

# Glossary of Terms



**A/C** - An abbreviation for air conditioner or air conditioning.

**A/C Condenser** - The outside fan unit of the Air Conditioning system. It removes the heat from the freon gas and "turns" the gas back into a liquid and pumps the liquid back to the coil in the furnace.

**A/C Disconnect** - The main electrical ON -OFF switch near the A/C Condenser.

**Aerator** - The round screened screw -on tip of a sink spout. It mixes water and air for a smooth flow.

**Aggregate** - A mixture of sand and stone and a major component of concrete.

**Air space** - The area between insulation facing and interior of exterior wall coverings. Normally a 1" air gap.

**Allowance(s)** - A sum of money set aside in the construction contract for items which have not been selected and specified in the construction contract. For example, selection of tile as a flooring may require an allowance for an underlayment material, or an electrical allowance which sets aside an amount of money to be spent on electrical fixtures.

**Amortization** - A payment plan by which a loan is reduced through monthly payments of principal and interest.

**Anchor bolts** - Bolts to secure a wooden sill plate to concrete , or masonry floor or wall.

**Annual Percentage Rate (APR)** - Annual cost of credit over the life of a loan, including interest, service charges, points, loan fees, mortgage insurance, and other items.

**Appraisal** An expert valuation of property.

**Apron** - A trim board that is installed beneath a window sill

**Architect** - One who has completed a course of study in building and design, and is licensed by the state as an architect. One who draws up plans.

**Area wells** - Corrugated metal or concrete barrier walls installed around a basement window to hold back the earth

**Assessment** - A tax levied on a property, or a value placed on the worth of a property.

**Assumption** - Allows a buyer to assume responsibility for an existing loan instead of getting a new loan.

**Astragal** - A molding, attached to one of a pair of swinging double doors, against which the other door strikes.

**Attic access** - An opening that is placed in the drywalled ceiling of a home providing access to the attic.

**Attic Ventilators** - In houses, screened openings provided to ventilate an attic space.

**Back Charge** - Billings for work performed or costs incurred by one party that, in accordance with the agreement, should have been performed or incurred by the party to whom billed. Owners bill back charges to general contractors, and general contractor's bill back charges to subcontractors. Examples of back charges include charges for cleanup work or to repair something damaged by another subcontractor, such as a tub chip or broken window.

**Backfill** - The replacement of excavated earth into a trench around or against a basement / crawl space foundation wall.

**Backing** - Frame lumber installed between the wall studs to give additional support for drywall or an interior trim related item, such as handrail brackets, cabinets, and towel bars. In this way, items are screwed and mounted into solid wood rather than weak drywall that may allow the item to break loose from the wall. **Carpet backing** holds the pile fabric in place.

**Backout** - Work the framing contractor does after the mechanical subcontractors (Heating -Plumbing - Electrical) finish their phase of work at the Rough (before insulation) stage to get the home ready for a municipal frame inspection. Generally, the framing contractor repairs anything disturbed by others and completes all framing necessary to pass a Rough Frame Inspection.

**Ballast** - A transformer that steps up the voltage in a florescent lamp.

**Balloon** - A loan that has a series of monthly payments with the remaining balance due in a large lump sum payment at the end.

**Balloon framed wall** - Framed walls (generally over 10' tall) that run the entire vertical length from the floor sill plate to the roof. This is done to eliminate the need for a gable end truss.

**Balusters** - Vertical members in a railing used between a top rail and bottom rail or the stair treads. Sometimes referred to as 'pickets' or 'spindles'.

**Balustrade** - The rail, posts and vertical balusters along the edge of a stairway or elevated walkway.

**Barge** - Horizontal beam rafter that supports shorter rafters.

**Barge board** - A decorative board covering the projecting rafter (fly rafter) of the gable end. At the cornice, this member is a fascia board.

**Base or baseboard** - A trim board placed against the wall around the room next to the floor.

**Basement window inserts** - The window frame and glass unit that is installed in the window buck.

**Base shoe** - Molding used next to the floor on interior base board. Sometimes called a carpet strip.

**Bat** - A half -brick.

**Batt** - A section of fiber -glass or rock -wool insulation measuring 15 or 23 inches wide by four to eight feet long and various thickness'. Sometimes "faced" (meaning to have a paper covering on one side) or "un-faced" (without paper).

**Batten** - Narrow strips of wood used to cover joints or as decorative vertical members over plywood or wide boards.

**Bay window** - Any window space projecting outward from the walls of a building, either square or polygonal in plan.

**Beam** - A structural member transversely supporting a load. A structural member carrying building loads (weight) from one support to another. Sometimes called a "girder".

**Bearing partition** - A partition that supports any vertical load in addition to its own weight.

**Bearing point** - A point where a bearing or structural weight is concentrated and transferred to the foundation

**Bearing wall** - A wall that supports any vertical load in addition to its own weight.

**Bearing header** - (a) A beam placed perpendicular to joists and to which joists are nailed in framing for a chimney, stairway, or other opening. (b) A wood lintel. (c) The horizontal structural member over an opening (for example over a door or window).

**Bedrock** - A subsurface layer of earth that is suitable to support a structure.

**Bid** - A formal offer by a contractor, in accordance with specifications for a project, to do all or a phase of the work at a certain price in accordance with the terms and conditions stated in the offer.

**Bid bond** - A bond issued by a surety on behalf of a contractor that provides assurance to the recipient of the contractor's bid that, if the bid is accepted, the contractor will execute a contract and provides a performance bond. Under the bond, the surety is obligated to pay the recipient of the bid the difference between the contractor's bid and the bid of the next lowest responsible bidder if the bid is accepted and the contractor fails to execute a contract or to provide a performance bond.

**Bid security** Funds or a bid bond submitted with a bid as a guarantee to the recipient of the bid that the contractor, if awarded the contract, will execute the contract in accordance with the bidding requirements of the contract documents.

**Bid shopping** - A practice by which contractors, both before and after their bids are submitted, attempt to obtain prices from potential subcontractors and material suppliers that are lower than the contractors' original estimates on which their bids are based, or after a contract is awarded, seek to induce subcontractors to reduce the subcontract price included in the bid.

**Bidding requirements** - The procedures and conditions for the submission of bids. The requirements are included in documents, such as the notice to bidders, advertisements for bids, instructions to bidders, invitations to bid, and sample bid forms.

**Bi-fold door** - Doors that are hinged in the middle for opening in a smaller area than standard swing doors. Often used for closet doors.

**Binder** - A receipt for a deposit to secure the right to purchase a home at an agreed terms by a buyer and seller.

**Bi-pass doors** - Doors that slide by each other and commonly used as closet doors.

**Blankets** - Fiber -glass or rock -wool insulation that comes in long rolls 15 or 23 inches wide.

**Blocked (door blocking)** - Wood shims used between the door frame and the vertical structural wall framing members.

**Blocked (rafters)** - Short "2 by 4's" used to keep rafters from twisting, and installed at the ends and at mid - span.

**Blocking** - Small wood pieces to brace framing members or to provide a nailing base for gypsum board or paneling.

**Block out** - To install a box or barrier within a foundation wall to prevent the concrete from entering an area. For example, foundation walls are sometimes "blocked" in order for mechanical pipes to pass through the wall, to install a crawl space door, and to depress the concrete at a garage door location.

**Blow insulation** - Fiber insulation in loose form and used to insulate attics and existing walls where framing members are not exposed.

**Blue print(s)** - A type of copying method often used for architectural drawings. Usually used to describe the drawing of a structure which is prepared by an architect or designer for the purpose of design and planning, estimating, securing permits and actual construction.

**Blue stake** - Another phrase for Utility Notification. This is when a utility company (telephone, gas, electric, cable TV, sewer and water, etc) comes to the job site and locates and spray paints the ground and/or installs little flags to show where their service is located underground.

**Board foot** - A unit of measure for lumber equal to 1 inch thick by 12 inches wide by 12 inches long. Examples: 1" x 12" x 16' = 16 board feet, 2" x 12" x 16' = 32 board feet

**Bond or bonding** - An amount of money (usually \$5,000 -\$10,000) which must be on deposit with a governmental agency in order to secure a contractor's license. The bond may be used to pay for the unpaid bills or disputed work of the contractor. Not to be confused with a '**performance bond**'. Such bonds are rarely used in residential construction, they are an insurance policy which guarantees proper completion of a project.

**Boom** - A truck used to hoist heavy material up and into place. To put trusses on a home or to set a heavy beam into place.

**Bottom chord** - The lower or bottom horizontal member of a truss.

**Bottom plate** - The "2 by 4's or 6's" that lay on the subfloor upon which the vertical studs are installed. Also called the 'sole plate'.

**Brace** - An inclined piece of framing lumber applied to wall or floor to strengthen the structure. Often used on walls as temporary bracing until framing has been completed.

**Breaker panel** - The electrical box that distributes electric power entering the home to each branch circuit (each plug and switch) and composed of circuit breakers.

**Brick ledge** - Part of the foundation wall where brick (veneer) will rest.

**Brick lintel** - The metal angle iron that brick rests on, especially above a window, door, or other opening.

**Brick mold** - Trim used around an exterior door jamb that siding butts to.

**Brick tie** - A small, corrugated metal strip @ 1" X 6" - 8" long nailed to wall sheathing or studs. They are inserted into the grout mortar joint of the veneer brick, and hold the veneer wall to the sheeted wall behind it.

**Brick veneer** - A vertical facing of brick laid against and fastened to sheathing of a framed wall or tile wall construction.

**Bridging** - Small wood or metal members that are inserted in a diagonal position between the floor joists or rafters at mid-span for the purpose of bracing the joists/rafters & spreading the load.

**Buck** - Often used in reference to rough frame opening members. Door bucks used in reference to metal door frame. See Window Bucks

**Builder's Risk Insurance** - Insurance coverage on a construction project during construction, including extended coverage that may be added for the contract for the customer's protections.

**Building codes** - Community ordinances governing the manner in which a home may be constructed or modified.

**Building insurance** - Insurance covering the structure of the building.

**Building paper** - A general term for papers, felts, and similar sheet materials used in buildings without reference to their properties or uses. Generally comes in long rolls.

**Built -up roof** - A roofing composed of three to five layers of asphalt felt laminated with coal tar, pitch, or asphalt. The top is finished with crushed slag or gravel. Generally used on flat or low-pitched roofs.

**Bull nose (drywall)** - Rounded drywall corners.

**Bundle** - A package of shingles. Normally, there are 3 bundles per square and 27 shingles per bundle.

**Butt edge** - The lower edge of the shingle tabs.

**Butt hinge** - The most common type. One leaf attaches to the door's edge, the other to its jamb.

**Butt joint** - The junction where the ends of two timbers meet, and also where sheets of drywall meet on the 4 foot edge. To place materials end-to-end or end-to-edge without overlapping.

**Buy down** - A subsidy (usually paid by a builder or developer) to reduce monthly payments on a mortgage.

**By fold door** - Doors that are hinged in the middle for opening in a smaller area than standard swing doors. Often used for closet doors.

**By pass doors** - Doors that slide by each other and commonly used as closet doors.

**CO** - An abbreviation for "**Certificate of Occupancy**". This certificate is issued by the local municipality and is required before anyone can occupy and live within the home. It is issued only after the local municipality has made all inspections and all monies and fees have been paid.

**Caisson** - A 10" or 12" diameter hole drilled into the earth and embedded into bedrock 3 - 4 feet. The structural support for a type of foundation wall, porch, patio, mono post, or other structure. Two or more "sticks" of reinforcing bars (rebar) are inserted into and run the full length of the hole and concrete is poured into the caisson hole

**Cantilever** - An overhang. Where one floor extends beyond and over a foundation wall. For example at a fireplace location or bay window cantilever. Normally, not extending over 2 feet.

**Cantilevered void** - Foundation void material used in unusually expansive soils conditions. This void is "trapezoid" shaped and has vertical sides of 6" and 4" respectively.

**Cap** - The upper member of a column, pilaster, door cornice, molding, or fireplace.

**Cap flashing** - The portion of the flashing attached to a vertical surface to prevent water from migrating behind the base flashing.

