



AREA
ASSOCIATED REALTY OF THE AMERICAS

OCTOBER 2021

COMMENTS FROM
JEANNE

**WELCOME
NEW MEMBERS**

SPOTLIGHT:
Anchorage, Alaska

**OLDE ADS WE'RE
GLAD WE MISSED**
JOHN GLAAB

SHIP'S AHOY

THE FORUM ★

ON THE LIGHTER SIDE
TRINKIE WATSON

DOUBLING DOWN WITH
DENNIS AND DIANA

THE FORUM

"All the news that fits."

Our members are 100% committed to excellence in our real estate profession. Our mission encompasses: Sharing BEST Practices with our colleagues; treating all referrals with the utmost of care, honesty and integrity; and being involved in organized real estate for the betterment of our profession."

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COMMENTS FROM

Jeanne Radsick

Dear Fellow AREA Members:

Ah yes, a story about the wonders of Anchorage and Alaska, a chill in the air, fairies dancing among the pumpkin patches, bonfires, the brilliant colors, the ever-colorful leaves, lying in our hammock, as we sip fresh cider directly from a wooden keg ...I must be dreaming. It seems to have been a rough summer, so the change is welcome.

A special welcome back to a long-time sponsor, American Home Shield who returns this year. Dee Dee Miller played a role in this because her replacement as President of the Maryland Association is none other than a fellow real estate professional, Craig Wolfe, who, in addition to being a senior officer with AHS, is also an active realtor. Thanks Dee Dee and welcome back Craig and Company. And, just a brief shout out of thanks to some of those in our group serving on the

National scene let alone in their states, provinces and municipalities. "It takes a village" and we are grateful to those who serve.



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Welcome **NEW MEMBERS**



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BERNICE HELMAN

Bernice is Vice President and co-owner of Coldwell Banker Helman. Bernice joined the firm in 2007 after a 24-year career in the real estate finance industry. Her last position was Vice President and Mortgage Lending Manager at First Financial Bank. She also served as a director of the Indiana Mortgage Bankers Association from 2003-2008, holding the office of Secretary-Treasurer for the last two years, and was a member of the Freddie Mac Community Lender Advisory Board.

She is a Director of the Terre Haute Regional Airport, Harsha Behavioral Center and Savera Geriatric Unit, Swope Art Museum, and Terre Haute Chamber of Commerce.

Bernice is also a member of the Saint Mary-of-the-Woods College Community Advisory Board and the Home Builders Association of Greater Terre Haute. In 2013, the National Association of REALTORS® recognized Bernice's community service with its prestigious Good Neighbor Award, an award NAR bestows to just five REALTORS® each year.

Bernice is married to Troy and together, they have four children – Ryan, Abbe, Craig, and Sarah.

She was 2020 President, Indiana Association of REALTORS – 2022 Vice Chair, 2023 Chair, Public Policy Coordinating Committee, NAR.

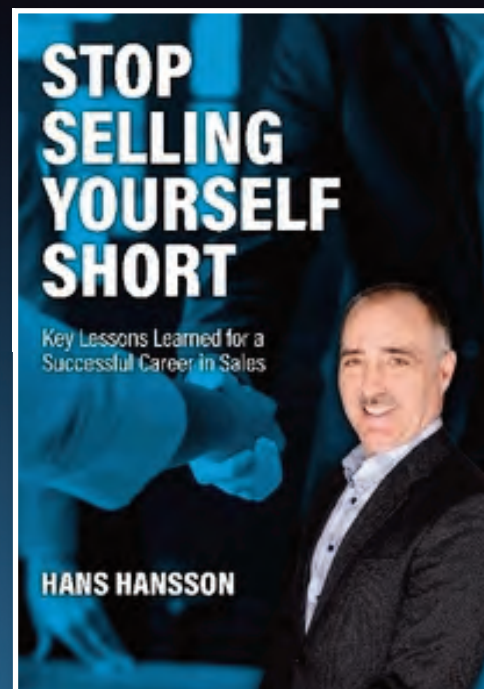
Bernice is a National Association of REALTORS® Director; The Terre Haute Area Association of REALTORS® is Bernice's primary local REALTOR® association; she's been involved with them in several capacities.

