

latimes.com

HOUSING SCENE

Independent home inspections are crucial for would-be buyers

By Lew Sichelman

9:08 PM PDT, April 18, 2009

Reporting from Washington

Would-be home buyers who come across unoccupied houses in their search for an abode should be advertisement extra careful.

Homes aren't cared for all that well even when they are lived in, according to independent home inspectors. When it comes to regular maintenance, owners tend to be lax about changing the filters in their furnaces and air conditioners, fixing leaky faucets and repairing balky doors and windows.

"A lot of stuff we find is simply neglect," says Bill Richardson, an Albuquerque, N.M., inspector who is president of the American Society of Home Inspectors, which has roughly 6,000 members in 80 chapters nationwide.

But when a house is empty, all kinds of problems can occur. And when a house is in the throes of foreclosure, those issues are magnified.

Bargain-priced properties in foreclosure "represent an opportunity but also a danger for unassuming buyers," says Kathleen Kuhn, president of HouseMaster, an inspection service based in Bound Brook, N.J.

Even if the last owner left the property with its walls and plumbing intact, it still pays to be extra careful. An example: When a house is closed up for too long, mold can grow. And not just behind the walls, but out in the open as well.

In a humid climate, or in a house where the water hasn't been turned off and there are leaky faucets, mold can be extensive. And when a house is boarded up, the situation is exacerbated. HouseMaster inspectors say they have seen homes covered in black mold after just a few weeks of being unoccupied.

Of course, the mold can be eliminated with proper ventilation and can be cleaned up. But the chore could be expensive and time-consuming.

Whether or not the last owner moved out willingly, when a house has been empty for an extended period, it is common for inspectors to find leaking valves, gaskets and appliances.

"If no one's there, there's no one to see if something goes wrong," Richardson says.

No matter how large or small or expensive the house, every plumbing fixture and appliance has at least one valve, gasket or hose that can dry out if the item in question is not in use, Kuhn says. That causes gaps that can result in leaks or even floods when a new owner moves in.

Moreover, if the sewer trap is allowed to dry out, Richardson says, it could allow methane gas to back up into the house.

Then there's the problem of unwelcome guests -- human and otherwise. Empty houses are often the targets of

vandals or thieves looking to steal anything that has an ounce of resale value, and squatters have been known to occupy such homes until they get the boot.

The handiwork of vandals is readily evident -- graffiti spray-painted on the walls, for example -- but thieves rip out everything from the kitchen cabinets to plumbing fixtures, from wiring and sometimes even structural elements without any regard to the ancillary damage they might cause.

If such damage goes undetected by a would-be buyer, the new owner could be in for some major headaches.

Insects, rodents and small animals such as raccoons can cause as much or even more damage. Even when vermin make themselves at home for a relatively short period, they can leave fleas behind and their droppings can cause unsanitary conditions.

Problems with blocked or damaged waste and sewer lines are common in houses that remain empty for too long. The longer the vacancy, the worse the damage can be, Richardson says, especially if it hasn't been mothballed properly.

Obviously, it pays to hire an independent home inspector to examine an empty house, or at least base your offer on a satisfactory inspection. It also pays to hire an examiner to review an occupied house. At the same time, here are some red flags provided by HouseMaster that you can spot on your own before you get to that point:

- * Extension cords. A snake pit of wires running hither and yon from wall outlets to lamps, radios, TV sets and desktop computers could be a sign of an outdated electrical system. If that's the case, the house could require an entire electrical upgrade to meet your needs. A home inspector should be able to tell you whether a new panel and wiring is needed or that additional receptacles will suffice, Kuhn says.

- * Water pressure. If you turn on the faucet and the water seems to just drip, or you hear a gurgling sound, it could be evidence of a problem with older galvanized piping or inadequate piping. In many cases, sections of piping can be replaced to correct the problem, but sometimes a completely new plumbing system is called for.

- * Foundation cracks. For the most part, vertical cracks are within normal settlement tolerances, Kuhn says, but horizontal cracks are not. A horizontal crack generally results from hydrostatic pressure against the home's foundation, and correction will often involve excavation and drainage provisions as well as repairs to the wall itself.

If horizontal cracking is evident, several structural engineers should be consulted to ascertain the extent of movement as well as corrective measures. Opinions often vary when it comes to structural elements, so it is best practice to get several opinions.

- * Wall or ceiling stains. Any stain should be further evaluated to determine the cause and extent of any possible hidden damage. A good home inspector will search for the cause as well as test the stain using a moisture meter to determine whether or not it is active.

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