**Capital** - The principal part of a loan, i.e. the original amount borrowed.

**Capital and interest** - A repayment loan and the most conventional form of home loan. The borrower pays an amount each month to cover the amount borrowed (or capital or principal) *plus* the interest charged on capital.

**Capped rate** - The mortgage interest rate will not exceed a specified value during a certain period of time, but it will fluctuate up and down below that level.

**Casement** - Frames of wood or metal enclosing part (or all) of a window sash. May be opened by means of hinges affixed to the vertical edges.

**Casement Window** - A window with hinges on one of the vertical sides and swings open like a normal door

**Casing** - Wood trim molding installed around a door or window opening.

**Caulking** - (1) A flexible material used to seal a gap between two surfaces e.g. between pieces of siding or the corners in tub walls. (2) To fill a joint with mastic or asphalt plastic cement to prevent leaks.

**CCA (Chromated Copper Arsenate)** - A pesticide that is forced into wood under high pressure to protect it from termites, other wood boring insects, and decay caused by fungus

**Celotex™** - Black fibrous board that is used as exterior sheathing.

**Ceiling joist** - One of a series of parallel framing members used to support ceiling loads and supported in turn by larger beams, girders or bearing walls. Also called roof joists.

**Cement** - The gray powder that is the "glue" in concrete. Portland cement. Also, any adhesive.

**Ceramic tile** - A man-made or machine-made clay tile used to finish a floor or wall. Generally used in bathtub and shower enclosures and on counter tops.

**CFM (cubic feet per minute)** - A rating that expresses the amount of air a blower or fan can move. The volume of air (measured in cubic feet) that can pass through an opening in one minute.

**Chair rail** - Interior trim material installed about 3 -4 feet up the wall, horizontally.

**Chalk line** - A line made by snapping a taut string or cord dusted with chalk. Used for alignment purposes.

**Change order** - A written document which modifies the plans and specifications and/or the price of the construction Contract.

**Chase** - A framed enclosed space around a flue pipe or a channel in a wall, or through a ceiling for something to lie in or pass through.

**Chink** - To install fiberglass insulation around all exterior door and window frames, wall corners, and small gaps in the exterior wall.

**Chip Board** - A manufactured wood panel made out of 1" - 2" wood chips and glue. Often used as a substitute for plywood in the exterior wall and roof sheathing. Also called OSB (Oriented Strand Board) or wafer board.

**Circuit** - The path of electrical flow from a power source through an outlet and back to ground.

**Circuit Breaker** - A device which looks like a switch and is usually located inside the electrical breaker panel or circuit breaker box. It is designed to (1) shut off the power to portions or all of the house and (2) to limit the amount of power flowing through a circuit (measured in amperes). 110 volt household circuits require a fuse or circuit breaker with a rating of 15 or a maximum of 20 amps. 220 volt circuits may be designed for higher amperage loads e.g. a hot water heater may be designed for a 30 amp load and would therefore need a 30 amp fuse or breaker.

**Class "A"** - Optimum fire rating issued by Underwriter's Laboratories on roofing. The building codes in some areas require this type of roofing for fire safety.

**Class "C"** - Minimum fire rating issued by the Underwriters' Laboratories for roofing materials.

**Clean out** - An opening providing access to a drain line. Closed with a threaded plug.

**Clip ties** - Sharp, cut metal wires that protrude out of a concrete foundation wall (that at one time held the foundation form panels in place).

**Cold air return** - The ductwork (and related grills) that carries room air back to the furnace for re-heating.

**Collar** - Preformed flange placed over a vent pipe to seal the roofing above the vent pipe opening. Also called a vent sleeve.

**Collar beam** - Nominal 1 - or 2 -inch -thick members connecting opposite roof rafters. They serve to stiffen the roof structure.

**Column** - A vertical structural compression member which supports loads.

**Combustion air** - The duct work installed to bring fresh, outside air to the furnace and/or hot water heater. Normally 2 separate supplies of air are brought in: One high and One low.

**Combustion chamber** - The part of a boiler, furnace or woodstove where the burn occurs; normally lined with firebrick or molded or sprayed insulation.

**Compression web** - A member of a truss system which connects the bottom and top chords and which provides downward support.

**Compressor** - A mechanical device that pressurizes a gas in order to turn it into a liquid, thereby allowing heat to be removed or added. A compressor is the main component of conventional heat pumps and air conditioners. In an air conditioning system, the compressor normally sits outside and has a large fan (to remove heat).

**Concrete** - The mixture of Portland cement, sand, gravel, and water. Used to make garage and basement floors, sidewalks, patios, foundation walls, etc. It is commonly reinforced with steel rods (rebar) or wire screening (mesh).

**Concrete block** - A hollow concrete 'brick' often 8" x 8" x 16" in size.

**Concrete board** - A panel made out of concrete and fiberglass usually used as a tile backing material.

**Condensation** - Beads or drops of water (and frequently frost in extremely cold weather) that accumulate on the inside of the exterior covering of a building. Use of louvers or attic ventilators will reduce moisture condensation in attics. A vapor barrier under the gypsum lath or dry wall on exposed walls will reduce condensation.

**Condensing unit** - The outdoor component of a cooling system. It includes a compressor and condensing coil designed to give off heat.

**Conditions, Covenants, and Restrictions (CC and Rs)** - The standards that define how a property may be used and the protections the developer makes for the benefit of all owners in a subdivision.

**Conduction** - The direct transfer of heat energy through a material.

**Conductivity** - The rate at which heat is transmitted through a material.

**Conduit, electrical** - A pipe, usually metal, in which wire is installed.

**Construction Contract** - A legal document which specifies the what -when -where -how -how much and by whom in a construction project. A good construction contract will include:

1. The contractor's registration number.
2. A statement of work quality such as 'Standard Practices of the Trades' or 'according to Manufacturers Specifications'.
3. A set of Blue Prints or Plans
4. A construction timetable including starting and completion dates.
5. A set of Specifications
6. A Fixed Price for the work, or a Time and Materials formula.
7. A Payment Schedule.
8. Any Allowances.
9. A clause which outlines how any disputes will be resolved.
10. A written Warrantee.

**Construction drywall** - A type of construction in which the interior wall finish is applied in a dry condition, generally in the form of sheet materials or wood paneling as contrasted to plaster.

**Construction, frame** - A type of construction in which the structural components are wood or depend upon a wood frame for support.

**Continuity tester** - A device that tells whether a circuit is capable of carrying electricity.

**Contractor** - A company licensed to perform certain types of construction activities. In most states, the general's contractor's license and some specialty contractor's licenses don't require of compliance with bonding, workmen's compensation and similar regulations. Some of the specialty contractor licenses involve extensive training, testing and/or insurance requirements. There are various types of contractors:

- General contractor - responsible for the execution, supervision and overall coordination of a project and may also perform some of the individual construction tasks. Most general contractors are not licensed to perform all specialty trades and must hire specialty contractors for such tasks, e.g. electrical, plumbing.
- Remodeling contractor - a general contractor who specializes in remodeling work.
- Specialty contractor - licensed to perform a specialty task e.g. electrical, side sewer, asbestos abatement.
- Sub contractor - a general or specialty contractor who works for another general contractor.

**Control joint** - Tooled, straight grooves made on concrete floors to "control" where the concrete should crack

**Convection** - Currents created by heating air, which then rises and pulls cooler air behind it. Also see radiation.

**Conventional loan** A mortgage loan not insured by a government agency (such as FHA or VA)

**Convertibility** The ability to change a loan from an adjustable rate schedule to a fixed rate schedule.

**Cooling load** - The amount of cooling required to keep a building at a specified temperature during the summer, usually 78° F, regardless of outside temperature.

**Coped** - Removing the top and bottom flange of the end(s) of a metal I -beam. This is done to permit it to fit within, and bolted to, the web of another I -beam in a "T" arrangement

**Coped joint** - Cutting and fitting woodwork to an irregular surface.

**Corbel** - The triangular, decorative and supporting member that holds a mantel or horizontal shelf.

**Corner bead** - A strip of formed sheet metal placed on outside corners of drywall before applying drywall 'mud'.

**Corner boards** - Used as trim for the external corners of a house or other frame structure against which the ends of the siding are finished.

**Corner braces** - Diagonal braces at the corners of the framed structure designed to stiffen and strengthen the wall.

**Cornice** - Overhang of a pitched roof , usually consisting of a fascia board, a soffit and appropriate trim moldings.

**Counter flashing** - A metal flashing usually used on chimneys at the roofline to cover shingle flashing and used to prevent moisture entry.

**Counter fort** - A foundation wall section that strengthens (and generally perpendicular to) a long section of foundation wall

**Course** - A row of shingles or roll roofing running the length of the roof. Parallel layers of building materials such as bricks, or siding laid up horizontally.

**Cove molding** - A molding with a concave face used as trim or to finish interior corners.

**Crawl space** - A shallow space below the living quarters of a house, normally enclosed by the foundation wall and having a dirt floor.

**Credit rating** - A report ordered by a lender from a credit agency to determine a borrower's credit habits.

**Cricket** - A second roof built on top of the primary roof to increase the slope of the roof or valley. A saddle-shaped, peaked construction connecting a sloping roof with a chimney. Designed to encourage water drainage away from the chimney joint.

**Cripple** - Short vertical "2 by 4's or 6's" frame lumber installed above a window or door.

**Cross bridging** - Diagonal bracing between adjacent floor joists, placed near the center of the joist span to prevent joists from twisting.

**Cross Tee** - Short metal "T" beam used in suspended ceiling systems to bridge the spaces between the main beams.

**Crown molding** - A molding used on cornice or wherever an interior angle is to be covered, especially at the roof and wall corner.

**Culvert** - Round, corrugated drain pipe (normally 15" or 18" in diameter) that is installed beneath a driveway and parallel to and near the street.

**Cupping** - A type of warping that causes boards to curl up at their edges.

**Curb** - The short elevation of an exterior wall above the deck of a roof. Normally a 2 by 6 box (on the roof) on which a skylight is attached.

**Curb stop** - Normally a cast iron pipe with a lid (@ 5" in diameter) that is placed vertically into the ground, situated near the water tap in the yard, and where a water cut-off valve to the home is located (underground). A long pole with a special end is inserted into the curb stop to turn off/on the water.

**Cut-in brace** - Nominal 2-inch-thick members, usually 2 by 4's, cut in between each stud diagonally.

**Dado** - A groove cut into a board or panel intended to receive the edge of a connecting board or panel.

**Damper** - A metal "door" placed within the fireplace chimney. Normally closed when the fireplace is not in use.

**Dampproofing** - The black, tar like waterproofing material applied to the exterior of a foundation wall.

**Daylight** - The end of a pipe (the terminal end) that is not attached to anything.

**Dead bolt** - An exterior security lock installed on exterior entry doors that can be activated only with a key or thumb-turn. Unlike a latch, which has a beveled tongue, dead bolts have square ends.

**Dead light** - The fixed, non-operable window section of a window unit.

**Deck, decked** - To install the plywood or wafer board sheeting on the floor joists, rafters, or trusses.

**Dedicated circuit** - An electrical circuit that serves only one appliance (i.e., dishwasher) or a series of electric heaters or smoke detectors.

**Default** - Breach of a mortgage contract (not making the required payments).

**De-humidistat** - A control mechanism used to operate a mechanical ventilation system based upon the relative humidity in the home.

**Delamination** - Separation of the plies in a panel due to failure of the adhesive. Usually caused by excessive moisture.

**Disconnect** - A large (generally 20 Amp) electrical ON -OFF switch.

**Discount rate** - A mortgage interest rate that is lower than the current rate for a certain period of time, e.g. 2.00% below variable rate for 2 years.

**Doorjamb, interior** - The surrounding case into which and out of which a door closes and opens. It consists of two upright pieces, called side jambs, and a horizontal head jamb. These 3 jambs have the "door stop" installed on them.

**Door operator** - An automatic garage door opener.

**Door stop** - The wooden style that the door slab will rest upon when it's in a closed position.

**Dormer** - An opening in a sloping roof, the framing of which projects out to form a vertical wall suitable for windows or other openings.