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\$130 Per Person

5:45/9:00 p.m.

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.....

NON- REFUNDABLE TICKETS STILL AVAILABLE

To register go to www.areasamericas.com

MAKE PAYMENT

ALL ATTENDEES MUST COMPLETE WAIVER AND SUBMIT REQUIRED COVID DOCUMENTATION

A LITTLE HUMOR, COURTESY OF JOHN GLAAB

Really Bad Ad Placement





**AT HOME WITH
DIVERSITY**

On top of things!

RPR has launched a completely revamped website, with easier access to an array of data, tools and reports. The new RPR is cleaner, simpler, and offers users a more overall intuitive experience. It's also been reorganized to help you find your most-used features and saved items.

We hope you love it! And as you get familiar with it, we want you to know that you have access to various types of learning resources:

Want to sign up for a live class to strengthen your knowledge of the new RPR? Check out our new set of webinars.

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And remember, RPR is a member benefit offered by the National Association of REALTORS®. You've already paid for it—you should be using it!

If you have questions or need any help, reach out to our Member Support team at 877-977-7576.



OOPS!

BY ANONYMOUS MEMBER FROM THE MIDWEST

When I was given my first bike as we lived in the late 60's in our residence in a small midwestern community, population 30,000, my father told me that there was but one caveat (big word, he did say it differently) I was not allowed to ride my bike up to or on Main Street.

Well, being young and in a neighborhood clique full of 9-11 year olds, (my peers in youth) I did what I could to be true to the group in spite of, occasionally, challenging the rules.

That, of course, was difficult, in part because of "dirty work day" wherein our goal was to wreak havoc in the neighborhood, by doing little things, like closing propped up doors because the paint had not dried to throwing tomatoes through open windows.

We were highly successful in these hi-jinks and thoroughly enjoyed our devilment in spite of Sunday Mass and catechism and fears of hell fire.

So it was, one day, when the gang gathered and decided to ride up to main street on their bikes. I knew that this was totally forbidden but did so anyway because the call of the group was much more effective than any rule ... I was no chicken ... full speed ahead, well, until I turned the corner at Washington and Main and my bike's front wheel lighted directly between the parted legs of my father who was just turning the corner.

Needless to say, I never did that again.



Can you guess who celebrated her 50th Wedding Anniversary last month?

Big prize in the offering for the first person to get this right!



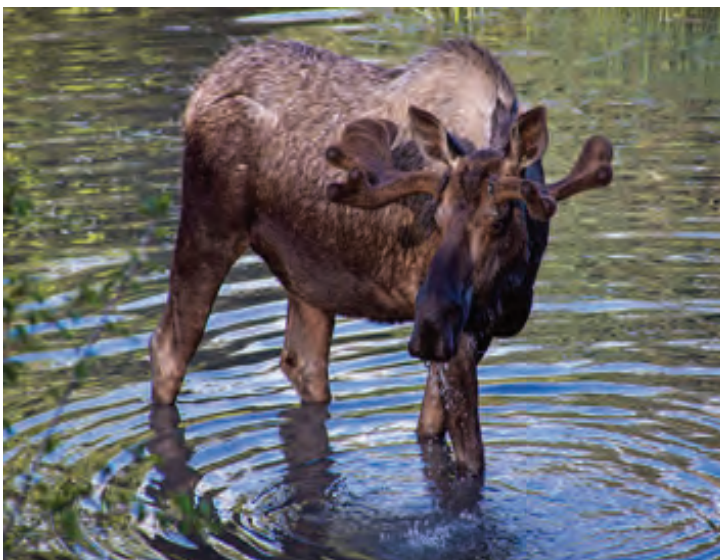
Finally, Love to post your story right here! And, it can be anonymous if you like it that way. Carl

SPOTLIGHT: Anchorage, Alaska



Metro and moose plus a whole bunch of wonderful people, fish, animals, sites and sounds. And, oh yeah, baby! Mouthwatering food!

