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First goal for new home: staying high and dry

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Here's the funny thing about water. We want to live near it. We pay extra for home sites with lake or river frontage. We hire pond installers to fill our backyards with waterfalls. Add a fountain or bird bath, we tell the landscapers.

But we do not want water in our houses. Well, yes, in our whirlpool tubs, by the thousands of gallons. But if water dares seep into our basements or drip between our walls, we want it outta there.

Left unchecked, it rots wood, turns drywall into mush and pretty much destroys a house from the inside out.

So how does a first-time home buyer find a house that's nice and dry and will stay that way? Here's some advice from the experts:

Start by taking an overall look at the home sites and the neighborhood, says **Hy Naiditch, president of the Illinois Chapter of the National Association of Home Inspectors.**

"The grading should slope away from the houses -- simple, but it doesn't always happen," he says. "Next to the houses, it should be compacted soil, not mulch."

In a new neighborhood, watch where the rain goes. Storm sewers should carry water away adequately. But a development without proper drainage spells trouble.

If you buy a house at the lower end of the neighborhood, water may find its way into your basement.

Sometimes a development drains well because it is surrounded by fields. Then, a new development next door

replaces the absorbent fields with blacktop and concrete. Result: water is trapped in development No. 1.

One way to judge the drainage system, of course, is to visit the development after a heavy or lengthy rain. Knocking on a few doors and quizzing homeowners can be revealing, too.

Fortunately, most building codes require builders to surround houses with drainage systems that pull water away from the house, says Frank Beasley, vice president of building science at Lombard-based Town & Country Homes.

The typical code requires a perforated drain pipe in a trench of stone at footing level (just below the basement floor) around the perimeter of the house, Beasley says. This takes the water to the sump pump, which sends it into a storm sewer or an above-ground discharge that's away from the house.

One way a disreputable builder can shortcut this system, says Beasley, is by putting too little stone in the trench.

"If you see dark staining where the basement wall and floor meet, [the drainage system] isn't working," says Beasley.

Keep an eye out for standing water in the basement or surrounding the perimeter of the house. Those are red flags, he says.

If the basement of the new house you are checking out is finished, says Beasley, inspect the walls and floor in the unfinished area, often where the furnace and water heater are located.

Although potential buyers tend to concentrate on the basement when looking for water problems (as we should, because gravity sends it there), water also can damage an attic.

Inspect (or have a licensed home inspector check) a new house's attic for evidence of water. Make sure it is well-ventilated to prevent moisture in the future.

Depending on the building code and size and design of the house, the roof should have gable vents, soffit vents and/or ridge vents.

"In the winter, the attic should be cold and dry so condensation doesn't collect on the underside of the roof," **says Naiditch**. "In the summer, the humidity should be able to escape. Vents help keep the temperature and humidity down in the summer."

Bathroom vents should vent outside, not into the attic, which could cause moisture to accumulate there.

"Most codes require this, but it doesn't always happen," **says Naiditch**.

The roof should not have loose or cracked shingles. It should have flashing around the chimney and skylights, and in valleys (where rooflines meet).

It doesn't take long for water and moisture to lead to mold, say the pros. Mold is a fungus that spreads in as little as 48 hours. All it needs is moisture, warmth (room temperature or higher) and food.

In a new house, it craves drywall, ceiling tiles, dust, paint and wood.

Although you may be able to suspect mold in basements and attics by their musty smells, it is harder to detect behind walls, says Naiditch.

"If in doubt, hire a mold specialist, who will take a mold or air sample to test it," he says.

One type of house, synthetic stucco, has yielded so many mold problems it has spawned a new group of

subcontractors who specialize in removing it.

Contractors including Ron Ganow of Ganow Construction in South Elgin remove entire exteriors of synthetic stucco houses where trapped moisture has caused mold to run rampant.

"We're up to as many as a half-dozen [houses] a month now," he says.

"The moisture and water get trapped behind the walls, spread like cancer and rot away the wood frame in as little as five years," says Ganow.

For a 3,000-square-foot house, it costs about \$55,000 to remove the synthetic stucco exterior and install a combination of brick front and cedar sides and back. But, he says, homeowners tell him they are forced to do it in order to resell.

"Some are transferees who tell me their companies aren't even willing to resell their homes if they have [synthetic stucco] exteriors," he adds.

Synthetic stucco is more likely to remain mold-free when applied over a steel or masonry frame, says Ganow.

"But, with a wood frame, even if the builder uses a moisture-wrap, water can get in through tiny caulk cracks and is trapped," he says.

The builder isn't always to blame for water damage in new houses, says Scott Sevon, president of Sevonco Builders and Remodelers Inc. in Palatine.

"Basic, minimal maintenance prevents 90 percent of water problems for the new homeowner," he says. "Keep gutters unclogged. Buy gutter extensions that are at least six feet long and sturdy window well covers. When you landscape, keep the grading running away from the house."

Caulk and re-caulk liberally, says Sevon. Outside, caulk around doors and windows annually. Inside, caulk around tubs, showers and shower doors.

Consider installing a dehumidifier and a whole-house fan.

"These are inexpensive ways to keep the house dry," says Sevon.

And those little holes at the top of the foundation or little ropes sticking out of foundation holes? They are there for a reason, says Sevon.

"They are called 'weep holes' because they are supposed to allow moisture to escape," he explains. "I've seen people fill them in. Don't!"

In addition to homeowners insurance, some home buyers protect themselves from water damage by buying flood insurance. In fact, if the house is in a "high-hazard" zone, as designated by the Federal Emergency Management Agency (FEMA), your lender will require it.

Flood insurance usually costs about \$200 to \$400 a year for a single-family home, depending on the house's elevation above sea level, says George Yates of the Independent Insurance Agents and Brokers of America.

Yes, you can get flood insurance if you buy a house in a flood plain, he says. To learn the elevation of your new house, go to the village hall and ask to see the local FEMA map. Flood insurance rates are prescribed by the government, says Yates, so they don't vary from agent to agent. Homeowners insurance, on the other hand, usually covers water damage caused by "sudden and accidental" problems such as broken pipes.

Unless you have a separate clause, though, mold caused by a slow leak or accumulation of moisture may not be

covered by your homeowners insurance.

"This can really be an issue if you buy a model or spec home that's been there a year or two," adds Yates.

[Illustration]

PHOTOS 3; Caption: PHOTO: Home inspector Hy Naiditch says the roof of a house should not have loose or cracked shingles. It should have flashing around the chimney and skylights. PHOTO: Hy Naiditch says of roofs, "In the summer, the humidity should be able to escape. Vents help keep the temperature and humidity down in the summer." PHOTO (color): Inspector **Hy Naiditch looks over the gutters and roof of a home in Skokie.** (Your First Home special section, Page 1.) Photos for the Tribune by Margo Cohn.

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Home inspector [Hy Naiditch] says the roof of a house should not have loose or cracked shingles. It should have flashing around the chimney and skylights. Hy Naiditch says of roofs, "In the summer, the humidity should be able to escape. Vents help keep the temperature and humidity down in the summer." Inspector Hy Naiditch looks over the gutters and roof of a home in Skokie. (Your First Home special section, Page 1.)