**Double glass** - Window or door in which two panes of glass are used with a sealed air space between. Also known as Insulating Glass.

**Double hung window** - A window with two vertically sliding sashes, both of which can move up and down.

**Down payment** - The difference between the sales price and the mortgage amount. A down payment is usually paid at closing.

**Downspout** - A pipe, usually of metal, for carrying rainwater down from the roof's horizontal gutters.

**Drain tile** - A perforated, corrugated plastic pipe laid at the bottom of the foundation wall and used to drain excess water away from the foundation. It prevents ground water from seeping through the foundation wall. Sometimes called perimeter drain.

**Draw** - The amount of progress billings on a contract that is currently available to a contractor under a contract with a fixed payment schedule.

**Drip** - (a) A member of a cornice or other horizontal exterior finish course that has a projection beyond the other parts for throwing off water.(b) A groove in the underside of a sill or drip cap to cause water to drop off on the outer edge instead of drawing back and running down the face of the building.

**Drip cap** - A molding or metal flashing placed on the exterior topside of a door or window frame to cause water to drip beyond the outside of the frame.

**Dry in** - To install the black roofing felt (tar paper) on the roof.

**Drywall (or Gypsum Wallboard (GWB), Sheet rock or Plasterboard)** - Wall board or gypsum - A manufactured panel made out of gypsum plaster and encased in a thin cardboard. Usually 1/2" thick and 4' x 8' or 4' x 12' in size. The panels are nailed or screwed onto the framing and the joints are taped and covered with a 'joint compound'. 'Green board' type drywall has a greater resistance to moisture than regular (white) plasterboard and is used in bathrooms and other "wet areas".

**Ducts** - The heating system. Usually round or rectangular metal pipes installed for distributing warm (or cold) air from the furnace to rooms in the home. Also a tunnel made of galvanized metal or rigid fiberglass, which carries air from the heater or ventilation opening to the rooms in a building.

**Due -on -sale** - A clause in a mortgage contract requiring the borrower to pay the entire outstanding balance upon sale or transfer of the property.

**Dura board, dura rock** - A panel made out of concrete and fiberglass usually used as a ceramic tile backing material. Commonly used on bathtub decks. Sometimes called Wonder board

**DWV (drain -waste -vent)** - The section of a plumbing system that carries water and sewer gases out of a home.

**Earnest Money** - A sum paid to the seller to show that a potential purchaser is serious about buying.

**Earthquake Strap** - A metal strap used to secure gas hot water heaters to the framing or foundation of a house. Intended to reduce the chances of having the water heater fall over in an earthquake and causing a gas leak.

**Easement** - A formal contract which allows a party to use another party's property for a specific purpose. e.g. A sewer easement might allow one party to run a sewer line through a neighbor's property.

**Eaves** - The horizontal exterior roof overhang.

**Egress** - A means of exiting the home. An egress window is required in every bedroom and basement. Normally a 4' X 4' window is the minimum size required

**Elbow (ell)** - A plumbing or electrical fitting that lets you change directions in runs of pipe or conduit.

**Electric lateral** - The trench or area in the yard where the electric service line (from a transformer or pedestal) is located, or the work of installing the electric service to a home.

**Electric resistance coils** - Metal wires that heat up when electric current passes through them and are used in baseboard heaters and electric water heaters.

**Electrical entrance package** - The entry point of the electrical power including: (1) the 'strike' or location where the overhead or underground electrical lines connect to the house, (2) The meter which measures how much power is used and (3) The 'panel' or 'circuit breaker box ' (or 'fuse box') where the power can be shut off and where overload devices such as fuses or circuit breakers are located.

**Electrical Rough** - Work performed by the Electrical Contractor after the plumber and heating contractor are complete with their phase of work. Normally all electrical wires, and outlet, switch, and fixture boxes are installed (before insulation).

**Electrical Trim** - Work performed by the electrical contractor when the house is nearing completion. The electrician installs all plugs, switches, light fixtures, smoke detectors, appliance "pig tails", and bath ventilation fans, wires the furnace, and "makes up" the electric house panel. The electrician does all work necessary to get the home ready for and to pass the municipal electrical final inspection

**Elevation sheet** - The page on the blue prints that depicts the house or room as if a vertical plane were passed through the structure.

**Equity** - The "valuation" that you own in your home, i.e. the property value less the mortgage loan outstanding.

**Escrow** - The handling of funds or documents by a third party on behalf of the buyer and/or seller.

**Estimate** - The amount of labor, materials, and other costs that a contractor anticipates for a project as summarized in the contractor's bid proposal for the project.

**Escutcheon** - An ornamental plate that fits around a pipe extending through a wall or floor to hide the cut out hole

**Estimating** - The process of calculating the cost of a project. This can be a formal and exact process or a quick and imprecise process.

**Evaporator coil** - The part of a cooling system that absorbs heat from air in your home. Also see condensing unit.

**Expansion joint** - Fibrous material (@1/2" thick) installed in and around a concrete slab to permit it to move up and down (seasonally) along the non -moving foundation wall.

**Expansive soils** - Earth that swells and contracts depending on the amount of water that is present. ("Bentonite" is an expansive soil).

**Exposed aggregate finish** - A method of finishing concrete which washes the cement/sand mixture off the top layer of the aggregate - usually gravel. Often used in driveways, patios and other exterior surfaces.

**Extras** - Additional work requested of a contractor, not included in the original plan, which will be billed separately and will not alter the original contract amount, but increase the cost of building the home.

**FHA strap** - Metal straps that are used to repair a bearing wall "cut -out", and to "tie together" wall corners, splices, and bearing headers. Also, they are used to hang stairs and landings to bearing headers.

**Face nail** - To install nails into the vertical face of a bearing header or beam.

**Faced concrete** - To finish the front and all vertical sides of a concrete porch, step(s), or patio. Normally the "face" is broom finished.

**Facing brick** - The brick used and exposed on the outside of a wall. Usually these have a finished texture.

**Fascia** - Horizontal boards attached to rafter/truss ends at the eaves and along gables. Roof drain gutters are attached to the fascia.

**Felt** - Tar paper. Installed under the roof shingles. Normally 15 lb. or 30 lb.

**Female** - Any part, such as a nut or fitting, into which another (male) part can be inserted. Internal threads are female.

**Ferrule** - Metal tubes used to keep roof gutters "open". Long nails (ferrule spikes) are driven through these tubes and hold the gutters in place along the fascia of the home.

**Field measure** - To take measurements (cabinets, countertops, stairs, shower doors, etc.) in the home itself instead of using the blueprints.

**Finger joint** - A manufacturing process of interlocking two shorter pieces of wood end to end to create a longer piece of dimensional lumber or molding. Often used in jambs and casings and are normally painted (instead of stained).

**Fire block** - Short horizontal members sometimes nailed between studs, usually about halfway up a wall. See also 'Fire stop'.

**Fire brick** - Brick made of refractory ceramic material which will resist high temperatures. Used in a fireplace and boiler.

**Fireplace chase flashing pan** - A large sheet of metal that is installed around and perpendicular to the fireplace flue pipe. Its purpose is to confine and limit the spread of fire and smoke to a small area.

**Fire -resistive or Fire rated** - Applies to materials that are not combustible in the temperatures of ordinary fires and will withstand such fires for at least 1 hour. Drywall used in the garage and party walls is to be fire rated, 5/8", Type X.

**Fire retardant chemical** - A chemical or preparation of chemicals used to reduce the flammability of a material or to retard the spread of flame.

**Fire stop** - A solid, tight closure of a concealed space, placed to prevent the spread of fire and smoke through such a space. In a frame wall, this will usually consist of 2 by 4 cross blocking between studs. Work performed to slow the spread of fire and smoke in the walls and ceiling (behind the drywall). Includes stuffing wire holes in the top and bottom plates with insulation, and installing blocks of wood between the wall studs at the drop soffit line. This is integral to passing a Rough Frame inspection. See also 'Fire block'.

**Fishplate (gusset)** - A wood or plywood piece used to fasten the ends of two members together at a butt joint with nails or bolts. Sometimes used at the junction of opposite rafters near the ridge line. Sometimes called a gang nail plate.

**Fish tape** - A long strip of spring steel used for fishing cables and for pulling wires through conduit.

**Fixed price contract** - A contract with a set price for the work. See Time and Materials Contract.

**Fixed rate** - A loan where the initial payments are based on a certain interest rate for a stated period . The rate payable will not change during this period regardless of changes in the lender's standard variable rate.

**Fixed Rate Mortgage** - A mortgage with an interest rate that remains the same over the years.

**Flagstone (flagging or flags)** - Flat stones (1 to 4 inches thick) used for walks, steps, floors, and vertical veneer (in lieu of brick).

**Flake board** - A manufactured wood panel made out of 1" - 2" wood chips and glue. Often used as a substitute for plywood in the exterior wall and roof sheathing. Also called OSB or wafer board.

**Flame retention burner** - An oil burner, designed to hold the flame near the nozzle surface. Generally the most efficient type for residential use.

**Flashing** - Sheet metal or other material used in roof and wall construction to protect a building from water seepage.

**Flat mold** - Thin wood strips installed over the butt seam of cabinet skins.

**Flat paint** - An interior paint that contains a high proportion of pigment and dries to a flat or lusterless finish.

**Flatwork** - Common word for concrete floors, driveways, basements, and sidewalks.

**Floating** - The next -to -last stage in concrete work, when you smooth off the job and bring water to the surface by using a hand float or bull float.

**Floating wall** - A non -bearing wall built on a concrete floor. It is constructed so that the bottom two horizontal plates can compress or pull apart if the concrete floor moves up or down. Normally built on basements and garage slabs.

**Fluorescent lighting** - A fluorescent lamp is a gas -filled glass tube with a phosphor coating on the inside. Gas inside the tube is ionized by electricity which causes the phosphor coating to glow. Normally with two pins that extend from each end.

**Flue** - Large pipe through which fumes escape from a gas water heater, furnace, or fireplace. Normally these flue pipes are double walled, galvanized sheet metal pipe and sometimes referred to as a "B Vent". Fireplace flue pipes are normally triple walled. In addition, nothing combustible shall be within one inch from the flue pipe.

**Flue collar** - Round metal ring which fits around the heat flue pipe after the pipe passes out of the roof.

**Flue damper** - An automatic door located in the flue that closes it off when the burner turns off; purpose is to reduce heat loss up the flue from the still -warm furnace or boiler.

**Flue lining** - 2 -foot lengths, fire clay or terra -cotta pipe (round or square) and usually made in all ordinary flue sizes. Used for the inner lining of chimneys with the brick or masonry work done around the outside. Flue linings in chimneys run from one foot below the flue connection to the top of the chimney.

**Fly rafters** - End rafters of the gable overhang supported by roof sheathing and lookouts.

**Footer, footing** - Continuous 8" or 10" thick concrete pad installed before and supports the foundation wall or monopost.

**Forced air heating** - A common form of heating with natural gas, propane, oil or electricity as a fuel. Air is heated in the furnace and distributed through a set of metal ducts to various areas of the house.

**Form** - Temporary structure erected to contain concrete during placing and initial hardening.

**Foundation** - The supporting portion of a structure below the first floor construction, or below grade, including the footings.

**Foundation ties** - Metal wires that hold the foundation wall panels and rebar in place during the concrete pour.

**Foundation waterproofing** - High -quality below -grade moisture protection. Used for below -grade exterior concrete and masonry wall damp -proofing to seal out moisture and prevent corrosion. Normally looks like black tar.

**Frame Inspection** - The act of inspecting the home's structural integrity and it's compliance to local municipal codes.

**Framer** -The carpenter contractor that installs the lumber and erects the frame, flooring system, interior walls, backing, trusses, rafters, decking, installs all beams, stairs, soffits and all work related to the wood structure of the home. The framer builds the home according to the blueprints and must comply with local building codes and regulations.