Urban and wild aren't opposites; they are Anchorage's two defining elements. There's no need to choose one or the other since they are both part of life here. Anchorage lives under midnight sun and auroras. Shares the backyard with moose. Fishes in urban salmon streams at lunch. Cheers runners and reindeer on the main street. The city's adventures may be beyond belief, but they aren't beyond the boundaries. Metro + Moose Anchorage might appear at first glance to be a typical American city, but closer exploration shows some surprising facets of urban life in Alaska. The city's 300,000 human residents share their space with an estimated 1,500 moose, not to mention bald eagles, bears, beavers, Dall sheep, and the occasional lynx. King and silver salmon fill Ship Creek all summer long, drawing anglers to one of the world's only urban salmon fisheries.



Just a block away, the Alaska Railroad's largest passenger depot is at the center of train travel, as it has been for more than a century. For access to spots beyond the reach with many sightseeing tours by plane or helicopter take off from the city. A bustling seaplane base at Lake Hood has planes casting off from docks near hotels and homes. There are around 600 takeoffs and landings on the big days, and many sightseeing tours by plane or helicopter.

The aerial view says a great deal about Anchorage. Flying over the city, green is the prevailing color. Broad natural spaces like Far North Bicentennial Park, Kincaid Park are set aside. Paths following Chester and Campbell creeks knit the city together in a network of paved trails.

Farther east, the Chugach Mountains rise quickly. Filled with trails, glaciers, rivers, and wildlife, the Chugach are where locals go to unwind and enjoy the outdoors. One of the largest state parks in the nation is 20 minutes or less from most offices and neighborhoods.

To the west, the city is on the edge of Cook Inlet, so a trip along the Coastal Trail lends good views of the Alaska Range and Denali, and a drive down Turnagain Arm means an occasional beluga whale cameo.

Arts and Culture, Alaska Style

Anchorage is best known for trails, wildlife, and glaciers, and it is the state's cultural soul as well. The city is home to more artists and musicians than any other place in Alaska. Public art fills the city, from life-sized murals of bowhead whales and other Alaska marine life to a bronze work harkening back to Dena'ina Athabascan fish camps on the Knik Arm shore. Anchorage is also home to the state's largest museum, as well as a whole palette of galleries, showrooms, and artist workspaces. Shops and restaurants often serve double duty as gallery space; many host a different artist each month for First Friday events.



The cultural offerings are on stage as well. Both the symphony and the opera company in Anchorage predate statehood. Traveling acts entertain crowds at the Center for the Performing Arts or Anchorage's arenas.

The cultural appeals of Anchorage go far beyond the expected. Anchorage is a prime place to explore Alaska Native cultures. There are many distinct cultures, each with traditions reaching back thousands of years, and continued, contemporary presence in Anchorage today. For starters, the Alaska Native Heritage Center is an excellent primer. Events like the traditional sports at NYO Games and the arts market and sessions of the Alaska Federation of Natives Convention provide visitors other entry points into these cultures.

Alaska Flavor

It takes good food to fuel all the activity in Anchorage. Thankfully, there is plenty on the menu. Alaska is famous for seafood. Anchorage serves it all fresh – salmon, crab, halibut, rockfish, cod, clams, scallops, and oysters.

The state's agricultural heartland, the Matanuska Valley, is less than an hour away, bringing plenty of greens, root veggies, berries, and rhubarb to the table. Fresh ingredients go into a cuisine scene that covers familiar comfort food, with an appetite big enough to make room for Thai, Himalayan, Polynesian, German, and all points in between. Hundreds of restaurants are on the menu, with a dozen breweries and a handful of distilleries filling glasses in Anchorage.

