

## Chapter 18 – Home Ownership and Construction

1. B

Explanation: The ridge board is placed at the peak of the roof, where the rafters meet.

2. A

Explanation: The higher the EER, the more energy-efficient the unit will be.

3. A

Explanation: A ranch house, or rambler, is a one-story house with the entire living area on the ground floor. It may or may not have a basement.

4. D

Explanation: It's considered a design deficiency when a home's front door opens directly into the living room, without an entry or hallway.

5. B

Explanation: While mold does not create health problems in all individuals who are exposed to it, it can cause respiratory problems in those who are particularly sensitive to it. Therefore, the presence of mold, flooding, or water leakage should always be disclosed.

6. A

Explanation: A footing is a concrete pad that is the part of a foundation that supports the weight of the superstructure. In a pier and beam foundation, each footing is a separate pad supporting a pier. In a foundation wall foundation, the footing runs continuously underneath the foundation wall.

7. A

Explanation: Joists are horizontal parallel timbers that support the ceiling and floor loads.

8. D

Explanation: A Spanish-style house is often distinguished by a red tile roof and a stucco exterior. While any type of house may be built with a tile roof, that element may not be compatible with the design of other styles of houses.

9. B

Explanation: A high level of vacancies in a neighborhood, unless it is still in the construction stage, indicates a neighborhood in decline.

10. D

Explanation: Owner-occupancy generally indicates stability in property values.

11. D

Explanation: R-value measures insulation's resistance to heat transfer. The higher the R-value, the more effective the insulation.

12. A

Explanation: Most hazard insurance policies do not cover earthquakes or floods. Homeowners at higher risk for these phenomena should be advised to purchase separate coverage.

13. D

Explanation: Flashing is sheet metal (or other material) used to protect and deflect water from areas in a roof with joints and angles, such as around a chimney.

14. D

Explanation: The bottom, wider part of the foundation wall is called the footing.

15. B

Explanation: Conduit is piping used to protect electrical wiring.