

PURCHASING HOUSES



**SOME HOUSE
PURCHASING PITFALLS**

ON BUYING HOUSES

Buying a house is just dangerous. Buyers should be very careful when buying any house, in my opinion. There are so many potential things that can be wrong with a house - later costing lots of unplanned money and heartache. Here are a few.

Married to a stay-at-home Mom, kind of poor, with 2 children and a third on-the-way, I bought my first house around 1986. With my limited budget and savings, I did not want to buy any of the available, old and junky houses that were for sale at the time. I purchased a new single-wide mobile home with the intention of having it put on a piece of property that I could one day perhaps afford. I sacrificed and paid extra to have it made with a shingle roof (instead of metal), 6" insulated stud walls for energy savings and strength, and vinyl siding (most mobile homes sold at the time had metal siding, too). (Having a single wide trailer with shingles was about *unheard of* at the time.) The theory was sound.



My first house complete with shingled roof, 6" stud walls, and vinyl siding to try to be zoning compliant



Typical mobile homes at the time came with metal roofs & metal sheet siding.

By the time I could afford to buy a piece of property, a lot of counties and jurisdictions seemed to be passing zoning laws prohibiting single wide trailers / mobile homes being installed on private properties. With baby 4 and 5 arriving, I needed to find a larger house.

I learned many hard lessons on my first real houses. Back then, professional home inspectors were not heard of much; they were not very common. **A good home inspector can find about everything wrong with a home - or upcoming potential or probable problems.**

When buying a house, please pay the money for a good, reputable Home Inspection by a quality company. This is priceless.

Septic Fields & Water Wells - A Potentially Costly Home!

After several months of living in our new-used house, I got to learn all about septic tanks, septic fields, and water wells - and how expensive they are to replace - among other things. I began noticing dark green lines on my lawn something like these:



These are typically caused when the septic *tank* has not been routinely cleaned-out regularly, resulting in the septic field pipes and gravel beds becoming clogged with hardened sewage. The waste-water cannot drain/perk down into the ground, because the gravel beds have become clogged up with the waste debris that overflowed from the septic tank. The waste water can now only try to evaporate upwards - thus resulting in nicely-water bands of green showing in your lawn. If your septic field fails and cannot drain, you can have septic waste even back-up into your house!

If you own a home with a septic system, ALWAYS get your tank pumped-out periodically.

If you are considering purchasing a home with a septic system - find out if the previous owners had periodically pumped the tank out, how often, and make sure to check septic system's general condition. I have met a number of home owners with septic fields who never thought to have it periodically pumped-out - or done it at all !

If an owner says they get the septic tank pumped out - ask them how often AND FOR PROOF. The local septic tank cleaning companies keep records on this kind of thing. Make sure your Home Inspector digs up the tank cover, takes the lid off, and inspects the inside of the tank. A large rod or pole can tell them the level of the solids in the tank. If the solids have reach the top exit pipe (and thus have been running out to the field) "walk" away from that house deal or ask for \$6,0000-\$20,000 off the price of the house to cover a new septic field - and be prepared for a lot of grief finding a reputable septic field installer, overseeing their work, and having your whole back yard torn up for awhile. (The pipes in these fields have to be

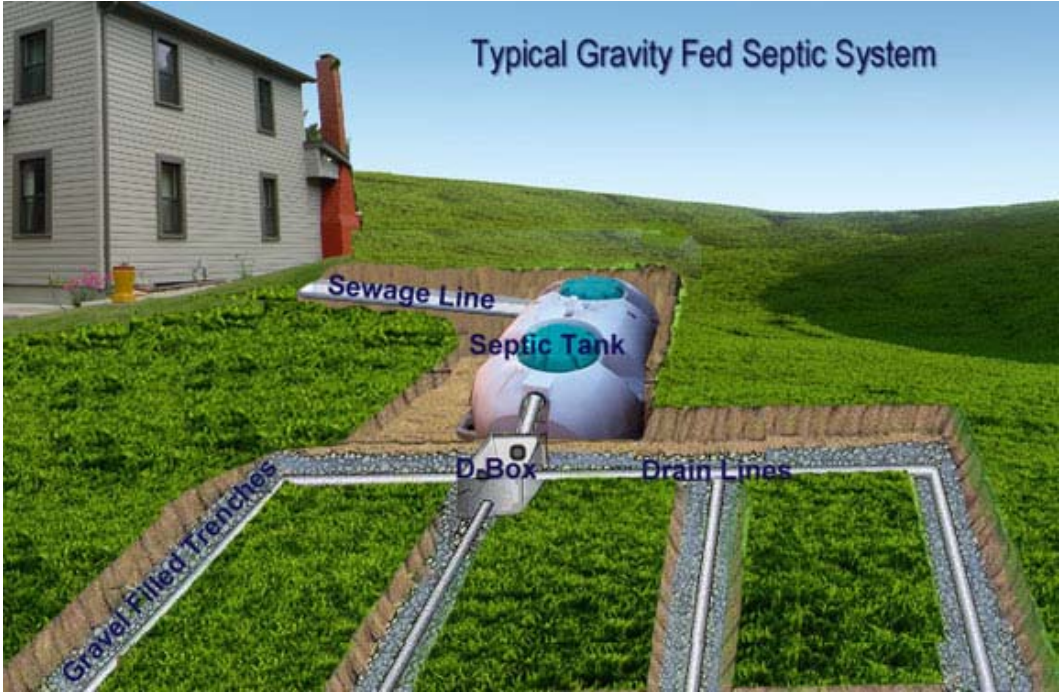
carefully installed so that the water flows downhill - away from the house and septic tank. Gravel beds should be carefully laid and compacted. It seems there is so much "schlock" construction work being done in America today. You are your own advocate. Please just don't "trust" an unfamiliar contractor. After installation, you have to bring a new lawn replanted! More cost and hassle!

Inspect and test carefully to try to determine the state of the septic field and the existing "life" of the septic field.

