wooded and prone to breakage at a relatively young age.
- Cankers, which are localized areas on branches or stems of a tree where the bark is sunken or missing. Cankers are caused by wounding or disease. The presence of a canker increases the chance that the stem will break near the canker. A tree with a canker that encompasses more than half of the tree's circumference may be hazardous even if the exposed wood appears healthy.
- Hollowed trunks. Advanced decay (wood that is soft, punky or crumbly, or a cavity where the wood is missing) can create a serious hazard. Evidence of fungal activity, such as mushrooms, conks and brackets growing on root flares, stems or branches are indications of advanced decay. A tree usually decays from the inside out, eventually forming a cavity, but sound wood is also added to the outside of the tree as it grows. Trees with sound outer wood shells may be relatively safe, but this depends on the ratio of sound-to-decayed wood, and other defects that might be present.
- Cracks, which are deep splits through the bark, extending into the wood of the tree. Cracks are very dangerous because they indicate that the tree is presently failing.
- V-shaped forks. Elm, oak, maple, yellow poplar and willow are especially prone to breakage at weak forks;
- The tree leans at more than 15 degrees from vertical. Generally, trees bent to this degree should be removed if they pose a danger. Trees that have grown in a leaning orientation are not as hazardous as trees that were originally straight but subsequently developed a lean due to wind or root damage. Large trees that have tipped in intense winds seldom recover. The general growth-form of the tree and any uplifted soil on the side of the tree opposite the lean provide clues as to when the lean developed.



Homeowner Tips

When planting trees, they should be kept far from the house. It is impossible for the homeowner to reliably predict how far the roots will spread, and trees that are too close to a building may be a fire hazard.

Do not damage roots. In addition to providing nutrition for the tree, roots anchor the tree to the ground. Trees with damaged roots are more likely to lean and topple than trees with healthy roots. Vehicles are capable of damaging a tree's root system.

Dead trees within the range of a house should be removed. If they are not removed, the small twigs will fall first, followed by the larger branches, and eventually the trunk. This process can take several years.

Inspect your trees periodically for hazards, especially in large, old trees. Every tree likely to have a problem should be inspected from bottom to top. Look for signs of decay and continue up the trunk toward the crown, noting anything that might indicate a potential hazard.

In summary, trees that are too close to buildings can potentially cause structural damage.

by Nick Gromicko and Rob London

Four Things You Can Do To Avoid Moisture Problems

There are four general things that a homeowner can do to avoid moisture problems.

1. Prevent Water Intrusion

Water coming into the house, even in the form of a small leak, must be stopped. Furthermore, the roof should be in good shape, the exterior windows and doors should be watertight, the gutters should be kept clear, downspouts should divert water far enough away from the house, condensate from the air conditioner should properly drain away, lawn sprinklers should be adjusted to spray efficiently, caulking around the tub and shower should be checked, exposed dirt in the crawlspace should be covered with a vapor diffusion retarder, all bathroom and kitchen ventilation fans must exhaust outside and the clothes dryer must exhaust outside and not into the attic or crawl space.

2. Ventilate

The home needs to be ventilated. Your home will generate moisture when you cook, shower, doing laundry, and even breathe. More than 99% of the water used to water plants eventually enters the air. Unvented natural gas, propane, or kerosene space heaters exhaust all the byproducts of combustion, including water vapor, directly into the house's interior. This water vapor can add 5 to 15 gallons of water per day to the air inside your home. Just the act of breathing by a typical family can add about 3 gallons of water per day into the home. Baffles or rafter vents can be used to prevent loose-fill insulation from blocking the attic vents.

3. Stop Air Leaks

It is important that the air leakage pathways between the living spaces of the house and other parts of the building are stopped or sealed closed. Air leakage into a wall or the attic can carry a significant amount of moisture. If there is air leaking around electrical outlets or around plumbing lines in the wall, moisture can be carried along those same pathways. Ductwork needs to be sealed and insulated, especially if the ducts pass through an unconditioned, unheated space, such as an attic. Returns ducts should be sealed, too. Air sealing is important.

4. Provide Moisture a Path Of Escape

An example of this can be found in a typical attic that has vents to provide a path for moisture to escape. Cold air usually contains less water than hot air, so diffusion usually carries moisture from a warm place to a cool place. A wall can be designed to allow moisture to escape from a wall cavity to the exterior during the winter. Or, a wall can dry to the indoors during summer by avoiding the use of vinyl wall coverings or low-perm paint.