**Framing** - Lumber used for the structural members of a building, such as studs, joists, and rafters.

**Frieze** - In house construction a horizontal member connecting the top of the siding with the soffit of the cornice.

**Frost lid** - Round metal lid that is installed on a water meter pit.

**Frost line** - The depth of frost penetration in soil and/or the depth at which the earth will freeze and swell. This depth varies in different parts of the country.

**Furring strips** - Strips of wood, often 1 X 2 and used to shim out and provide a level fastening surface for a wall or ceiling.

**Fuse** - A device often found in older homes designed to prevent overloads in electrical lines. This protects against fire. See also 'circuit breakers'.

**GFCl, or GFI** - Ground Fault Circuit Interrupter - an ultra sensitive plug designed to shut off all electric current. Used in bathrooms, kitchens, exterior waterproof outlets, garage outlets, and "wet areas". Has a small reset button on the plug.

**Gable** - The end, upper, triangular area of a home, beneath the roof.

**Gang nail plate** - A steel plate attached to both sides at each joint of a truss. Sometimes called a fishplate or gusset.

**Gate valve** - A valve that lets you completely stops—but not modulates—the flow within a pipe.

**General Contractor** A contractor who enters into a contract with the owner of a project for the construction of the project and who takes full responsibility for its completion, although the contractor may enter into subcontracts with others for the performance of specific parts or phases of the project.

**Gas lateral** - The trench or area in the yard where the gas line service is located, or the work of installing the gas service to a home.

**Girder** - A large or principal beam of wood or steel used to support concentrated loads at isolated points along its length.

**Glazing** - The process of installing glass, which commonly is secured with glazier's points and glazing compound.

**Globe valve** - A valve that lets you adjust the flow of water to any rate between fully on and fully off. Also see gate valve.

**Gloss enamel** - A finishing paint material. Forms a hard coating with maximum smoothness of surface and dries to a sheen or luster (gloss)

**Glued Laminated Beam (Glulams)** - A structural beam composed of wood laminations or lams. The lams are pressure bonded with adhesives to attain a typical thickness of 1 ½" . (It looks like 5 or more 2 X 4's are glued together).

**Grade** - Ground level, or the elevation at any given point. Also the work of leveling dirt. Also the designated quality of a manufactured piece of wood.

**Grade beam** - A foundation wall that is poured @ level with or just below the grade of the earth. An example is the area where the 8' or 16' overhead garage door "block out" is located, or a lower (walk out basement) foundation wall is poured

**Graduated Payment Mortgage (GPM)** - A fixed -rate, fixed -schedule loan. It starts with lower payments than a level payment loan; payments rise annually, with the entire increase being used to reduce the outstanding balance. The increase in payments may enable the borrower to pay off a 30 -year loan in 15 to 20 years, or less.

**Grain** - The direction, size, arrangement, appearance, or quality of the fibers in wood.

**Grid** - The completed assembly of main and cross tees in a suspended ceiling system before the ceiling panels are installed. Also the decorative slats (muntins) installed between glass panels.

**Ground** - Refers to electricity's habit of seeking the shortest route to earth. Neutral wires carry it there in all circuits. An additional grounding wire or the sheathing of the metal -clad cable or conduit—protects against shock if the neutral leg is interrupted.

**Ground fault** - Ground Fault Circuit Interrupter (GFCI, GFI) - an ultra sensitive plug designed to shut off all electric current. Used in bathrooms, kitchens, exterior waterproof outlets, garage outlets, and "wet areas". Has a small reset button on the plug.

**Ground iron** - The plumbing drain and waste lines that are installed beneath the basement floor. Cast iron was once used, but black plastic pipe (ABS) is now widely used.

**Groundwater** - Water from an aquifer or subsurface water source.

**Grout** - A wet mixture of cement, sand and water that flows into masonry or ceramic crevices to seal the cracks between the different pieces. Mortar made of such consistency (by adding water) that it will flow into the joints and cavities of the masonry work and fill them solid.

**Gusset** - A flat wood, plywood, or similar type member used to provide a connection at the intersection of wood members. Most commonly used at joints of wood trusses. They are fastened by nails, screws, bolts, or adhesives.

**Gutter** - A shallow channel or conduit of metal or wood set below and along the (fascia) eaves of a house to catch and carry off rainwater from the roof.

**Gyp board** - Drywall. Wall board or gypsum - A panel (normally 4' X 8', 10', 12', or 16') made with a core of Gypsum (chalk-like) rock, which covers interior walls and ceilings.

**Gypsum plaster** - Gypsum formulated to be used with the addition of sand and water for base -coat plaster.

**H Clip** - Small metal clips formed like an "H" that fits at the joints of two plywood (or wafer board) sheets to stiffen the joint. Normally used on the roof sheeting.

**Hardware** - All of the "metal" fittings that go into the home when it is near completion. For example, door knobs, towel bars, handrail brackets, closet rods, house numbers, door closers, etc. The Interior Trim Carpenter installs the "hardware".

**Haunch** - An extension, knee like protrusion of the foundation wall that a concrete porch or patio will rest upon for support.

**Hazard insurance** - Protection against damage caused by fire, windstorms, or other common hazards. Many lenders require borrowers to carry it in an amount at least equal to the mortgage.

**Header** - (a) A beam placed perpendicular to joists and to which joists are nailed in framing for a chimney, stairway, or other opening. (b) A wood lintel. (c) The horizontal structural member over an opening (for example over a door or window).

**Hearth** - The fireproof area directly in front of a fireplace. The inner or outer floor of a fireplace, usually made of brick, tile, or stone.

**Heating load** - The amount of heating required to keep a building at a specified temperature during the winter, usually 65° F, regardless of outside temperature.

**Heat meter** - An electrical municipal inspection of the electric meter breaker panel box.

**Heat pump** - A mechanical device which uses compression and decompression of gas to heat and/or cool a house.

**Heat Rough** - Work performed by the Heating Contractor after the stairs and interior walls are built. This includes installing all duct work and flue pipes. Sometimes, the furnace and fireplaces are installed at this stage of construction.

**Heat Trim** - Work done by the Heating Contractor to get the home ready for the municipal Final Heat Inspection. This includes venting the hot water heater, installing all vent grills, registers, air conditioning services, turning on the furnace, installing thermostats, venting ranges and hoods, and all other heat related work.

**Heel cut** - A notch cut in the end of a rafter to permit it to fit flat on a wall and on the top, doubled, exterior wall plate.

**Highlights** - A light spot, area, or streak on a painted surface.

**Hip** - A roof with four sloping sides. The external angle formed by the meeting of two sloping sides of a roof.

**Hip roof** - A roof that rises by inclined planes from all four sides of a building.

**Home run (electrical)** - The electrical cable that carries power from the main circuit breaker panel to the first electrical box, plugs, or switch in the circuit.

**Honey combs** - The appearance concrete makes when rocks in the concrete are visible and where there are void areas in the foundation wall, especially around concrete foundation windows.

**Hose bib** - An exterior water faucet (sill cock).

**Hot wire** - The wire that carries electrical energy to a receptacle or other device—in contrast to a neutral, which carries electricity away again. Normally the black wire. Also see ground.

**Humidifier** - An appliance normally attached to the furnace, or portable unit device designed to increase the humidity within a room or a house by means of the discharge of water vapor.

**Hurricane clip** - Metal straps that are nailed and secure the roof rafters and trusses to the top horizontal wall plate. Sometimes called a Teco clip.

**H V A C** - An abbreviation for **H**eat, **V**entilation, and **A**ir **C**onditioning

**I-beam** - A steel beam with a cross section resembling the letter **I**. It is used for long spans as basement beams or over wide wall openings, such as a double garage door, when wall and roof loads bear down on the opening.

**I-joist** - Manufactured structural building component resembling the letter "I". Used as floor joists and rafters. I-joists include two key parts: **flanges** and **webs**. The **flange** of the I joist may be made of laminated veneer lumber or dimensional lumber, usually formed into a 1 ½" width. The **web** or center of the I-joist is commonly made of plywood or oriented strand board (OSB). Large holes can be cut in the web to accommodate duct work and plumbing waste lines. I-joists are available in lengths up to 60 feet long

**Incandescent lamp** - A lamp employing an electrically charged metal filament that glows at white heat. A typical light bulb.

**Index** - The interest rate or adjustment standard that determines the changes in monthly payments for an adjustable rate loan.

**Infiltration** - The passage of air from indoors to outdoors and vice versa; term is usually associated with drafts from cracks, seams or holes in buildings.

**Inside corner** - The point at which two walls form an internal angle, as in the corner of a room.

**Insulating glass** - Window or door in which two panes of glass are used with a sealed air space between. Also known as **Double glass**.

**Insulation board, rigid** - A structural building board made of coarse wood or cane fiber in ½ - and 25/32 -inch thickness. It can be obtained in various size sheets and densities.

**Insulation** - Any material high in resistance to heat transmission that, when placed in the walls, ceiling, or floors of a structure, and will reduce the rate of heat flow.

**Interest** - The cost paid to a lender for borrowed money.

**Interior finish** - Material used to cover the interior framed areas of walls and ceilings

**Irrigation** - Lawn sprinkler system.

**J Channel** - Metal edging used on drywall to give the edge a better finished appearance when a wall is not "wrapped" Generally, basement stairway walls have drywall only on the stair side. J Channel is used on the vertical edge of the last drywall sheet

**Jack post** - A type of structural support made of metal, which can be raised or lowered through a series of pins and a screw to meet the height required. Basically used as a replacement for an old supporting member in a building. See Monopost.

**Jack rafter** - A rafter that spans the distance from the wall plate to a hip, or from a valley to a ridge.

**Jamb** - The side and head lining of a doorway, window, or other opening. Includes studs as well as the frame and trim.

**Joint** - The location between the touching surfaces of two members or components joined and held together by nails, glue, cement, mortar, or other means.

**Joint cement or Joint compound** - A powder that is usually mixed with water and used for joint treatment in gypsum -wallboard finish. Often called "spackle" or drywall mud.

**Joint tenancy** - A form of ownership in which the tenants own a property equally. If one dies, the other automatically inherits the entire property.

**Joint trench** - When the electric company and telephone company dig one trench and "drop" both of their service lines in.

**Joist** - Wooden 2 X 8's, 10's, or 12's that run parallel to one another and support a floor or ceiling, and supported in turn by larger beams, girders, or bearing walls.

**Joist hanger** - A metal "U" shaped item used to support the end of a floor joist and attached with hardened nails to another bearing joist or beam.

**Jumpers** - Water pipe installed in a water meter pit (before the water meter is installed), or electric wire that is installed in the electric house panel meter socket before the meter is installed. This is sometimes illegal.

**Keeper** - The metal latch plate in a door frame into which a doorknob plunger latches.

**Keyless** - A plastic or porcelain light fixture that operates by a pull string. Generally found in the basement, crawl space, and attic areas.

**Keyway** - A slot formed and poured on a footer or in a foundation wall when another wall will be installed at the slot location. This gives additional strength to the joint/meeting point.

**Kilowatt (kw)** - One thousand watts. A kilowatt hour is the base unit used in measuring electrical consumption. Also see watt.

**King stud** - The vertical "2 X's" frame lumber (left and right) of a window or door opening, and runs continuously from the bottom sole plate to the top plate.

**Knot** - In lumber, the portion of a branch or limb of a tree that appears on the edge or face of the piece.

**Laminated shingles** - Shingles that have added dimensionality because of extra layers or tabs, giving a shake - like appearance. May also be called "architectural shingles" or "three -dimensional shingles."

**Laminating** - Bonding together two or more layers of materials.

**Landing** - A platform between flights of stairs or at the termination of a flight of stairs. Often used when stairs change direction. Normally no less than 3 ft. X 3 ft. square.

**Lap** - To cover the surface of one shingle or roll with another.

**Latch** - A beveled metal tongue operated by a spring -loaded knob or lever. The tongue's bevel lets you close the door and engage the locking mechanism, if any, without using a key. Contrasts with dead bolt.

**Lateral (electric, gas, telephone, sewer and water)** - The underground trench and related services (i.e., electric, gas, telephone, sewer and water lines) that will be buried within the trench.