Clogged septic fields cannot be cleaned - **THEY HAVE TO BE REPLACED. TONS OF MONEY AND TEAR-UP!**

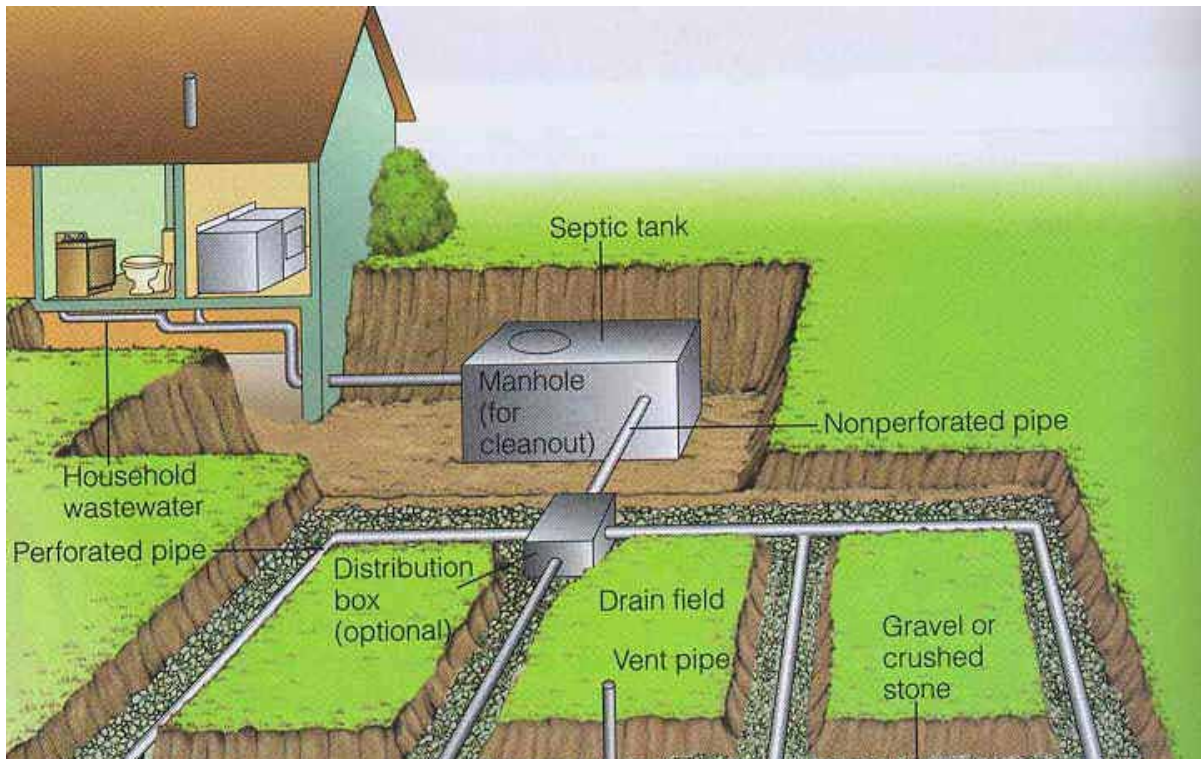


To replace a septic field: It has to be dug-up, the old pipes and gravel have to be hauled-away (and then replaced), new gravel trucked-in, trenches filled, pipes re-laid, and dirt and grass replaced. **QUITE EXPENSIVE FOR THOSE ON A TIGHT BUDGET!** **No wonder so many people try to buy a home that connects to City Water & Sewer!**





Need grass after installation. Hassle.

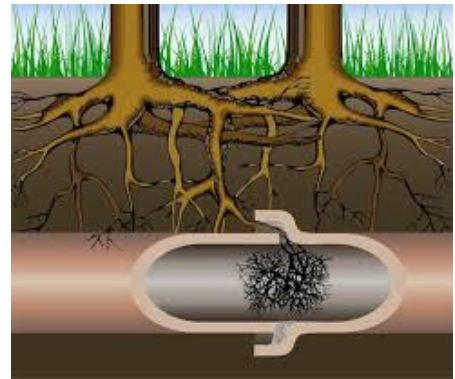


Typical septic tank and septic field - used when not on city sewer.



Workers pumping out a home septic tank.

If you own a home with a septic system, KEEP TREES AWAY from the septic field. Consider cutting all nearby trees down, and dig out the roots. Tree roots search for water, and when they find your septic field, they will most likely invade it, destroy and damage it, and clog the pipes. **If you are considering buying a house with a septic field - and it has trees near it or on it - BEWARE!**



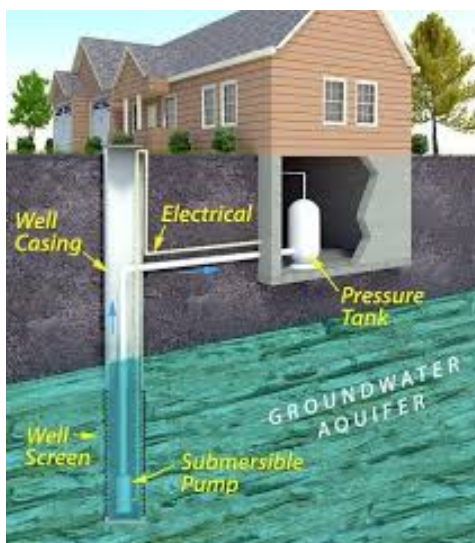
Invading roots can easily invade and destroy pipes.

The water and sewage in the septic tank is typically broken down through bacteria. If sewage is not broken-down, it too can clog our pipes and drainage field. A lot of our heavy-duty home detergents and cleaners that go down our sinks & drains can easily destroy this bacteria. People that tend to use a lot of these are at a higher risk of damaging this process and their septic system. Hassle. There are bacteria additives that can be added manually to the tank to replenish destroyed helpful bacteria, by flushing them down the toilet. Hassle.



You probably should be periodically adding Septic Tank treatment if you own a septic system. Hassle.

Most homes that have **city sewers** seem to also come with **city water**. If a home has a **septic system**, it will probably have a home **water well**. Home water wells are usually powered by electricity, so be ready to have no water if you have no power - if the power goes out during a storm or other cause. This is a hassle, especially if the electricity is out for an extended period. Your home "is not your castle" anymore in this situation, unless you have made preparations for this likely scenario. Hassle.





A typical well-drilling truck rig.