Anchorage by the Numbers

Population: 298,190. Anchorage is Alaska's largest city with 41 percent of the state's population.

Time Zone: Anchorage, and virtually all of Alaska, is in Alaska Standard Time, one hour behind Pacific Standard Time and four hours behind Eastern Standard Time.

Size: Anchorage covers 1,961 square miles from Portage Glacier to Eklutna - about the size of the state of Delaware.

I have lived in Anchorage for over 47 years. I am up to Anchorage in college and kept coming back... in fact finished college at UAA (University of Alaska at Anchorage) I have a BA with a minor in real estate and starting selling real estate in Anchorage as soon as I graduated. I have raised three kids in Anchorage... it is a wonderful spot to raise a family with Alaska at your doorstep. We have enjoyed a vibrant city but also hunting, fishing, camping, hiking, skiing, dog-sled raising, and just all that the north has to offer.

Come visit us and enjoy the beauty of the last frontier!

Best, Janelle



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This is a place to share your thoughts and ideas. Please feel free to send a commentary to THE FORUM to Carl at carl@areamericas.com to published exactly as received.

THE FORUM

Never Judge a Book by its Cover ... (Cont'd.) A Commentary from Carl

Yesterday I went to the Post Office to drop off a couple of letters. As I pulled into a space directly in front of the edifice, a person, with a very long beard, dressed in black with a special political symbol on his helmet riding a Harley, pulled in beside me.

My window was down and the sound ... well ... you know until he stopped. I had leaned over to assemble my letters for deposit, when I noticed him getting off his motorcycle and then approaching the vehicle next to him where an elderly lady was having difficulty exiting.

"Can I be of service, Ma'am?", he inquired. "Oh, I just had surgery and it is difficult to get around," she responded. "If you have something to drop off or mail, I would be glad to assist."

She was grateful and, at first declined, but after one additional attempt to exit her vehicle, she handed him a letter and a package. And, then went for her purse.



"No need for that Ma'am", he said. I deliver packages for a living. Put your money back. It is covered." She relented, he left, and I followed, not to observe but because that is why I was there. He went to the counter, the package was weighed, a charge was made, for which he paid while handing over the letter she had given him. We then left together, me following him, not a word said between us. Her car was gone, and he jumped on his Harley and off he

rode, while I simply enjoyed the moment reminded once more to never judge the book by its cover ...

All of us have some unusually things happen during our lives. Most are easily forgotten as we move on to the next adventure but some do remain ...



Guess who, what, when and where and, just perhaps, you will win a magnificent prize!

...

Kindly submit your answer to carl@areamericas.com.

BY: DEE DEE MILLER, ANNAPOLIS

Dee Dee was instrumental in helping get American Home Shield back as a sponsor. This happened partly because of her close friendship with Craig Wolf.



Meet Craig Wolf, AHS Regional Team Leader, REALTOR®, and Leader in the Industry

Craig Wolf's experience in the real estate industry—particularly in leadership—runs deep. He carries a strong passion for REALTORS® and the work they do. Craig is the Regional Team Leader for American Home Shield (AHS) and we are excited to welcome him back to AREA!

Craig started at AHS in 1997. The company, according to Craig, encourages its employees to get involved in real estate industry boards and to give back.

Craig's volunteer work began at the Greater Baltimore Board of REALTORS®, teaching classes and serving on committees. It was GBBR that encouraged him to become a licensed REALTOR®, thus making him eligible to seek leadership positions within the association. Craig ultimately served as President of GBBR. Although he never expected to ascend to a leadership position at the state level, he enjoyed his work with Maryland REALTORS® and that work turned into yet another opportunity to serve the members and the industry.

Over the last few years, Craig has served as treasurer, secretary, and president-elect for Maryland REALTORS®. He was just installed as Maryland's 69th President for the 2021-2022 term.