**Lath** - A building material of narrow wood, metal, gypsum, or insulating board that is fastened to the frame of a building to act as a base for plaster, shingles, or tiles.

**Lattice** - An open framework of crisscrossed wood or metal strips that form regular, patterned spaces.

**Ledger (for a Structural Floor)** - The wooden perimeter frame lumber member that bolts onto the face of a foundation wall and supports the wood structural floor.

**Ledger strip** - A strip of lumber nailed along the bottom of the side of a girder on which joists rest.

**Leech field** - A method used to treat/dispose of sewage in rural areas not accessible to a municipal sewer system. Sewage is permitted to be filtered and eventually discharged into a section of the lot called a leech field.

**Let -in brace** - Nominal 1 inch -thick boards applied into notched studs diagonally. Also, an "L" shaped, long (@ 10') metal strap that are installed by the framer at the rough stage to give support to an exterior wall or wall corner.

**Level** - True horizontal. Also a tool used to determine level.

**Level Payment Mortgage** - A mortgage with identical monthly payments over the life of the loan.

**Lien** - An encumbrance that usually makes real or personal property the security for payment of a debt or discharge of an obligation.

**Light** - Space in a window sash for a single pane of glass. Also, a pane of glass.

**Limit switch** - A safety control that automatically shuts off a furnace if it gets too hot. Most also control blower cycles.

**Lineal foot** - A unit of measure for lumber equal to 1 inch thick by 12 inches wide by 12 inches long. Examples: 1" x 12" x 16' = 16 board feet, 2" x 12" x 16' = 32 board feet.

**Lintel** - A horizontal structural member that supports the load over an opening such as a door or window.

**Load bearing wall** - Includes all exterior walls and any interior wall that is aligned above a support beam or girder. Normally, any wall that has a double horizontal top plate.

**Loan** - The amount to be borrowed.

**Loan to value ratio** - The ratio of the loan amount to the property valuation and expressed as a percentage. E.g. if a borrower is seeking a loan of \$200,000 on a property worth \$400,000 it has a 50% loan to value rate. If the loan were \$300,000, the LTV would be 75%. The higher the loan to value, the greater the lender's perceived risk. Loans above normal lending LTV ratios may require additional security.

**Lookout** - A short wood bracket or cantilever that supports an overhang portion of a roof.

**Louver** - A vented opening into the home that has a series of horizontal slats and arranged to permit ventilation but to exclude rain, snow, light, insects, or other living creatures.

**Lumens** - Unit of measure for total light output. The amount of light falling on a surface of one square foot.

**Male** - Any part, such as a bolt, designed to fit into another (female) part. External threads are male.

**Mantel** - The shelf above a fireplace opening. Also used in referring to the decorative trim around a fireplace opening.

**Manufactured wood** - A wood product such as a truss, beam, glulams, microlam or joist which is manufactured out of smaller wood pieces and glued or mechanically fastened to form a larger piece. Often used to create a stronger member which may use less wood. See also Oriented Strand Board.

**Manufacturer's specifications** - The written installation and/or maintenance instructions which are developed by the manufacturer of a product and which may have to be followed in order to maintain the product warrantee.

**Masonry** - Stone, brick, concrete, hollow -tile, concrete block, or other similar building units or materials. Normally bonded together with mortar to form a wall.

**Mastic** - A pasty material used as a cement (as for setting tile) or a protective coating (as for thermal insulation or waterproofing)

**Mechanics lien** - A lien on real property, created by statute in many years, in favor of persons supplying labor or materials for a building or structure, for the value of labor or materials supplied by them. In some jurisdictions, a mechanics lien also exists for the value of professional services. Clear title to the property cannot be obtained until the claim for the labor, materials, or professional services is settled. Timely filing is essential to support the encumbrance, and prescribed filing dates vary by jurisdiction.

**Metal lath** - Sheets of metal that are slit to form openings within the lath. Used as a plaster base for walls and ceilings and as reinforcing over other forms of plaster base.

**Microlam** - A manufactured structural wood beam. It is constructed of pressure and adhesive bonded wood strands of wood. They have a higher strength rating than solid sawn lumber. Normally comes in 1 ½" thickness' and 9 ½", 11 ½" and 14" widths

**Milar (mylar)** - Plastic, transparent copies of a blueprint.

**Millwork** - Generally all building materials made of finished wood and manufactured in millwork plants. Includes all doors, window and door frames, blinds, mantels, panel work, stairway components (balusters, rail, etc.), moldings, and interior trim. Does not include flooring, ceiling, or siding.

**Miter joint** - The joint of two pieces at an angle that bisects the joining angle. For example, the miter joint at the side and head casing at a door opening is made at a 45° angle.

**Molding** - A wood strip having an engraved, decorative surface.

**Monopost** - Adjustable metal column used to support a beam or bearing point. Normally 11 gauge or Schedule 40 metal, and determined by the structural engineer

**Mortar** - A mixture of cement (or lime) with sand and water used in masonry work.

**Mortgage** - Loan secured by land.

**Mortgage broker** - A broker who represents numerous lenders and helps consumers find affordable mortgages; the broker charges a fee only if the consumer finds a loan.

**Mortgage company** - A company that borrows money from a bank, lends it to consumers to buy homes, then sells the loans to investors.

**Mortgage deed** - Legal document establishing a loan on property.

**Mortgagee** - The lender who makes the mortgage loan.

**Mortgage loan** - A contract in which the borrower's property is pledged as collateral. It is repaid in installments. The mortgagor (buyer) promises to repay principal and interest, keep the home insured, pay all taxes and keep the property in good condition.

**Mortgage Origination Fee** - A charge for work involved in preparing and servicing a mortgage application (usually one percent of the loan amount).

**Mortise** - A slot cut into a board, plank, or timber, usually edgewise, to receive the tenon (or tongue) of another board, plank, or timber to form a joint.

**Mudsill** - Bottom horizontal member of an exterior wall frame which rests on top a foundation, sometimes called sill plate. Also sole plate, bottom member of interior wall frame.

**Mullion** - A vertical divider in the frame between windows, doors, or other openings.

**Muntin** - A small member who divides the glass or openings of sash or doors.

**Muriatic acid** - Commonly used as a brick cleaner after masonry work is completed.

**Mushroom** - The unacceptable occurrence when the top of a caisson concrete pier spreads out and hardens to become wider than the foundation wall thickness.

**Nail inspection** - An inspection made by a municipal building inspector after the drywall material is hung with nails and screws (and before taping).

**Natural finish** - A transparent finish which does not seriously alter the original color or grain of the natural wood. Natural finishes are usually provided by sealers, oils, varnishes, water repellent preservatives, and other similar materials.

**NEC (National Electrical Code)** - A set of rules governing safe wiring methods. Local codes—which are backed by law—may differ from the NEC in some ways.

**Neutral wire** - Usually color -coded white, this carries electricity from an outlet back to the service panel. Also see hot wire and ground.

**Newel post** - The large starting post to which the end of a stair guard railing or balustrade is fastened.

**Nonbearing wall** - A wall supporting no load other than its own weight.

**Nosing** - The projecting edge of a molding or drip or the front edge of a stair tread.

**Notch** - A crosswise groove at the end of a board.

**Note** - A formal document showing the existence of a debt and stating the terms of repayment.

**Nozzle** - The part of a heating system that sprays the fuel of fuel -air mixture into the combustion chamber.

**O C - On Center** - The measurement of spacing for studs, rafters, and joists in a building from the center of one member to the center of the next.

**Oakum** - Loose hemp or jute fiber that's impregnated with tar or pitch and used to caulk large seams or for packing plumbing pipe joints

**Open hole inspection** - When an engineer (or municipal inspector) inspects the open excavation and examines the earth to determine the type of foundation (caisson, footer, wall on ground, etc.) that should be installed in the hole.

**Oriented Strand Board or OSB** - A manufactured 4' X 8' wood panel made out of 1" - 2" wood chips and glue. Often used as a substitute for plywood.

**Outrigger** - An extension of a rafter beyond the wall line. Usually a smaller member nailed to a larger rafter to form a cornice or roof overhang.

**Outside corner** - The point at which two walls form an external angle, one you usually can walk around.

**Overhang** - Outward projecting eave -soffit area of a roof; the part of the roof that hangs out or over the outside wall. See also Cornice.

**Padding** - A material installed under carpet to add foot comfort, isolate sound, and to prolong carpet life.

**Pad out, pack out** - To shim out or add strips of wood to a wall or ceiling in order that the finished ceiling/wall will appear correct.

**Paint** - A combination of pigments with suitable thinners or oils to provide decorative and protective coatings. Can be oil based or latex water based.

**Pallets** - Wooden platforms used for storing and shipping material. Forklifts and hand trucks are used to move these wooden platforms around.

**Panel** - A thin flat piece of wood, plywood, or similar material, framed by stiles and rails as in a door (or cabinet door), or fitted into grooves of thicker material with molded edges for decorative wall treatment.

**Paper, building** - A general term for papers, felts, and similar sheet materials used in buildings without reference to their properties or uses. Generally comes in long rolls.

**Parapet** - A wall placed at the edge of a roof to prevent people from falling off.

**Parting stop or strip** - A small wood piece used in the side and head jambs of double hung windows to separate the upper sash from the lower sash.

**Particle board** - Plywood substitute made of coarse sawdust that is mixed with resin and pressed into sheets. Used for closet shelving, floor underlayment, stair treads, etc.

**Partition** - A wall that subdivides spaces within any story of a building or room.

**Pavers, paving** - Materials—commonly masonry—laid down to make a firm, even surface.

**Payment schedule** - A pre-agreed upon schedule of payments to a contractor usually based upon the amount of work completed. Such a schedule may include a deposit prior to the start of work. There may also be a temporary 'retainer' (5 -10% of the total cost of the job) at the end of the contract for correcting any small items which have not been completed or repaired.

**Pedestal** - A metal box installed at various locations along utility easements that contain electrical, telephone, or cable television switches and connections.

**Penalty clause** - A provision in a contract that provides for a reduction in the amount otherwise payable under a contract to a contractor as a penalty for failure to meet deadlines or for failure of the project to meet contract specifications.

**Penny** - As applied to nails, it originally indicated the price per hundred. The term now series as a measure of nail length and is abbreviated by the letter "**d**". Normally, 16d (16 "penny") nails are used for framing

**Percolation test or perc. test** - Tests that a soil engineer performs on earth to determine the feasibility of installing a leech field type sewer system on a lot. A test to determine if the soil on a proposed building lot is capable of absorbing the liquid affluent from a septic system.

**Performance bond** - An amount of money (usually 10% of the total price of a job) that a contractor must put on deposit with a governmental agency as an insurance policy that guarantees the contractors' proper and timely completion of a project or job.

**Perimeter drain** - 3" or 4" perforated plastic pipe that goes around the perimeter (either inside or outside) of a foundation wall (before backfill) and collects and diverts ground water away from the foundation. Generally, it is "day lighted" into a sump pit inside the home, and a sump pump is sometimes inserted into the pit to discharge any accumulation of water.

**Permeability** - A measure of the ease with which water penetrates a material.

**Permit** - A governmental municipal authorization to perform a building process as in:

- Zoning\Use permit - Authorization to use a property for a specific use e.g. a garage, a single family residence etc.
- Demolition permit - Authorization to tear down and remove an existing structure.
- Grading permit - Authorization to change the contour of the land.
- Septic permit - A health department authorization to build or modify a septic system.
- Building permit - Authorization to build or modify a structure.
- Electrical permit - A separate permit required for most electrical work.
- Plumbing permits - A separate permit required for new plumbing and larger modifications of existing plumbing systems.

**Pigtails, electrical** - The electric cord that the electrician provides and installs on an appliance such as a garbage disposal, dishwasher, or range hood.

**Pier** - A column of masonry, usually rectangular in horizontal cross section, used to support other structural members. Also see Caisson.

**Pigment** - A powdered solid used in paint or enamel to give it a color.

**Pilot hole** - A small -diameter, pre -drilled hole that guides a nail or screw.

**Pilot light** - A small, continuous flame (in a hot water heater, boiler, or furnace) that ignites gas or oil burners when needed.