Having a new well replaced or reinstalled can be costly. My experience has been that the well drillers charge by how many feet they have to go drill down to hit good water - so they charge "by the foot." You are now at their mercy, and this can cost hundreds or thousands more if they have to keep drilling. They can't really give you an accurate estimate, because they simply don't know how deep they have to go. Also, most of the actual electric well pumps are located at the bottom of the well - not an exactly easy or convenient do-it-yourself replacement or fix. Are you beginning to feel how I dislike having septic systems and home water wells?

Water is pumped-up from the well automatically and held in a tank that has a rubber bladder in it to keep the water pressurized so it can flow to your faucets. These periodically wear-out and have to be replaced. Expensive for those on tight budgets. And a hassle. Low water pressure or no water can be a sign of bladder failure. Other signs of water tank and well pump failure are: dirty water, loud or odd noises, air "spitting" from the faucet, or unusually high electric bills (**may indicate a pump is having to continually run to maintain water pressure**). Oh-no!



Bladder inside tank



If you are considering buying a home with a water well, be sure to check its age and condition (along with the holding tank). This can be an expensive replacement.

Much of the ground water in the U.S. contains varying degrees of minerals in it like lime, iron, calcium, etc. This is called "hard" water - it is quite common. Hard water coming from your well is disastrous to plumbing pipes, faucets, hot water heaters, CLOTHES, etc. - and even possibly to your health! The steady intake of water with salts in it has been proven to be harmful to many people. These minerals can build up easily in your **water heater** resulting it prematurely aging - or it not even working at all - let alone higher electric bills. The calcification of minerals around the electrodes insulate the electrode from heating the water, and burning-up the electrodes. In gas water heaters, the sediment can still destroy the system in time.



Typical Water Heater



Mineral deposit build-up



Calcification of Electrodes

Hard water can often stain your clothes - permanently.

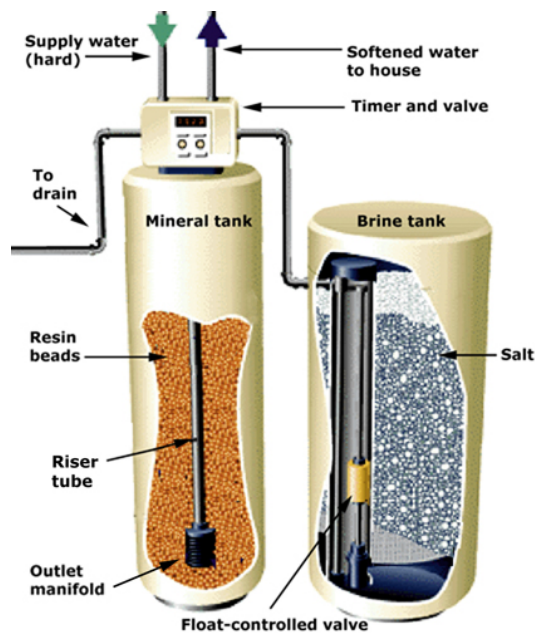


Effect of Hard Water



The common preventative "fix" for these common problems, is to have a water softener installed. These can be expensive for those on tight budgets.

Water softeners traditionally remove minerals from the water by using chemicals/balls that attract the minerals as house water flows through the softener tank. After periodic cycles, salt water is run through the tank and over the balls to clean them and remove the minerals. So, if you own a water softer, you have to keep buying heavy bags of salt and keep refilling the salt tank. Money and hassle.



Typical Water Softener System



Cleaning Salt needs to be periodically added. Hassle.

If you are considering buying a home with a water well, be sure to check if the local water is "hard." Check to see if the home has a functioning water softening system. If the water is hard, be sure to check the state of all the indoor plumbing, including the life-span of the hot water heater. If you are planning on installing a *water softener*, get an estimate for one and add the cost into your budget and possibly into the offer on the house.

Buying a home with a well and septic system entails a lot of extra potential costs, problems and maintenance. Consider a home with city water and sewer.

Roofs, Shingles, and the Importance of DRIP EDGE

Roof systems are a very important part of a home - protecting and shielding occupants from winds, temperatures, rain, snow, hail, falling trees and debris and such. Roof problems can be hard to detect - not only because shingles can hide problems going-on, but also because the roof of a house tends to be out-of-sight and thus out-of-mind. Periodic home roof inspections are critical because roof repairs can be shockingly costly. When buying a house, it is most important to evaluate the state and health of the roof system - shingles, underlayment/decking, flashing, drip edge, waterproofing, potential leaks, water condensation, and such.

RULE: Make sure your home inspector gives you an adequate age and life expectancy of the shingles. Observe if the house has drip edge installed, and be ready to identify any consequences of it not. Have the inspector report on the condition of the roof decking (wood under the shingles). Squishy or soft underlayment can spell costly problems.

Your potential new home might need to be re-shingled soon. Expensive for those on tight budgets - easily costing thousands. Worn, curling, cracked, and broken shingles are usually a signal a need for roof replacement soon.



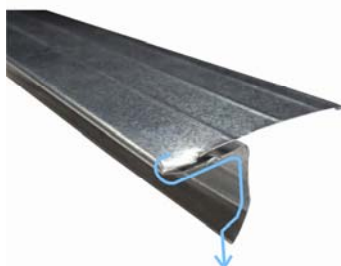


Many times the wood under the shingles can have had water exposure and are rotted or defective. This can only be seen once the shingle come-off. This replacement expense can be shocking if it is extensive.

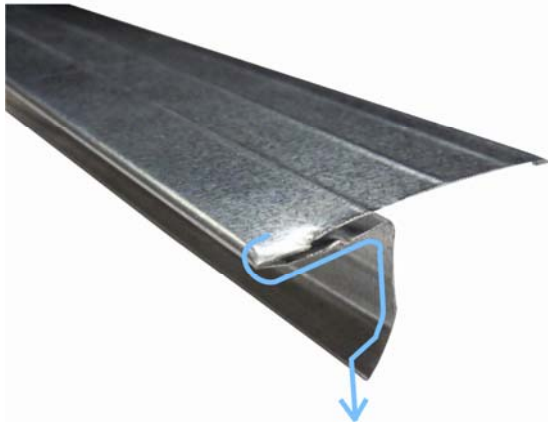


Rotten Roof Edge. Please install Drip Edge on your home. Please don't believe anyone who says you don't need it.