When Craig volunteered at GBBR he knew it was unorthodox to have someone in the "warranty world" (not a

broker or salesperson) in a leadership position. Craig's unique background will surely bring a fresh perspective to the work of Maryland REALTORS® and the collective interests of its 29,000+ members as well

as the 1.5 million members of the National Association of REALTORS® and AREA.

While Craig knows he can't change the inventory situation in one year, it will be on his agenda. Lack of inventory, a local and national challenge, will need innovative leadership now and the years to come to find sustainable solutions. One thing Craig wants to do in his tenure is more advocacy on behalf of the REALTOR® Political Action Committee (RPAC). According to Craig, it isn't about playing politics but about REALTORS® protecting and investing in their business, at whatever dollar amount one is able.

Outside his leadership role at Maryland REALTORS®, Craig is married with two grown children. A self-proclaimed "Disney geek," Craig likes to travel and he gardens to unwind.



Craig Wolf
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A Memo From David White & Associates

How do you help a landlord that wants to retire and get that listing that may not have happened?

Whether or not you are aware, you probably know clients or prospective clients looking for a way out of being a landlord, but do not want the tax burden of capital gains and depreciation recapture that comes with a sale.

Maybe they have reached retirement age, want to travel, are tired of managing properties, and would like a passive income while deferring capital gains tax.

Sure, a traditional 1031 will get them out of their current property but puts them back into the landlord role on the new property. There are many property owners doing nothing to change their circumstances for that very reason, and they have no interest in selling.

If you could show them an option that fits their needs, they may be inclined to list that property!

Delaware Statutory Trusts (DST) investments are recognized by the IRS as like/kind real estate investments for 1031 and 1033 exchanges. They are similar in nature to T.I.C. investments but provide more investor protection including non-recourse financing.

The properties are operating and leased prior to client investment. Income starts on the close date. The same rules apply as conventional exchanges regarding use of an intermediary and 45/180-day exchange rules. DST shares offer easy division to heirs and retain step-up in basis at death. DSTs can be used as the only exchange property or as a filler for unspent "boot."

Exchanging a property with debt is an option. Many DSTs include leverage that is passed to the buyer without qualification or loan application. Unlike a T.I.C., the investor

does not need to form an LLC or provide their own financing or cash to replace relinquished debt. The process is much simpler and affords additional consumer protections. Additionally, if the internal leverage in a DST purchase exceeds their debt requirement, the buyer obtains additional real estate creating a new depreciation schedule.

An investor can sell one property and purchase several DSTs to gain further industry and geographic diversification.

A Summary of DST Features and Risks:

- Defer taxes on rental or investment property sale
- Provide steady monthly income from professionally managed properties
- Avoid the need to add cash or qualify for debt to meet exchange numbers. Leveraged DSTs can solve financing problems
- Identify a back-up property in case a 1031 purchase fails
- Provide a "filler" to complete an exchange and avoid boot.
- Eliminate day to day management of rental properties
- Help solve reduced income problems due to vacancy, high tenant turnover, rent control and increasing expenses.
- Provides simple estate planning. Shares are divided among beneficiaries while retaining step up in basis.
- For those retiring and selling their business

property, they provide tax deferral and income.

- For 1033 involuntary transfers sales via imminent domain
- Sell a single property and diversify into multiple real estate sectors and locations, all while deferring taxes and retaining step-up in basis at death
- DSTs are securitized investments. Investors must meet Accredited Investor Requirements as defined by the SEC: In the United States, to be considered an accredited investor, one must have a net worth of at least \$1,000,000, excluding the value of one's primary residence, or have income at least \$200,000 each year for the last two years (or \$300,000 combined income if married) and have the expectation to make the same amount this year. The term "accredited investor" is defined in Rule 501 of Regulation D of the U.S. Securities and Exchange Commission (SEC).
- An investment in the Interests of the Trust involves significant risk and is suitable only for Investors who have adequate financial means, desire a relatively long-term investment and who will not need immediate liquidity for their investment and can afford to lose their entire investment.