**Pitch** - The incline slope of a roof or the ratio of the total rise to the total width of a house, i.e., a 6 -foot rise and 24 -foot width is a one -fourth pitch roof. Roof slope is expressed in the inches of rise, per foot of horizontal run.

**PITI** - Principal, interest, taxes and insurance (the four major components of monthly housing payments).

**Plan view** - Drawing of a structure with the view from overhead, looking down.

**Plate** - Normally a 2 X 4 or 2 X 6 that lays horizontally within a framed structure, such as:

- Sill plate - A horizontal member anchored to a concrete or masonry wall.
- Sole plate - Bottom horizontal member of a frame wall.
- Top plate - Top horizontal member of a frame wall supporting ceiling joists, rafters, or other members.

**Plenum** - The main hot -air supply duct leading from a furnace.

**Plot plan** - An overhead view plan that shows the location of the home on the lot. Includes all easements, property lines, set backs, and legal descriptions of the home. Provided by the surveyor.

**Plough, plow** - To cut a lengthwise groove in a board or plank. An exterior handrail normally has a ploughed groove for hand gripping purposes

**Plumb** - Exactly vertical and perpendicular.

**Plumb bob** - A lead weight attached to a string. It is the tool used in determining plumb.

**Plumbing boots** - Metal saddles used to strengthen a bearing wall/vertical stud(s) where a plumbing drain line has been cut through and installed.

**Plumbing ground** - The plumbing drains and waste lines that are installed beneath a basement floor.

**Plumbing jacks** - Sleeves that fit around drain and waste vent pipes at, and are nailed to, the roof sheeting.

**Plumbing rough** - Work performed by the plumbing contractor after the Rough Heat is installed. This work includes installing all plastic ABS drain and waste lines, copper water lines, bath tubs, shower pans, and gas piping to furnaces and fireplaces. Lead solder should not be used on copper piping.

**Plumbing stack** - A plumbing vent pipe that penetrates the roof.

**Plumbing trim** - Work performed by the plumbing contractor to get the home ready for a final plumbing inspection. Includes installing all toilets (water closets), hot water heaters, sinks, connecting all gas pipe to appliances, disposal, dishwasher, and all plumbing items.

**Plumbing waste line** - Plastic pipe used to collect and drain sewage waste.

**Ply** - A term to denote the number of layers of roofing felt, veneer in plywood, or layers in built -up materials, in any finished piece of such material.

**Plywood** - A panel (normally 4' X 8') of wood made of three or more layers of veneer, compressed and joined with glue, and usually laid with the grain of adjoining plies at right angles to give the sheet strength.

**Point load** - A point where a bearing/structural weight is concentrated and transferred to the foundation.

**Portland cement** - Cement made by heating clay and crushed limestone into a brick and then grinding to a pulverized powder state.

**Post** - A vertical framing member usually designed to carry a beam. Often a 4" x 4", a 6" x 6", or a metal pipe with a flat plate on top and bottom.

**Post -and -beam** - A basic building method that uses just a few hefty posts and beams to support an entire structure. Contrasts with stud framing.

**Power vent** - A vent that includes a fan to speed up air flow. Often installed on roofs.

**Premium** - Amount payable on a loan.

**Preservative** -. Any pesticide substance that, for a reasonable length of time, will prevent the action of wood -destroying fungi, insect borers, and similar destructive agents when the wood has been properly coated or impregnated with it. Normally an arsenic derivative. Chromated Copper Arsenate (CCA) is an example.

**Pressure Relief Valve (PRV)** - A device mounted on a hot water heater or boiler which is designed to release any high steam pressure in the tank to prevent tank explosions.

**Pressure -treated wood** - Lumber that has been saturated with a preservative.

**Primer** - The first, base coat of paint when a paint job consists of two or more coats. A first coating formulated to seal raw surfaces and holding succeeding finish coats.

**Principal** - The original amount of the loan, the capital.

**Property survey** - A survey to determine the boundaries of your property. The cost depends on the complexity of the survey.

**P trap** - Curved, "U" section of drain pipe that holds a water seal to prevent sewer gasses from entering the home through a fixtures water drain.

**Pump mix** - Special concrete that will be used in a concrete pump. Generally, the mix has smaller rock aggregate than regular mix.

**Punch list** - A list of discrepancies that need to be corrected by the contractor.

**Punch out** - To inspect and make a discrepancy list.

**Putty** - A type of dough used in sealing glass in the sash, filling small holes and crevices in wood, and for similar purposes.

**PVC or CPVC** - Poly Vinyl Chloride -A type of white or light gray plastic pipe sometimes used for water supply lines and waste pipe.

**Quarry tile** - A man -made or machine -made clay tile used to finish a floor or wall. Generally 6" X 6" X 1/4" thick .

**Quarter round** - A small trim molding that has the cross section of a quarter circle.

**Rabbet** - A rectangular longitudinal groove cut in the corner edge of a board or plank.

**Radiant heating** - A method of heating, usually consisting of a forced hot water system with pipes placed in the floor, wall, or ceiling. Also electrically heated panels.

**Radiation** - Energy transmitted from a heat source to the air around it. Radiators actually depend more on convection than radiation.

**Radon** - A naturally -occurring, heavier than air, radioactive gas common in many parts of the country. Radon gas exposure is associated with lung cancer. Mitigation measures may involve crawl space and basement venting and various forms of vapor barriers.

**Radon system** - A ventilation system beneath the floor of a basement and/or structural wood floor and designed to fan exhaust radon gas to the outside of the home

**Rafter** - Lumber used to support the roof sheeting and roof loads. Generally, 2 X 10's and 2 X 12's are used. The rafters of a flat roof are sometimes called roof joists.

**Rafter, hip** - A rafter that forms the intersection of an external roof angle.

**Rafter, valley** - A rafter that forms the intersection of an internal roof angle. The valley rafter is normally made of double 2 -inch -thick members.

**Rail** - Cross members of panel doors or of a sash. Also, a wall or open balustrade placed at the edge of a staircase, walkway bridge, or elevated surface to prevent people from falling off. Any relatively lightweight horizontal element, especially those found in fences (split rail).

**Railroad tie** - Black, tar and preservative impregnated, 6" X 8" and 6' -8' long wooden timber that was used to hold railroad track in place. Normally used as a member of a retaining wall.

**Rake** - Slope or slanted.

**Rake fascia** - The vertical face of the sloping end of a roof eave.

**Rake siding** - The practice of installing lap siding diagonally

**Ranch** - A single story, one level home.

**Ready mixed concrete** - Concrete mixed at a plant or in trucks enroute to a job and delivered ready for placement.

**Rebar, reinforcing bar** -Ribbed steel bars installed in foundation concrete walls, footers, and poured in place concrete structures designed to strengthen concrete. Comes in various thicknesses and strength grade.

**Receptacle** - An electrical outlet. A typical household will have many 120 volt receptacles for plugging in lams and appliances and 240 volt receptacles for the range, clothes dryer, air conditioners, etc.

**Recording fee** - A charge for recording the transfer of a property, paid to a city, county, or other appropriate branch of government.

**Redline, red lined prints** - Blueprints that reflect changes and that are marked with red pencil.

**Reducer** - A fitting with different size openings at either end and used to go from a larger to a smaller pipe.

**Reflective insulation** - Sheet material with one or both faces covered with aluminum foil.

**Refrigerant** - A substance that remains a gas at low temperatures and pressure and can be used to transfer heat. Freon is an example and is used in air conditioning systems.

**Register** - A grill placed over a heating duct or cold air return.

**Re-glaze** - To replace a broken window.

**Relief valve** - A device designed to open if it detects excess temperature or pressure.

**Remote** - Remote electrical, gas, or water meter digital readouts that are installed near the front of the home in order for utility companies to easily read the home owners usage of the service.

**Retaining wall** - A structure that holds back a slope and prevents erosion.

**Retentions** - Amounts withheld from progress billings until final and satisfactory project completion.

**R factor or value** - A measure of a materials resistance to the passage of heat. New home walls are usually insulated with 4" of batt insulation with an R value of R -13, and a ceiling insulation of R -30.

**Ribbon (girt)** - Normally a 1 X 4 board let into the studs horizontally to support the ceiling or second -floor joists.

**Ridge** - The horizontal line at the junction of the top edges of two sloping roof surfaces.

**Ridge board** - The board placed on the ridge of the roof onto which the upper ends of other rafters are fastened.

**Ridge shingles** - Shingles used to cover the ridge board.

**Rim joist** - A joist that runs around the perimeter of the floor joists and home.

**Rise** - The vertical distance from the eaves line to the ridge. Also the vertical distance from stair tread to stair tread (and not to exceed 7 ½").

**Riser** - Each of the vertical boards closing the spaces between the treads of stairways.

**Riser and panel** - The exterior vertical pipe (riser) and metal electric box (panel) the electrician provides and installs at the "Rough Electric" stage.

**Road base** - A aggregate mixture of sand and stone.

**Rock 1, 2, 3** - When referring to drywall, this means to install drywall to the walls and ceilings (with nails and screws), and before taping is performed.

**Roll, rolling** - To install the floor joists or trusses in their correct place. (To "roll the floor" means to install the floor joists).

**Romex** - A name brand of nonmetallic sheathed electrical cable that is used for indoor wiring.

**Roll roofing** - Asphalt roofing products manufactured in roll form. 36 -inch wide rolls with and 108 square feet of material. Weights are generally 45 to 90 pounds per roll.

**Romex** - A name brand of nonmetallic sheathed electrical cable that is used for indoor wiring.

**Roof jack** - Sleeves that fit around the black plumbing waste vent pipes at, and are nailed to, the roof sheathing.

**Roof joist** - The rafters of a flat roof. Lumber used to support the roof sheathing and roof loads. Generally, 2 X 10's and 2 X 12's are used.

**Roof sheathing or sheeting** - The wood panels or sheet material fastened to the roof rafters or trusses on which the shingle or other roof covering is laid.

**Roof valley** - The "V" created where two sloping roofs meet.

**Rough opening** - The horizontal and vertical measurement of a window or door opening before drywall or siding is installed.

**Rough sill** - The framing member at the bottom of a rough opening for a window. It is attached to the cripple studs below the rough opening.

**Roughing -in** - The initial stage of a plumbing, electrical, heating, carpentry, and/or other project, when all components that won't be seen after the second finishing phase are assembled. See also Heat Rough, Plumbing Rough, and Electrical Rough.

**Run, roof** - The horizontal distance from the eaves to a point directly under the ridge. One half the span.

**Run, stair** - the horizontal distance of a stair tread from the nose to the riser.

**R Value** - A measure of insulation. A measure of a materials resistance to the passage of heat. The higher the R value, the more insulating "power" it has. For example, typical new home's walls are usually insulated with 4" of batt insulation with an R value of R -13, and a ceiling insulation of R -30.

**Saddle** - A small second roof built behind the back side of a fireplace chimney to divert water around the chimney. Also, the plate at the bottom of some—usually exterior—door openings. Sometimes called a threshold.

**Sack mix** - The amount of Portland cement in a cubic yard of concrete mix. Generally, 5 or 6 sack is required in a foundation wall.

**Sales contract** - A contract between a buyer and seller which should explain: (1) What the purchase includes, (2) What guarantees there are, (3) When the buyer can move in, (4) What the closing costs are, and (5) What recourse the parties have if the contract is not fulfilled or if the buyer cannot get a mortgage commitment at the agreed upon time.

**Sand float finish** - Lime that is mixed with sand, resulting in a textured finish on a wall.

**Sanitary sewer** - A sewer system designed for the collection of waste water from the bathroom, kitchen and laundry drains, and is usually not designed to handle storm water.

**Sash** - A single light frame containing one or more lights of glass. The frame that holds the glass in a window, often the movable part of the window.

**Sash balance** - A device, usually operated by a spring and designed to hold a single hung window vent up and in place

**Saturated felt** - A felt which is impregnated with tar or asphalt.

**Schedule (window, door, mirror)** - A table on the blueprints that list the sizes, quantities and locations of the windows, doors and mirrors.