Many times this kind of damage and replacement cost can be easily be avoided through the having Drip Edge moldings installed when shingling.



Some states require drip edge to be installed on new homes. Normally water reaching the end of a shingle will curl back under the shingle, and begin wetting the wood under the shingle, and in time rotting it. Drip edge is a simple piece of bent aluminum that catches the water and makes it flow down and away from the shingle and the roof. Drip edge catches the drips and water flow, and sends it downward to the gutter or fascia. DRIP EDGE CAN SAVE THOUSANDS OF DOLLARS in expensive repairs, yet it is inexpensive to buy!



Drip Edge - Inexpensive and easy to install - nails right down.



My first real house had no drip edge, and I began to learn about it the hard way when I noticed some birds building a nest under my shingles - under my roof! It is not uncommon for a roof with a few rotten edge boards to have squirrels and rodents also do this, and take up residence in your attic. They can then do a lot of other damage up there and not to mention causing a lot of upheaval and disturbances!





Dry rot damage was not visible before the tear off.

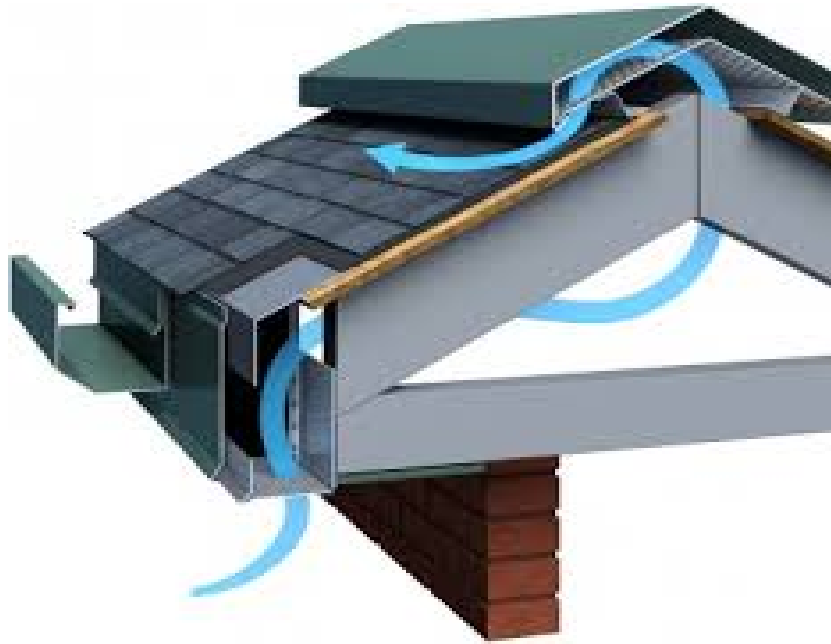




Good and proper **roof flashing and caulking** is also very important. This should be researched and checked also! (not discussed here)

The Importance of Good Attic Ventilation - Especially in Colder Climates

Modern roofs and attics are designed so there is airflow - especially in the winter - **to drive out any warm air in the attic** - and to keep it *cool*. If the attic is warm because of poor insulation or because of inadequate ventilation, the warm air meets with your cold roof and water condensation forms. This can easily rot your roof, and cause thousands of dollars to repair.



As the wind or breeze blows, air hits the side of the house, flows upward into the soffit vents, flows up into the attic, and exits vents at the top of the roof - continuously carrying away the warm air generated from inside the house - thus keeping the attic and roof *cold* - thus no wet condensation forming on the wood decking boards, which causes them to rot and decay.



Pictured are some typical Soffit Vent

Many times when installers or people install the insulation in their attic, they mistakenly cover-up the soffit vents. This is not good. Inexpensive Rafter Vents installed underneath the decking on the inside of the attic - solve this problem, and keep insulation from blocking crucial air flow.





Cheap Styrofoam rafter vents allow the air to flow straight from the soffit vents to the top of pinnacle of the roof to keep the roof cold in the winter

Land Grade (Slope) & Water Run-Off - Foundations & Water

I found out the hard way the dirt / land (grade) should always flow AWAY from the house. Once again, water can be a disaster, not only coming from the roof and leaky siding - but attacking at the foundation of the home.

Water flowing towards the house obviously enters and causes large and small flooding - destroying valuables on the inside of the house, but it can also destroy the foundation of the house. Foundation repair can be very expensive.

You should also always check to see if the house you are interested in is on a flood plain/plain. (Good chance your house could be under water unexpectedly.) Also, if your house-to-be, is located *even near* a stream or small river - it could be susceptible to an uncommon flood.



This property grade has an extreme slope where water will be rushing towards the house during rain. When there is a layer of frozen snow/ice on the ground - the water flow can be much higher because none of it will be absorbed by the ground.



Water can not only leak and flood - but ruin property.



Water can in time heave and damage walls.... actually BOW foundation basement walls