Home Inspectors Licencing - Alberta Is Next

Risks will go down but costs will rise for homebuyers seeking the services of home inspectors, says the president of a home inspector's association. Effective Sept. 1, 2011, Service Alberta will require that all home inspectors carry a license to perform duties that, to date, have been completely unregulated within the province.

Licensing will establish a minimum standard for an industry in which pretty well anyone can hang a shingle and charge a fee, says Red Deer home inspector Dan Levia, acting president of the Alberta chapter of InterNACHI — the International Association of Home Inspectors.

Inspectors who have already been certified through InterNACHI or with BCIPI (British Columbia Institute Of Property Inspectors) will have already met the qualifications to become licensed. Those who have been working but are not certified will have to prove that they have completed at least 25 paid inspections and will have to perform a test inspection under the supervision of a certified inspector.

While an inspection is not required by mortgage or insurance companies, people contemplating the purchase of a pre-owned home seek an inspection to help find out what kind of problems they can expect, from structural flaws to faulty heating, electrical and water systems, Levia said. Inspectors are limited somewhat, in that they are not allowed to poke holes in walls, pick up carpet or even move furniture, he said. Licensed inspectors will not be allowed to make recommendations or estimate the costs of repairs.

Along with their expertise, competent home inspectors can give a more thorough inspection than prospective purchasers because they are not inhibited about taking a close look at someone else's home, said Levia.

Service Alberta's decision to create a licensing requirement ensures that home inspectors have the experience and education necessary to meet a minimum standard, he said. While licensing will eliminate those who cannot meet the minimum standard, Levia does not believe requirements to become licensed are stringent enough.

As certain as there are licensed drivers who should not be behind the wheel, there will be licensed home inspectors whose performance will be less than desired, he said. At the same time, fees will have to go up for all customers because there will be increased costs, including the licence fee itself and the requirement to purchase errors and omissions insurance. Some home inspectors are already worried that the insurance requirement will target them, said Levia.

He dealt last week with a caller from Calgary who complained that an inspector had missed a problem in the roof of a home.

Further investigation revealed that the caller had assumed the inspector had an insurance policy to cover his roof repairs, so figured that would be a way to get the job done for free. Levia said prospective homebuyers who would like to hire a home inspector should seek referrals and verify that the inspectors they hire have been certified by InterNACHI, BCIPI or both.

By Brenda Kossowan - Red Deer Advocate
Published: June 10, 2011

What Really Matters

Buying a home? The process can be stressful. A home inspection is supposed to give you peace of mind, but often has the opposite effect. You will be asked to absorb a lot of information in a short time. This often includes a written report with photographs, environmental reports, and what the inspector himself says during the inspection. All this, combined with the seller's disclosure and what you notice yourself, makes the experience even more overwhelming. What should you do?

Relax.

Most of your inspection will be maintenance recommendations, life expectancies for various systems and components, and minor imperfections. These are useful to know about. However, the issues that really matter will fall into four categories:

1. Major defects. An example of this would be a structural failure.
2. Things that lead to major defects, such as a small roof-flashing leak, for example.
3. Things that may hinder your ability to finance, legally occupy, or insure the home.
4. Safety hazards, such as an exposed, live buss bar at the electrical panel.

Anything in these categories should be addressed. Often, a serious problem can be corrected inexpensively to protect both life and property (especially in categories 2 and 4).

Most sellers are honest and are often surprised to learn of defects uncovered during an inspection. Realize that sellers are under no obligation to repair everything mentioned in the report. No home is perfect. Keep things in perspective. Do not kill your deal over things that do not matter. It is inappropriate to demand that a seller address deferred maintenance, conditions already listed on the seller's disclosure, or nit-picky items.

The above is an excerpt from [Sell Your Home For More](#) by Nick Gromicko. Copyright (C) 1997 Nick Gromicko

Industry News

[6 Ways To Stiffen A Bouncy Floor](#)

Fine Homebuilding describes the six methods to reduce the bounce in floors. (PDF)

[How To Soundproof A Bedroom](#)

Fine Homebuilding provides online video describing how to soundproof a bedroom using green glue and double sheetrock.

[Category 3 Wind Demonstration Blows House Down](#)

Institute for Business and Home Safety built this South Carolina wind tunnel, capable of exposing entire houses to hurricane-force winds. Here's an online video demonstration of awesome power.

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