



How to spot a shabby remodel

On a 10-minute tour, it's easy to be blinded by new cabinets, floors and appliances. Real-estate pros offer tips on spotting shoddy work.

By Liz Pulliam Weston, Courtesy of the MSN Money website.

The Victorian looked fabulous.

The owner had poured thousands of dollars into refinishing the hardwood floors, replastering the walls and updating the kitchen.

What she hadn't done was fix the home's foundation, floor joists or beams.

"As I entered the dining room, a hutch that was 20 feet away was shaking," said home inspector Rick Jarrett of First Home Inspections of Belmont, Ohio. Once he peered into the nearly inaccessible crawl space, Jarrett spotted the problem. "There was no understructure. It was all rotted from decay or termite damage."

Jarrett's inspection saved his client, a potential buyer, from having to spend tens of thousands of dollars excavating the foundation and repairing the damage.

If you're looking for a house, you've probably seen your share of ill-conceived rehabs: additions that stick out like sore thumbs, for example, or once-trendy materials that quickly became dated.

Harder to spot are the remodels that look great on the surface, but ignore or deliberately try to hide serious flaws. An incompetent, clueless or greedy remodeler can leave you with a house that's not only expensive to fix, but potentially dangerous for you and your family.

You'll encounter lots more shabby remodeling if:

- ❖ **"Flippers" have descended on your market.** Investors who buy homes in hopes of reselling them quickly may cut corners on rehabs to boost their potential profits.
- ❖ **Expert construction help is costly.** The more expensive it is to hire skilled tradespeople, the more tempted homeowners may be to try to do it themselves -- even if they have no idea what they're doing.
- ❖ **Building code or licensing enforcement is lax.** Substandard construction and incompetent contractors can flourish in areas where no one is checking up on remodelers.

An experienced home inspector can help you avoid trouble. But at \$300 and up, inspections can get expensive. Here's what to look for so you can avoid the biggest money pits and winnow down your candidates before you hire an inspector.

Fundamentally unsound

Unless you have X-ray vision, you can't peer inside the walls, floors and ceilings to see if a home is fundamentally sound. You can look, however, at the home's surfaces for some real clues about what's going on underneath. Such as:

- ❖ **Big cracks in the walls, ceiling, floors or foundation.** Any foundation crack should be cause for concern. Wide cracks elsewhere, or cracks radiating from the corners or windows and doors, may also be a sign of trouble. They can indicate foundation problems, or ongoing movement that could be expensive to fix. If everything looks good, Jarrett said, check the closets. Remodelers may patch everything else -- but forget about what's hidden there.
- ❖ **Sloping, bouncy or "spongy" floors.** All homes settle over time, so a slight slope (or even a rather noticeable one on a very old home) shouldn't panic you. But sloping that's accompanied by significant, recent wall and ceiling cracking should be a concern. If the new ceramic tiles in the bathroom are already cracking, for example, you have good evidence of serious trouble. So, too, is any floor that feels less than solid under your feet.
- ❖ **Doors and windows that don't open freely.** This could be due to settling, foundation problems or poor construction. In any case, it may indicate costly repairs are needed.
- ❖ **Wide open spaces.** Remodelers often like to combine smaller rooms into larger spaces, but doing so can undermine the stability of an entire house if the remodeler unwittingly removes a structural or load-bearing wall. Sagging rooflines, ceilings or beams should be big red flags. Any time an older house has been updated this way, however, investigate further. At the very least, ask for copies of the permits and for the name and license number of the contractor who did the work. If the work is unpermitted or the contractor unlicensed, consider steering clear.



How to spot a shabby remodel (Cont'd)...

Shocking developments

Home inspector Jim Gibbs checks out a lot of homes for real-estate investors in the Dallas-Ft. Worth area, and he's seen plenty of truly shocking remodels.

"The biggest problem I see is in the electrical," Gibbs said. The remodelers are "not doing anything near code."

Some of the most common problems:

- ❖ Failing to update wiring when adding rooms or circuits
- ❖ Making dangerous connections
- ❖ Failing to add enough circuits to cope with today's households

It's not uncommon for kitchen remodelers to spend a fortune on, say, countertops and appliances while skimping on the electrical, Gibbs said. Instead of having five, six or more circuits to run all the microwaves and refrigerated wine cabinets, they have one or two.

You can see if there's a problem by simply turning on a bunch of appliances at once and see what blows. Or you can take a look at the electrical panel.

"If they've had a major remodel and you look at the circuit breaker panel and it doesn't look new," said Gibbs, whose Gibbs Residential Inspections is based in Plano, Texas, "you need to be suspicious."

Even a new box isn't a guarantee, however, since popping in a new panel is relatively cheap. You might also want to stick your head up into the attic to try to gauge the age of the wiring you see. If you have any doubts, you'll probably want a certified home inspector to give you a report.

Jarrett has seen do-it-yourself electrical jobs where the remodeler tapped into power directly from the street, running it into a garage or other room without benefit of fuses or circuits. Not only is such a stunt potentially lethal to the do-it-yourselfer, but the unregulated power could easily result in shocks or fire.

"It's a wonder they're walking around, that they haven't been electrocuted," Jarrett marvels.

The big cover-up

Most states require sellers to disclose serious defects in their homes, but some still try to cover up serious water, fire or other damage with a coat of paint. Jarrett's become so accustomed to this particular dodge that he gets suspicious if he smells a fresh coat of paint in an area that's vulnerable to water problems, such as a basement. (You should also be wary if you find an area painted that normally isn't, such as an unfinished attic.)

One way to spot fire or insect damage is by pushing on the wood to see if it's spongy, or scraping up some of the paint (in an inconspicuous place) to see what's underneath.

Water damage may take a little more detective work:

- ❖ **Can you see water marks or efflorescence on the foundation?** Efflorescence is a white chalky substance left behind by water on the outside of the cement or brick.
- ❖ **Does the ground slope toward the house?** That can cause water to pool near the foundation or under the house, leading to rot, mold and infestations.
- ❖ **Does it smell or feel damp under the house?** Any moisture can be a problem. The wetter or more persistent, the worse the potential damage.
- ❖ **Is the roof in lousy shape?** Curling, damaged or missing shingles or flashing are signs that the roof's leaking, even if the interior damage has been repaired.

Always call in a pro

What if your prospective home passes all these tests? You might be tempted to save money by forgoing a professional inspection, particularly in a white-hot market where other bidders are waiving this step.

Resist that impulse. There are still plenty of less obvious signs, visible only to professional eyes, that a home has trouble. Think of it as cheap insurance: A few hundred dollars spent now could save you a fortune later.