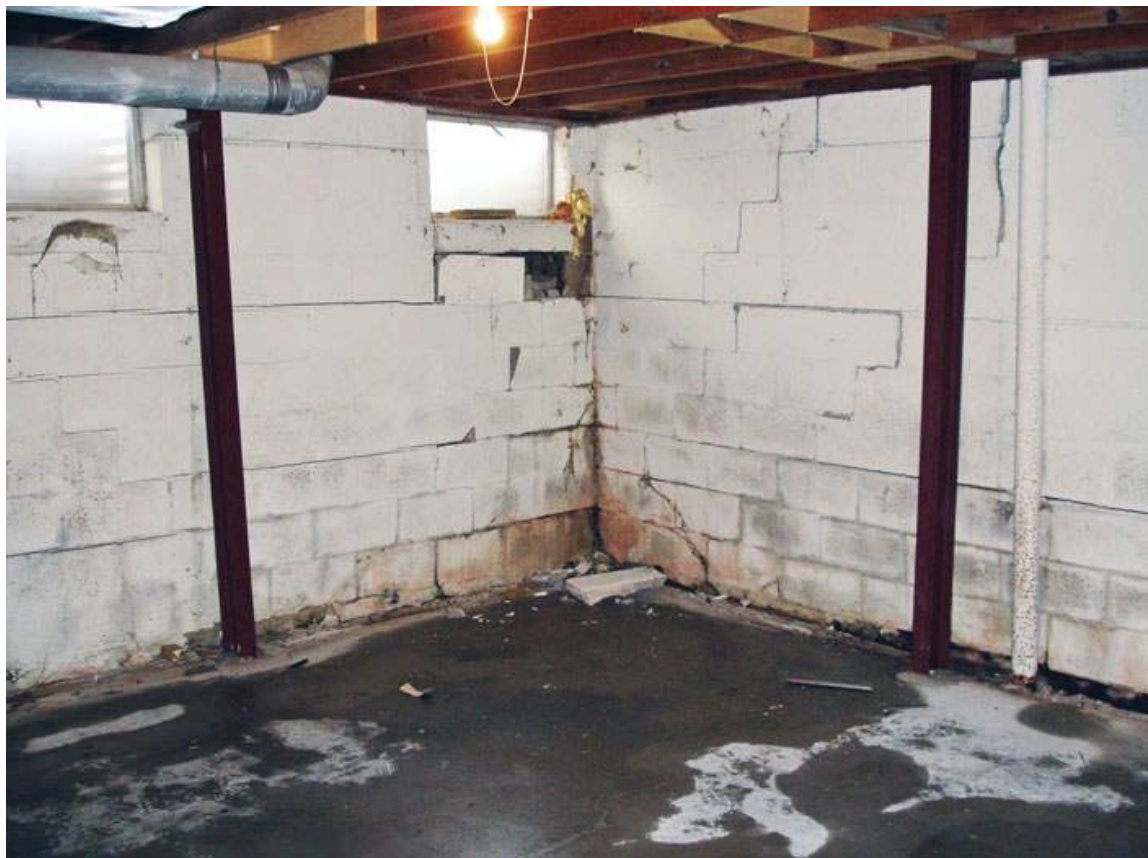




And yes, in time, water can actually cause the house foundation walls cave-in!







It has been said that it is crazy to fight water - you should always try to DIVERT water.

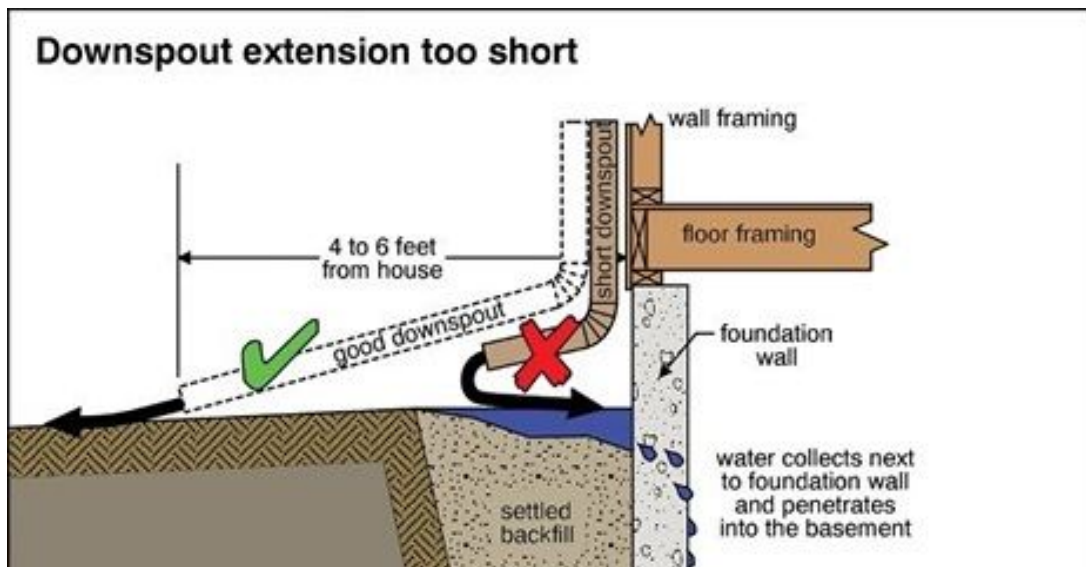


This shows a good grade being installed, diverting water **away** from the house. Notice a window well was installed to protect water from entering the basement window, and allow the grade to be raised above the window.





Downspouts should channel water away from the house. I have seen a disconnected downspout flood a basement. Proper foundation drainage is a whole other subject - and a whole other world. **Foundation drainage is about water *that does* get to the foundation and walls, and how homes are supposed to have healthy foundation drainage systems to gather and drain/discharge this water.**





Many times an easy fix to water problems to a basement / foundation, is adding dirt to raise and angle grade away from the house - to divert water away from the foundation. Notice black downspout extension to make sure rainwater gets *far away* from the foundation walls.

Foundation Drainage

Houses with basements typically have foundation draining systems that contain pipes around the exterior of the bottom of the foundation to catch and inside the basement floors to catch and release any pooling water. This is a very important system - to help ensure the integrity of the house foundation. Many times these pipes are directed to a sump pump & crock - to be pumped up and away from the house.