**Scrap out** - The removal of all drywall material and debris after the home is "hung out" (installed) with drywall.

**Scratch coat** - The first coat of plaster, which is scratched to form a bond for a second coat.

**Screed, concrete** - To level off concrete to the correct elevation during a concrete pour.

**Screed, plaster** - A small strip of wood, usually the thickness of the plaster coat, used as a guide for plastering.

**Scribing** - Cutting and fitting woodwork to an irregular surface.

**Scupper** - (1) An opening for drainage in a wall, curb or parapet. (2) The drain in a downspout or flat roof, usually connected to the downspout.

**Sealer** - A finishing material, either clear or pigmented, that is usually applied directly over raw wood for the purpose of sealing the wood surface.

**Seasoning** - Drying and removing moisture from green wood in order to improve its usability.

**Self-sealing shingles** - Shingles containing factory-applied strips or spots of self-sealing adhesive.

**Semi-gloss paint or enamel** - A paint or enamel made so that its coating, when dry, has some luster but is not very glossy. Bathrooms and kitchens are normally painted semi-gloss.

**Septic system** - An on-site waste water treatment system. It usually has a septic tank which promotes the biological digestion of the waste, and a drain field which is designed to let the left-over liquid soak into the ground. Septic systems and permits are usually sized by the number of bedrooms in a house.

**Service entrance panel** - Main power cabinet where electricity enters a home wiring system.

**Service equipment** - Main control gear at the service entrance, such as circuit breakers, switches, and fuses.

**Service lateral** - Underground power supply line.

**Setback Thermostat** - A thermostat with a clock which can be programmed to come on or go off at various temperatures and at different times of the day/week. Usually used as the heating or cooling system thermostat.

**Settlement** - Shifts in a structure, usually caused by freeze-thaw cycles underground.

**Sewage ejector** - A pump used to 'lift' waste water to a gravity sanitary sewer line. Usually used in basements and other locations which are situated below the level of the side sewer.

**Sewer lateral** - The portion of the sanitary sewer which connects the interior waste water lines to the main sewer lines. The side sewer is usually buried in several feet of soil and runs from the house to the sewer line. It is usually 'owned' by the sewer utility, must be maintained by the owner and may only be serviced by utility-approved contractors. Sometimes called side sewer.

**Sewer stub** - The junction at the municipal sewer system where the home's sewer line is connected.

**Sewer tap** - The physical connection point where the home's sewer line connects to the main municipal sewer line.

**Shake** - A wood roofing material, normally cedar or redwood. Produced by splitting a block of the wood along the grain line. Modern shakes are sometimes machine-sawn on one side. See shingle.

**Shear block** - Plywood that is face-nailed to short (2 X 4's or 2 X 6's) wall studs (above a door or window, for example). This is done to prevent the wall from sliding and collapsing.

**Sheathing, sheeting** - The structural wood panel covering, usually OSB or plywood, used over studs, floor joists or rafters/trusses of a structure.

**Shed roof** - A roof containing only one sloping plane.

**Sheet metal work** - All components of a house employing sheet metal, such as flashing, gutters, and downspouts.

**Sheet metal duct work** - The heating system. Usually round or rectangular metal pipes and sheet metal (for Return Air) and installed for distributing warm (or cold) air from the furnace to rooms in the home.

**Sheet rock - Drywall -Wall board or gypsum** - A manufactured panel made out of gypsum plasters and encased in a thin cardboard. Usually 1/2" thick and 4' x 8' or 4' x 12' in size. The 'joint compound'. 'Green board' type drywall has a greater resistance to moisture than regular (white) plasterboard and is used in bathrooms and other "wet areas".

**Shim** - A small piece of scrap lumber or shingle, usually wedge shaped, which when forced behind a furring strip or framing member forces it into position. Also used when installing doors and placed between the door jamb legs and 2 X 4 door trimmers. Metal shims are wafer 1 1/2" X 2" sheet metal of various thicknesses used to fill gaps in wood framing members, especially at bearing point locations.

**Shingles** - Roof covering of asphalt, asbestos, wood, tile, slate, or other material cut to stock lengths, widths, and thicknesses.

**Shingles, siding** - Various kinds of shingles, used over sheathing for exterior wall covering of a structure.

**Short circuit** - A situation that occurs when hot and neutral wires come in contact with each other. Fuses and circuit breakers protect against fire that could result from a short.

**Shutter** - Usually lightweight louvered decorative frames in the form of doors located on the sides of a window. Some shutters are made to close over the window for protection.

**Side sewer** - The portion of the sanitary sewer which connects the interior waste water lines to the main sewer lines. The side sewer is usually buried in several feet of soil and runs from the house to the sewer line. It is usually 'owned' by the sewer utility, must be maintained by the owner and may only be serviced by utility approved contractors. Sometimes called sewer lateral.

**Siding** - The finished exterior covering of the outside walls of a frame building.

**Siding, (lap siding)** - Slightly wedge -shaped boards used as horizontal siding in a lapped pattern over the exterior sheathing. Varies in butt thickness from 1/2 to 3/4 inch and in widths up to 12".

**Sill** - (1) The 2 X 4 or 2 X 6 wood plate framing member that lays flat against and bolted to the foundation wall (with anchor bolts) and upon which the floor joists are installed. Normally the sill plate is treated lumber. (2) The member forming the lower side of an opening, as a door sill or window sill.

**Sill cock** - An exterior water faucet (hose bib).

**Sill plate (mudsill)** - Bottom horizontal member of an exterior wall frame which rests on top a foundation, sometimes called mudsill. Also sole plate, bottom member of an interior wall frame.

**Sill seal** - Fiberglass or foam insulation installed between the foundation wall and sill (wood) plate. Designed to seal any cracks or gaps.

**Single hung window** - A window with one vertically sliding sash or window vent.

**Skylight** - A more or less horizontal window located on the roof of a building.

**Slab, concrete** - Concrete pavement, i.e. driveways, garages, and basement floors.

**Slab, door** - A rectangular door without hinges or frame.

**Slab on grade** - A type of foundation with a concrete floor which is placed directly on the soil. The edge of the slab is usually thicker and acts as the footing for the walls.

**Slag** - Concrete cement that sometimes covers the vertical face of the foundation void material.

**Sleeper** - Usually, a wood member embedded in concrete, as in a floor, that serves to support and to fasten the subfloor or flooring.

**Sleeve(s)** - Pipe installed under the concrete driveway or sidewalk, and that will be used later to run sprinkler pipe or low voltage wire.

**Slope** - The incline angle of a roof surface, given as a ratio of the rise (in inches) to the run (in feet). See also pitch.

**Slump** - The "wetness" of concrete. A 3 inch slump is dryer and stiffer than a 5 inch slump.

**Soffit** - The area below the eaves and overhangs. The underside where the roof overhangs the walls. Usually the underside of an overhanging cornice.

**Soil pipe** - A large pipe that carries liquid and solid wastes to a sewer or septic tank.

**Soil stack** - A plumbing vent pipe that penetrates the roof.

**Sole plate** - The bottom, horizontal framing member of a wall that's attached to the floor sheeting and vertical wall studs.

**Solid bridging** - A solid member placed between adjacent floor joists near the center of the span to prevent joists or rafters from twisting.

**Sonotube** - Round, large cardboard tubes designed to hold wet concrete in place until it hardens.

**Sound attenuation** - Sound proofing a wall or subfloor, generally with fiberglass insulation.

**Space heat** - Heat supplied to the living space, for example, to a room or the living area of a building.

**Spacing** - The distance between individual members or shingles in building construction.

**Span** - The clear distance that a framing member carries a load without support between structural supports. The horizontal distance from eaves to eaves.

**Spec home** - A house built before it is sold. The builder speculates that he can sell it at a profit.

**Specifications or Specs** - A narrative list of materials, methods, model numbers, colors, allowances, and other details which supplement the information contained in the blue prints. Written elaboration in specific detail about construction materials and methods. Written to supplement working drawings.

**Splash block** - Portable concrete (or vinyl) channel generally placed beneath an exterior sill cock (water faucet) or downspout in order to receive roof drainage from downspouts and to divert it away from the building.

**Square** - A unit of measure -100 square feet -usually applied to roofing and siding material. Also, a situation that exists when two elements are at right angles to each other. Also a tool for checking this.

**Square -tab shingles** - Shingles on which tabs are all the same size and exposure.

**Squeegee** - Fine pea gravel used to grade a floor (normally before concrete is placed).

**Stack (trusses)** - To position trusses on the walls in their correct location.

**Standard practices of the trade(s)** - One of the more common basic and minimum construction standards. This is another way of saying that the work should be done in the way it is normally done by the average professional in the field.

**Starter strip** - Asphalt roofing applied at the eaves that provide protection by filling in the spaces under the cutouts and joints of the first course of shingles.

**Stair carriage or stringer** - Supporting member for stair treads. Usually a 2 X 12 inch plank notched to receive the treads; sometimes called a "rough horse."

**Stair landing** - A platform between flights of stairs or at the termination of a flight of stairs. Often used when stairs change direction. Normally no less than 3 ft. X 3 ft. square.

**Stair rise** - The vertical distance from stair tread to stair tread (and not to exceed 7 ½").

**Static vent** - A vent that does not include a fan.

**STC (Sound Transmission Class)** - The measure of sound stopping of ordinary noise.

**Steel inspection** - A municipal and/or engineer's inspection of the concrete foundation wall, conducted before concrete is poured into the foundation panels. Done to insure that the rebar (reinforcing bar), rebar nets, void material, beam pocket plates, and basement window bucks are installed and wrapped with rebar and complies with the foundation plan.

**Step flashing** - Flashing application method used where a vertical surface meets a sloping roof plane. 6" X 6" galvanized metal bent at a 90 degree angle, and installed beneath siding and over the top of shingles. Each piece overlaps the one beneath it the entire length of the sloping roof (step by step).

**Stick built** - A house built without prefabricated parts. Also called conventional building.

**Stile** - An upright framing member in a panel door.

**Stool** - The flat molding fitted over the window sill between jambs and contacting the bottom rail of the lower sash. Also another name for toilet.

**Stop box** - Normally a cast iron pipe with a lid (@ 5" in diameter) that is placed vertically into the ground, situated near the water tap in the yard, and where a water cut -off valve to the home is located (underground). A long pole with a special end is inserted into the curb stop to turn off/on the water.

**Stop Order** - A formal, written notification to a contractor to discontinue some or all work on a project for reasons such as safety violations, defective materials or workmanship, or cancellation of the contract.

**Stops** - Moldings along the inner edges of a door or window frame. Also valves used to shut off water to a fixture.

**Stop valve** - A device installed in a water supply line, usually near a fixture, that permits an individual to shut off the water supply to one fixture without interrupting service to the rest of the system.

**Storm sash or storm window** -. An extra window usually placed outside of an existing one, as additional protection against cold weather.

**Storm sewer** - A sewer system designed to collect storm water and is separated from the waste water system.

**Story** - That part of a building between any floors or between the floor and roof.

**Strike** - The plate on a door frame that engages a latch or dead bolt.

**String, stringer** - A timber or other support for cross members in floors or ceilings. In stairs, the supporting member for stair treads. Usually a 2 X 12 inch plank notched to receive the treads

**Strip flooring** - Wood flooring consisting of narrow, matched strips.

**Structural floor** - A framed lumber floor that is installed as a basement floor *instead* of concrete. This is done on very expansive soils.

**Stub, stubbed** - To push through.

**Stucco** - Refers to an outside plaster finish made with Portland cement as its base.

**Stud** - A vertical wood framing member, also referred to as a wall stud, attached to the horizontal sole plate below and the top plate above. Normally 2 X 4's or 2 X 6's, 8' long (sometimes 92 5/8"). One of a series of wood or metal vertical structural members placed as supporting elements in walls and partitions.

**Stud framing** - A building method that distributes structural loads to each of a series of relatively lightweight studs. Contrasts with post -and -beam.