- The Interests are subject to legal restrictions on transfer and resale and Investors should not assume they will be able to resell their interests.
- There is no public market for the Interests.
- Investors may not realize a return on their investment for years, if at all.
- There are various tax risks, including the risk that an acquisition of an Interest may not qualify as a Section 1031 Exchange.

David White & Associates can help. Contact Chris Riel or Kirk Dobson for more information.



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Legal Update

by Double Aces Dennis and Diana

The following presentation was made by Dennis Badagliacco during our combined Business and Commercial call on the afternoon of September 14th, 2021

Preliminary Summary of Tax Increase Provisions Affecting Real Estate in Ways and Means Draft Bill to Offset the Cost of the Infrastructure Reconciliation Bill

September 13, 2021

Note: This information includes proposals released by the House Ways and Means Committee staff as the starting point for a markup session that will begin this week. These items are subject to change before and during the Committee meeting and on the floor of the House. Even if and when these items are approved by the full House, they are subject to change, deletion, or addition when the bill is conferenced with the Senate, which will likely have its own version of tax increase proposals. In short, this is very tentative and could change.



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What is not included that we are concerned about (the good news):

- Changes to 1031 like-kind exchanges
- Repeal of step-up in basis
- Taxation of unrealized capital gains upon death of or gifting by the owner.

What is not as bad as we feared it might be

- Increase of capital gains tax rate to 25% for those in the highest ordinary income tax bracket (married filing joint returns with taxable income over \$450,000, heads of household with taxable income over \$425,000, single filers with taxable income over \$400,000). (The President's proposal was to increase the rate to 39.6%)
 - Applies to current tax year. However, transition rule provides that existing top rate of 20% applies to gains from sales prior to date of introduction or gains from sales pursuant to written binding contract dated prior to date of introduction.
- Limits on 20% Deduction on Qualified Business Income (section 199A)
 - Maximum allowable deduction would be \$500,000 for joint return, \$400,000 for a single return, and \$250,000 for a married filing separate return. The President's proposal was to limit the deduction at incomes of \$400,000 and fully phased out by \$500,000. The W&M proposal would affect only those with very high amounts of business income.

- Effective beginning in 2022.
- Carried interests – change tax treatment from capital gains to ordinary income
 - Extends the current law holding period required for capital gains treatment from 3 to 5 years. The 3-year holding period is retained for real property businesses and for taxpayers with AGI less than \$400,000. The President's proposal would have entirely eliminated capital gains tax treatment for carried interests.
- Effective beginning in 2022.

What is included that could concern a few AREA members/clients:

- Application of 3.8% net investment income tax to business income of higher-income individuals
 - Applies the 3.8% tax to cover net investment income from a business to taxpayers with more than \$400,000 for single filers and \$500,000 for joint filers.
- Effective beginning in 2022.
- Increase in top marginal individual income tax rate
 - Increases the top rate from 37% to 39.6% beginning in 2022.
- Effective beginning in 2022.
- Limit on excess business losses of individuals
 - The provision denies immediate deductions of very high business losses, but they can be carried forward to the next year.
- Effective beginning in 2022.
- Surcharge on high income individuals, trusts, and estates
 - 3% surtax on modified AGI in excess of \$5 million.
- Effective beginning in 2022.
- Reduction in unified estate and gift tax credit
 - Reverts the estate and gift tax exemption level to its 2010 level of \$5 million per individual, indexed to inflation (down from \$10 million indexed today)
- Changes to estate and gift tax valuation rules for certain real property used in farming or other businesses, rules applicable to grantor trusts, and valuation of nonbusiness assets