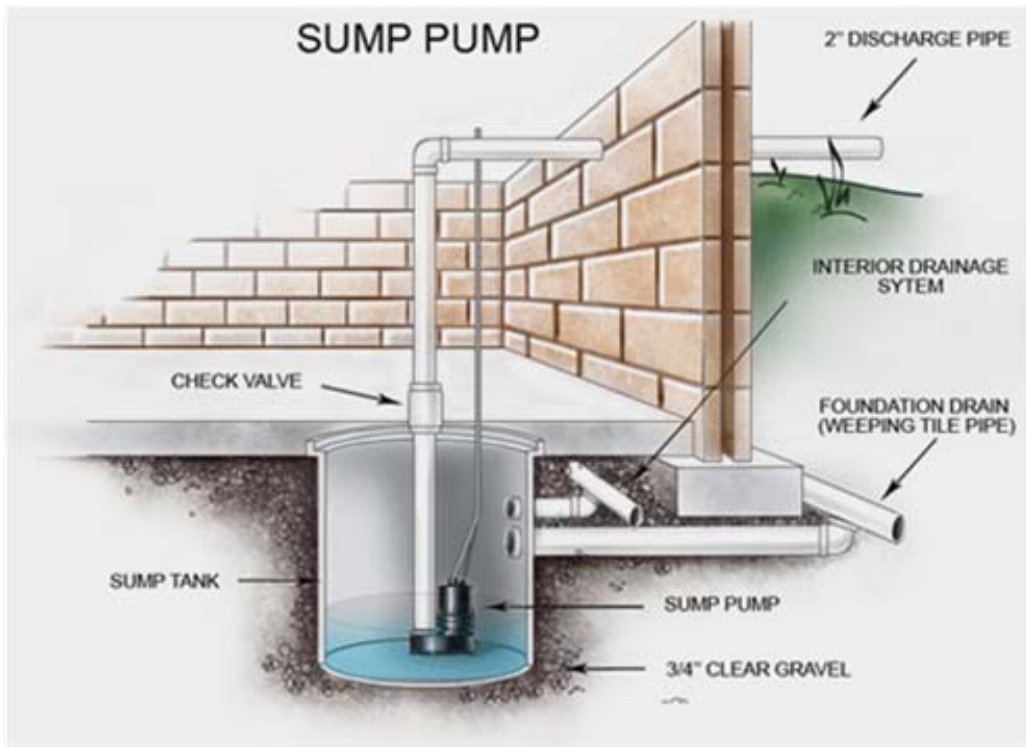
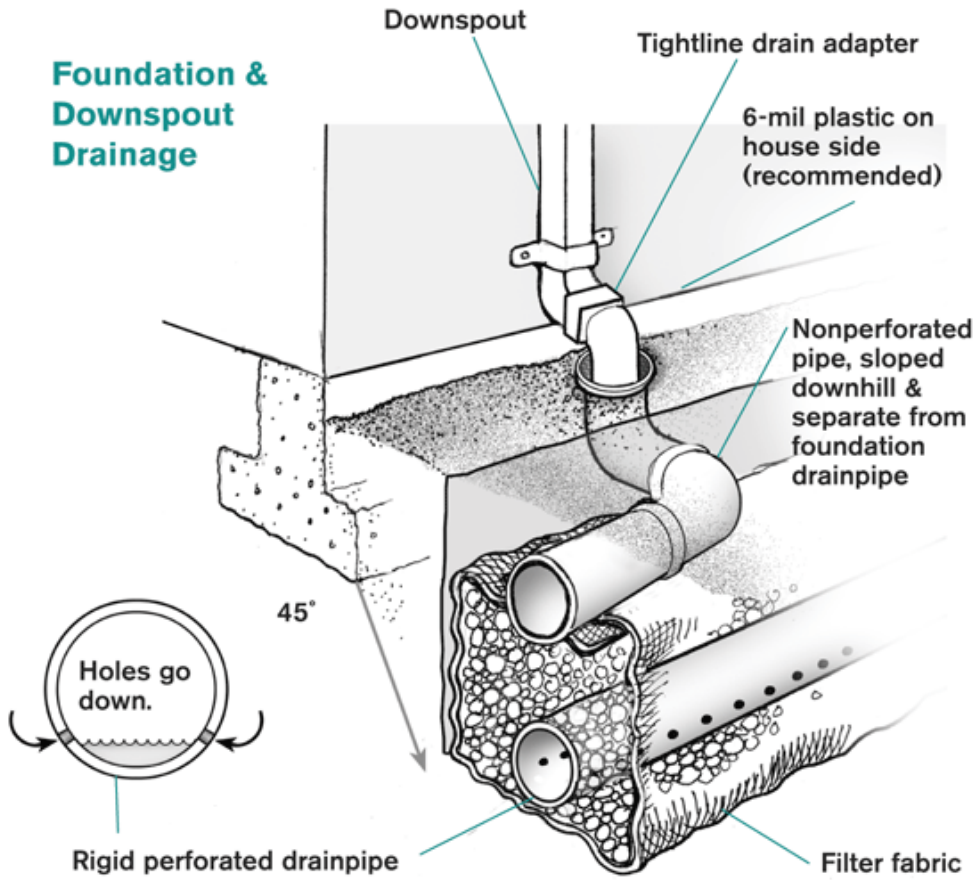
Many times because of poor construction, these drainage systems are not installed correctly (for instance I have seen no or little gravel used in the pipe beds). In time these systems can easily fail, and water pools around the foundation - or even *in* the basement or house.





FIG. 4

Foundation & Downspout Drainage



Houses with Crawl Spaces - Beware!

Because of uneven plots of land and because of ease of construction, many homes are built on crawl spaces. Most homes are built on a single concrete pad or slab, on a basement, or on a small narrow crawl space.



I don't like homes with crawl spaces for a variety of reasons.

Crawl spaces can easily trap damp air and gather moisture. **Improper Ventilation** can cause the **insulation under the floors to get wet**, rot & mildew, and **eventually sag and fall**.





Because of moisture, **MOLD** can easily grow and spread in crawl spaces.



Because most crawl spaces are narrow, it is hard to service **anything** from a crawl space.



Critters of all types can easily enter and live in the crawl spaces of homes. I have talked to a number of installers of electrical, plumbing, heating & air conditioning, phone & cable trades who dread servicing homes with crawl spaces because of the **snakes, rats, biting rodents, venomous spiders and insects** they routinely encounter down there.











These cricket spiders love crawl spaces. They can easily climb through small openings to reach the upstairs. They are large, hard to kill because they are extremely fast, and can freak anyone out when they land on you in the middle of the night.

Trees: They Are Always Going to Come Down - Sometime

I try never to buy a house with large, mature trees around it - or - if I plan on living there for awhile - *its going* to have large mature trees on it. Trees have a lifespan. I was once told the majority of trees have some kind of ailment - invasive bugs, molds, diseases, rot, etc. Most trees are coming down - one way or another. There is a very good chance that a large tree(s) next to a house is going to one-day fall on that house, in my opinion because of age, wind, storms, ice storms, etc.