**Stud shoe** - A metal, structural bracket that reinforces a vertical stud. Used on an outside bearing wall where holes are drilled to accommodate a plumbing waste line.

**Subfloor** - The framing components of a floor to include the sill plate, floor joists, and deck sheeting over which a finish floor is to be laid.

**Sump** - Pit or large plastic bucket/barrel inside the home designed to collect ground water from a perimeter drain system.

**Sump pump** - A submersible pump in a sump pit that pumps any excess ground water to the outside of the home.

**Suspended ceiling** - A ceiling system supported by hanging it from the overhead structural framing.

**Sway brace** - Metal straps or wood blocks installed diagonally on the inside of a wall from bottom to top plate, to prevent the wall from twisting, racking, or falling over "domino" fashion.

**Switch** - A device that completes or disconnects an electrical circuit.

**T & G, tongue and groove** - A joint made by a tongue (a rib on one edge of a board) that fits into a corresponding groove in the edge of another board to make a tight flush joint. Typically, the subfloor plywood is T & G.

**Tab** - The exposed portion of strip shingles defined by cutouts.

**Tail beam** - A relatively short beam or joist supported in a wall on one end and by a header at the other.

**Take off** - The material necessary to complete a job.

**Taping** - The process of covering drywall joints with paper tape and joint compound.

**T bar** - Ribbed, "T" shaped bars with a flat metal plate at the bottom that are driven into the earth. Normally used chain link fence poles, and to mark locations of a water meter pit.

**Teco** - Metal straps that are nailed and secure the roof rafters and trusses to the top horizontal wall plate. Sometimes called a hurricane clip.

**Tee** - A "T" shaped plumbing fitting.

**Tempered** - Strengthened. Tempered glass will not shatter nor create shards, but will "palletize" like an automobile window. Required in tub and shower enclosures and locations, entry door glass and sidelight glass, and in a windows when the window sill is less than 16" to the floor.

**Termites** - Wood eating insects that superficially resemble ants in size and general appearance, and live in colonies.

**Termite shield** - A shield, usually of galvanized metal, placed in or on a foundation wall or around pipes to prevent the passage of termites.

**Terra cotta** - A ceramic material molded into masonry units.

**Thermoply** <sup>TM</sup> - Exterior laminated sheathing nailed to the exterior side of the exterior walls. Normally ¼ " thick, 4 X 8 or 4 x 10 sheets with an aluminumized surface.

**Thermostat** - A device which regulates the temperature of a room or building by switching heating or cooling equipment on or off.

**Three -dimensional shingles** - Laminated shingles. Shingles that have added dimensionality because of extra layers or tabs, giving a shake -like appearance. May also be called "architectural shingles".

**Threshold** - The bottom metal or wood plate of an exterior door frame. Generally they are adjustable to keep a tight fit with the door slab.

**Time and materials contract** - A construction contract which specifies a price for different elements of the work such as cost per hour of labor, overhead, profit, etc. A contract which may not have a maximum price, or may state a 'price not to exceed'.

**Tinner** - Another name for the heating contractor.

**Tip up** - The downspout extension that directs water (from the home's gutter system) away from the home. They typically swing up when mowing the lawn, etc.

**Title** - Evidence (usually in the form of a certificate or deed) of a person's legal right to ownership of a property.

**TJI or TJ** - Manufactured structural building component resembling the letter "I". Used as floor joists and rafters. I-joists include two key parts: **flanges** and **webs**. The **flange** or from of the I joist may be made of laminated veneer lumber or dimensional lumber, usually formed into a 1 ½" width. The **web** or center of the I-joist is commonly made of plywood or oriented strand board (OSB). Large holes can be cut in the web to accommodate duct work and plumbing waste lines. I-joists are available in lengths up to 60" long.

**Toe nailing** - To drive a nail in at a slant. Method used to secure floor joists to the plate.

**Top chord** - The upper or top member of a truss.

**Top plate** - Top horizontal member of a frame wall supporting ceiling joists, rafters, or other members.

**Transmitter (garage door)** - The small, push button device that causes the garage door to open or close.

**Trap** - A plumbing fitting that holds water to prevent air, gas, and vermin from backing up into a fixture.

**Tread** - The walking surface board in a stairway on which the foot is placed.

**Treated lumber** - A wood product which has been impregnated with chemical pesticides such as CCA (Chromated Copper Arsenate) to reduce damage from wood rot or insects. Often used for the portions of a structure which are likely to be in contact with soil and water. Wood may also be treated with a fire retardant.

**Trim (plumbing, heating, electrical)** - The work that the "mechanical" contractors perform to finish their respective aspects of work, and when the home is nearing completion and occupancy.

**Trim - Interior** - The finish materials in a building, such as moldings applied around openings (window trim, door trim) or at the floor and ceiling of rooms (baseboard, cornice, and other moldings). Also, the physical work of installing interior doors and interior woodwork, to include all handrails, guardrails, stair way balustrades, mantles, light boxes, base, door casings, cabinets, countertops, shelves, window sills and aprons, etc. **Exterior** - The finish materials on the exterior a building, such as moldings applied around openings (window trim, door trim), siding, windows, exterior doors, attic vents, crawl space vents, shutters, etc. Also, the physical work of installing these materials

**Trimmer** - The vertical stud that supports a header at a door, window, or other opening.

**Truss** - An engineered and manufactured roof support member with "zig-zag" framing members. Does the same job as a rafter but is designed to have a longer span than a rafter.

**Tub trap** - Curved, "U" shaped section of a bath tub drain pipe that holds a water seal to prevent sewer gasses from entering the home through tubs water drain.

**Turnkey** - A term used when the subcontractor provides all materials (and labor) for a job.

**Turpentine** - A petroleum, volatile oil used as a thinner in paints and as a solvent in varnishes.

**UL (Underwriters' Laboratories)** - An independent testing agency that checks electrical devices and other components for possible safety hazards.

**Undercoat** - A coating applied prior to the finishing or top coats of a paint job. It may be the first of two or the second of three coats. Sometimes called the Prime coat.

**Underground plumbing** - The plumbing drains and waste lines that are installed beneath a basement floor.

**Underlayment** - A ¼" material placed over the subfloor plywood sheeting and under finish coverings, such as vinyl flooring, to provide a smooth, even surface. Also a secondary roofing layer that is waterproof or water - resistant, installed on the roof deck and beneath shingles or other roof -finishing layer.

**Union** - A plumbing fitting that joins pipes end -to -end so they can be dismantled.

**Utility easement** - The area of the earth that has electric, gas, or telephone lines. These areas may be owned by the homeowner, but the utility company has the legal right to enter the area as necessary to repair or service the lines.

**Valley** - The "V" shaped area of a roof where two sloping roofs meet. Water drains off the roof at the valleys.

**Valley flashing** - Sheet metal that lays in the "V" area of a roof valley.

**Valuation** - An inspection carried out for the benefit of the mortgage lender to ascertain if a property is a good security for a loan.

**Valuation fee** - The fee paid by the prospective borrower for the lender's inspection of the property. Normally paid upon loan application.

**Vapor barrier** - A building product installed on exterior walls and ceilings under the drywall and on the warm side of the insulation. It is used to retard the movement of water vapor into walls and prevent condensation within them. Normally, polyethylene plastic sheeting is used.

**Variable rate** - An interest rate that will vary over the term of the loan.

**Veneer** - Extremely thin sheets of wood. Also a thin slice of wood or brick or stone covering a framed wall.

**Vent** - A pipe or duct which allows the flow of air and gasses to the outside. Also, another word for the moving glass part of a window sash, i.e. window vent.

**Vermiculite** - A mineral used as bulk insulation and also as aggregate in insulating and acoustical plaster and in insulating concrete floors.

**Veterans Administration (VA)** - A federal agency that insures mortgage loans with very liberal down payment requirements for honorably discharged veterans and their surviving spouses.

**Visqueen** - A 4 mil or 6 mil plastic sheeting.

**Void** - Cardboard rectangular boxes that are installed between the earth (between caissons) and the concrete foundation wall. Used when expansive soils are present.

**Voltage** - A measure of electrical potential. Most homes are wired with 110 and 220 volt lines. The 110 volt power is used for lighting and most of the other circuits. The 220 volt power is usually used for the kitchen range, hot water heater and dryer.

**Wafer board** - A manufactured wood panel made out of 1" - 2" wood chips and glue. Often used as a substitute for plywood in the exterior wall and roof sheathing.

**Walk -Through** - A final inspection of a home before "Closing" to look for and document problems that need to be corrected.

**Wall out** - When a painter pray paints the interior of a home.

**Warping** - Any distortion in a material.

**Warranty** - In construction there are two general types of warranties. One is provided by the manufacturer of a product such as roofing material or an appliance. The second is a warranty for the labor. For example, a roofing contract may include a 20 year material warranty and a 5 year labor warranty. Many new homebuilders provide a one year warranty. Any major issue found during the first year should be communicated to the builder immediately. Small items can be saved up and presented to the builder for correction periodically through the first year after closing.

**Waste pipe and vent** - Plumbing plastic pipe that carries waste water to the municipal sewage system.

**Water board** - Water resistant drywall to be used in tub and shower locations. Normally green or blue colored

**Water closet** - Another name for toilet.

**Water meter pit (or vault)** - The box /cast iron bonnet and concrete rings that contains the water meter.

**Water -repellent preservative** - A liquid applied to wood to give the wood water repellent properties

**Water table** - The location of the underground water, and the vertical distance from the surface of the earth to this underground water.

**Water tap** - The connection point where the home water line connects to the main municipal water system.

**W C** - An abbreviation for water closet (toilet).

**Weatherization** - Work on a building exterior in order to reduce energy consumption for heating or cooling. Work involving adding insulation, installing storm windows and doors, caulking cracks and putting on weather -stripping.

**Weather strip** - Narrow sections of thin metal or other material installed to prevent the infiltration of air and moisture around windows and doors.

**Weep holes** - Small holes in storm window frames that allow moisture to escape.

**Whole house fan** - A fan designed to move air through and out of a home and normally installed in the ceiling.

**Wind bracing** - Metal straps or wood blocks installed diagonally on the inside of a wall from bottom to top plate, to prevent the wall from twisting, racking, or falling over "domino" fashion.

**Window buck** - Square or rectangular box that is installed within a concrete foundation or block wall. A window will eventually be installed in this "buck" during the siding stage of construction

**Window frame** - The stationary part of a window unit; window sash fits into the window frame.

**Window sash** - The operating or movable part of a window; the sash is made of window panes and their border.

**Wire nut** - A plastic device used to connect bare wires together.

**Wonderboard**™ - A panel made out of concrete and fiberglass usually used as a ceramic tile backing material. Commonly used on bathtub decks.

**Wrapped drywall** - Areas that get complete drywall covering, as in the doorway openings of bi-fold and bypass closet doors.

**Y** - A "Y" shaped plumbing fitting.

**Yard of concrete** - One cubic yard of concrete is 3' X 3' X 3' in volume, or 27 cubic feet. One cubic yard of concrete will pour 80 square feet of 3 ½" sidewalk or basement/garage floor.

**Yoke** - The location where a home's water meter is sometimes installed between two copper pipes, and located in the water meter pit in the yard.

**Z -bar flashing** - Bent, galvanized metal flashing that's installed above a horizontal trim board of an exterior window, door, or brick run. It prevents water from getting behind the trim/brick and into the home.

**Zone** - The section of a building that is served by one heating or cooling loop because it has noticeably distinct heating or cooling needs. Also, the section of property that will be watered from a lawn sprinkler system.

**Zone valve** - A device, usually placed near the heater or cooler, which controls the flow of water or steam to parts of the building; it is controlled by a zone thermostat.

**Zoning** - A governmental process and specification which limits the use of a property e.g. single family use, high rise residential use, industrial use, etc. Zoning laws may limit where you can locate a structure. Also see building codes.

## **COURTESY OF AFFORDABLE HOME INSPECTIONS**

Call: Al Wright

Cell: (905) 730-9300

Email: [Al@affordablehomeinspections.biz](mailto:Al@affordablehomeinspections.biz)

Website: <http://affordablehomeinspections.biz>