- o Amends the rules that allow certain valuation reductions for certain real property used in a family farm or business
- o Limits current rules that allow certain valuation discounts
- Increase in minimum required distributions for high-income taxpayers with large retirement account balances
 - o Applies to combined traditional IRA, Roth IRA and defined contribution retirement account balances exceeding \$10 million and taxpayer's taxable income exceeds \$450,000 (joint returns).
- Modifications to inclusion of global intangible low-taxed income
- Modifications to determination of deemed paid credit for taxes properly attributable to tested income
- Deduction for foreign source portion of dividends limited to controlled foreign corporation, etc.
- Limitation on foreign base company sales and services income
- Modifications to base erosion and anti-abuse tax
- Credit for clinical testing of orphan drugs limited to first use or indication
- Modification to treatment of certain losses
- Adjusted basis limitation for divisive reorganization
- Rents from prison facilities not treated as qualified income for purposes of REIT income tests
- Modifications to exemption for portfolio interest
- Payments equivalent to publicly traded partnership income payments
- Adjustments to earnings and profits of controlled foreign corporations
- Certain dividends from controlled foreign corporations to U.S. shareholders treated as extraordinary dividends
- Limitation on certain special rules for section 1202 gains
- Constructive sales – includes digital assets
- Rules relating to common control
- Wash sales – includes commodities, currencies, digital assets

Tax increases less likely to impact NAR members and clients:

- Corporate tax rate increase to 26.5%
- Interest expense deduction limit by certain domestic corporations that are members of an international financial reporting group
- Modifications to deduction for foreign-derived intangible income and global intangible low-taxed income
- Repeal of election for 1-month deferral in determination of taxable year of specified foreign corporations
- Modifications of foreign tax credit rules applicable to certain taxpayers receiving specific economic benefits
- Modifications to foreign tax credit limitations
- Foreign oil related income to include oil shale and tar sands



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On the **Lighter Side** with **Trinkie**

Featuring Tahoe's Trinkie Watson and her wit and wisdom.

Lexophiles!

*"When I told my contractor I didn't want carpeted steps, they gave me a blank stare."
"Prison is just one word to you, but for some people, it's a whole sentence."*

Church Bulletins Announcements!

"The Fasting & Prayer Conference includes meals." "The church will host an evening of fine dining, super entertainment and gracious hostility."



Top Tips to Prevent Water Damage

Water damage has a variety of causes: storms, flooding, roof leaks, broken water pipes and lines, leaking washing machines and more. This can lead to mold and odor problems, and worse. If left unmitigated, water damage can eventually cause structural damage, which can entail significant costs to repair and can negatively affect a home's value.

Prevention is the first line of defense against water damage. Here are some basics on how to prevent water damage and its effects:

Water supply lines and connections to and from washing machines and dishwashers should be regularly inspected for cracks and leaks. A small leak can cause water damage over time, so it's best to just replace these hoses every five years or so. Steel-reinforced auto-shutoff hoses are available that sense the pressure change when a leak occurs and will stop the flow of water automatically.

Water leak detectors can be installed at floor level near water heaters, washing machines and interior air conditioning units. Simple, inexpensive wireless models are widely available and will sound an alarm and send an alert to a homeowner's phone when water is detected on the floor near these appliances.

Tank-style water heaters are prone to failure, especially as they age. Over time, the bottom of the tank can rust out and release the entire contents of the tank. Most plumbing codes require an overflow valve that will conduct leaking water to a

pipe that drains either to the outdoors or to an appropriate interior drain.

Another common source of water leaks is the icemaker supply line; this should be regularly checked as well. For added peace of mind, homeowners should shut off the icemaker and the supply line if leaving home for more than a few days.

Be aware that pipes slowly leaking inside the walls or ceiling may be impossible to detect visually before damage has already occurred.

Check gutters and downspouts to ensure that water drains freely and flows away from the home's foundation. Make any adjustments, and check the flow again using water from a garden hose.

Some home inspectors can use moisture detectors to check for damp conditions not visible to the eye. This tool helps detect possible trouble spots in walls, ceilings and floors.

These preventive tips can help homeowners avoid the often expensive and intrusive damage that water leaks can cause.

Stephanie Bowling
Director of Marketing, Pillar To Post Home Inspectors Inc.