Dream Home 1



Dream Home 2



Dream Home 3



Dream Home 4



Dream Home 5 & 6





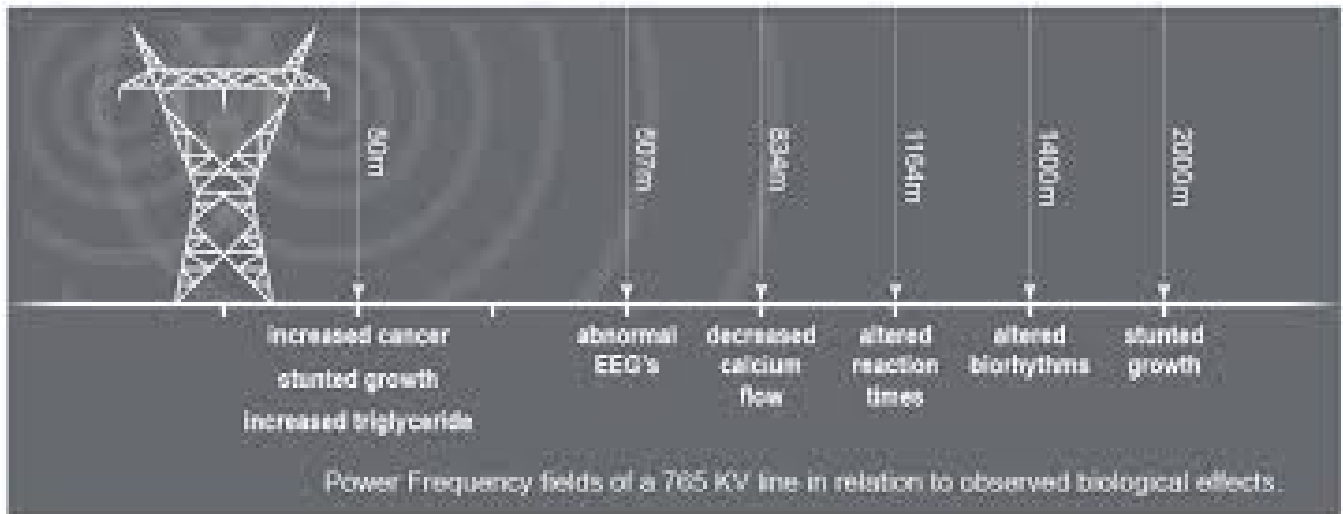
Dream Home 7



People can - and do - easily die when a tree comes through their house.

Power Lines & Potentially Dangerous Electromagnetic Fields - Lots of Data

There is lots of data linking the electromagnetic wave/fields generated by high voltage power lines to cancers and diseases of all types. I recommend never purchasing a house close to these kinds of lines and towers.



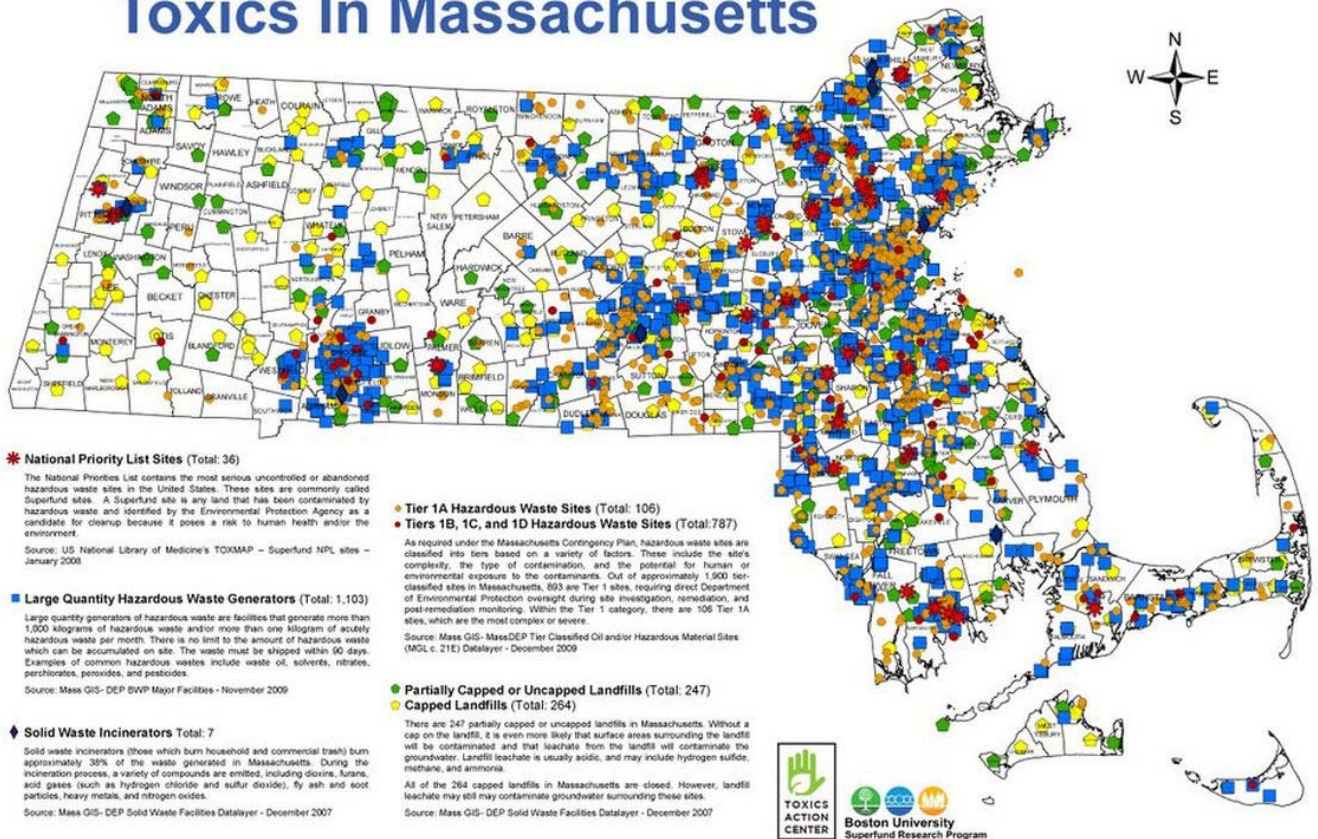


Hazardous Wastes Sites

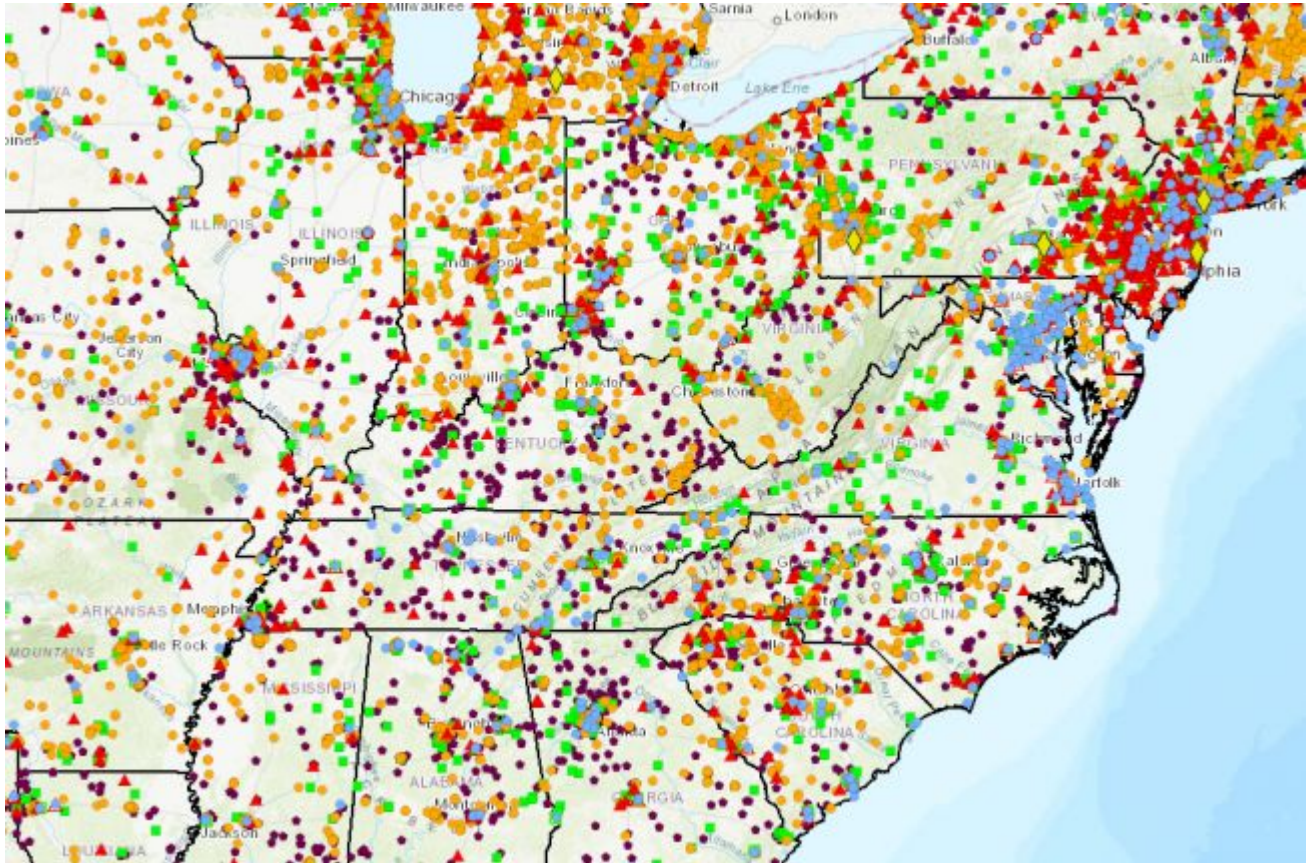
For many years throughout the United States, thousands of metal drums of dangerous chemicals were discarded, dumped, and buried, about anywhere. Many of these were metal barrels left to rust and leak into our precious ground water systems that supply our drinking water. There was little care or government oversight.

Many people think they are drinking nice pure water from their water well. Under the ground, water commonly flows about through rivers, streams, and aquifers. The water at your house might be down-river from water flowing from a hazardous waste dump area. Many of these are mapped by states and the federal government. Many have been cleaned-up. It is worth checking if the house you are interested in buying is near a designated hazardous, toxic, chemical site.

Toxics In Massachusetts







There are many other things that can be considered and investigated when purchasing a house.

Flood plain maps should be investigated in the area you are thinking of purchasing. Some insurance companies are not even offering coverage in some areas of potential flooding and hurricane activity. Or they do – at increasingly exorbitant rates! Now, widespread wildfire and mudslide areas are a relatively new phenomena, and are expected to be increasing. These should be considered.

Actually, the investigation of a potential the neighborhood and neighbors is wise to do. Try get a feel for it can uncover a boat-load of existing problems – Home Owner Association wars (beware of HOA's!), class-action suits against a builder, problematic residents, even incessant barking dogs (these can really kill your otherwise great, peaceful house!) and other animal problems.

I always try to drive around on several occasions and stop and talk to neighbors who might be outside (of potential neighborhoods). Sometimes I have even knocked on a few doors! A bunch of houses with “For Sale” signs in the front yards can be indicative of a big problem. It can be saying a lot of people are trying to get out of there *for a good reason*.

A loud highway might be being planned to be built right next to your potential neighborhood or house - or a high-power electric tower line, or even a rail line! Airports can be potentially dangerous to live around. I have met some people living in their dream house, only to have an airport expand and become a new hub(s), and bring new, very loud, low-flying passenger jets *right over their house!* Traffic flow and traffic access to-and-from work and school pick-up, and during rush hour should be looked at. Some people can have bumper-to-bumper nightmares that they weren't expecting. How is the level of crime, how far is the police station and hospital? - are great questions to ask. Do the police often patrol the neighborhood? Researching sex offender maps and databases is smart.

We haven't even touched discussing financing options and pitfalls . . . We haven't even touched about *writing down* on a list of those things WE WANT in a house versus those things WE NEED in a house. (yard, yard size, fencing, privacy, #bedrooms, #baths, children play areas, distance from work, etc.)

There are many other things that can be said about buying a house.

With most people on tight budgets, and with housing costing so much (and potentially costing so much in expensive repairs and maintenance), buying a house can be just downright dangerous - economically, mentally, and emotionally...

My ultimate advice, most importantly, is to pray hard and ask God for help. Asking God where He might want us to live, and/or that He would give us wisdom in each house candidate, and help us to find the best house purchase - is the wisest thing we can do! He does expect us to do our best homework, however!