Chicago Tribune

The water down below

Prospective buyers should be on the lookout for flood damage
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In spring, "For Sale" signs pop up on front lawns like tulips. Rain showers bring flowers and water into basements.

As part of the house hunt, new home buyers need to educate themselves about basement water issues. Homeowners can protect their investment by fixing water problems in winter, especially if the plan is to put the house on the market in spring.

When selling a home, owners must provide a disclosure form attesting to the existence of water issues and how they were handled. Buyers should ask to see paid receipts and contracts proving work done. Warranties from the waterproofing company should transfer from seller to buyer. Sellers who fail to inform buyers of water problems could be liable.

Disclosure of a home's water history improves marketability. "Legally, if previous water issues have been completely corrected, the seller is not required to disclose them," Cathy Ivcich, a Chicago real estate agent for Rubloff Residential Properties, says. "However, agents should advise clients selling their homes with water history to be upfront about it. Disclosure and proven repairs will improve the seller-buyer relationship."

That paid off for Jeff Leavitt when he sold his Hickory Hills home. A heavy rainfall ruined the basement music recording studio. Costs amounted to $10,000 -- $5,000 in damages plus $5,000 in repairs. Leavitt says, "Because we fixed the problem permanently and could prove it, we got almost our asking price. But, I learned you end up spending more to fix a water problem after it happens than preventing it in the first place."

Beyond what sellers disclose, buyers can investigate water history by contacting the city and county engineers and by asking neighbors. The Federal Emergency Management Agency's Map Service Center (1-800-358-9616) provides flood hazard mapping used by mortgage companies. To view studies tracing a community's flood history, go to msc.fema.gov and enter the house address.

As part of the house hunt, prospective home buyers should look for signs of chronic basement moisture.

"Ruling out sewer and plumbing problems, the three ways water most often enters a basement are seeping through cracks; flowing in at the cove joint; and spilling over the top of the foundation," says Roy Spencer, owner of Perma-Seal Basement Systems Inc. in Downers Grove.

Here are some indications of seepage and water damage:

Foundation cracks

The most common source of basement seepage is cracks in poured concrete foundations. Cracks are visible from the interior and exterior of the foundation's corners and around basement windows. They generally run diagonally from the top down, compared to the vertical seams of concrete. Last year's drought caused soil to shrink and pull away from foundation walls, which can shift and create new cracks or open old ones.

"A typical Chicago-area home has up to six foundation cracks," says **Hy Naiditch, owner of ACCUspect Home Inspection Services Inc. and founder and Past President of the Illinois chapter of the National Association of Home Inspectors**. "While not all cracks seep water, they are openings to the outside that naturally attract water. So monitor them."

Avid do-it-yourselfers can buy materials at home centers to fix cracks, but application requires experience to ensure repairs last. "Homeowners' methods tend to be more temporary, especially when the foundation shifts," says Barry Schilling, of U.S. Waterproofing in Schaumburg. An inexperienced person "can accidentally fill a nearby sewer line plugging it up solid."

Stains and smells

Stains and odors indicate water problems. Be wary of scented candles exuding warm ambiance; they could be masking musty odors. Dark stains on the basement's walls and floors reveal where water wicked up walls, collected around center columns and trickled across floors. Moisture leaves a white chalky residue from dried minerals called efflorescence. These water signs also appear in crawl spaces.

Thorough cleaning, fresh paint, carpet, remodeling and deodorizing can camouflage water damage. "Inspect any outside wall and unfinished area, such as a utility room and under stairs," Jeff Sloss, owner of Basement Flood Protector Inc. in Lake Zurich, says. "Poke a flashlight all around the base of the walls looking for stains and clumps of dirt, heavier looking than dusty dry dirt. Check for discolored, rusty carpet tack strips."

Sump pumps and drain tile

A basement with no sump pump signals potential water problems. Architect John Anstadt, of Lincolnshire-based Orren Pickell Designs & Builders says, "If you have a basement, you should have a sump pump because it gets rid of water that collects naturally around the basement."

Drawn by gravity, groundwater from thawing snow and rain surrounds basements. Without relief, water can seep up through floor cracks and the cove joint, where foundation walls meet the slab.

A sump pump and drain tile system removes water plus reduces humidity. Sump pumps work from house electricity kicking on when the pit fills. But a power outage renders sump pumps useless. Therefore, Sloss says, "If a sump pump breaks or looses power during a storm, you're back to where you were without draintile, so you flood. As added protection, install a secondary, battery-powered back up pump. They work continuously for six and some up to 30 hours or more with a number of batteries." According to Sloss, installing a battery backup sump pump system and interior drain tile for a typical 30x30 foot basement costs close to $5,000 and takes three days of messy, loud work.

Like any mechanical device, sump pumps fail from age and use. Or just stop working. It happened to Mike and Jennifer Lang one night after their kids' Halloween party in the basement of their South Barrington home. During the celebration, the sump pump came unplugged. Five inches of standing water fried the family's custom- theater

components, destroyed seating and ruined walls and woodwork to the tune of $80,000 in damages. "It was a living nightmare for almost a year-and-a-half by the time we got all the estimates and finished the repair work. Insurance saved us," Lang says.

Homeowners' insurance will vary on types of water damage covered. Optional endorsements are available to cover sump pump failure and other water issues.

Capped drains and sewer pipes

"If a home has capped drains or a stand pipe, it tells you that water flowed into the basement at one time and could be a potential problem in the future," Naiditch says.

Capped drains and stand pipes likely appear in homes built before the early 1960s before overhead sewer systems became more common in residential construction. They are now standard building practice, as are sump pump systems. In an overhead sewer system, interior sewerage plumbing pipes exit the home through the foundation wall above the basement floor. Floor drains typically connect to a sump pump that discharges water into a municipal sewer system. In older homes, however, homes sewer pipes are typically beneath the basement floor. If the street sewer fills up during a storm, water flows back toward the house and collects in its pipes, which could burst. Capped drains build water pressure under the basement slab. Without relief, water enters through floor cracks and the cove joint.

In older homes, sewer pipe and catch basin maintenance prevent inches or feet of smelly sewer water from flooding basements.

Also "toilets back up into floor drains because the home's mainline pipe leading to the city sewer is likely blocked by overgrown tree roots." says Ray Romano Jr. of Neptune Sewer Service in Berwyn.

Poor drainage and landscaping

"Gutters and downspouts should disperse water a minimum of 6 feet away from a house foundation," Anstadt says. He recommends "the bigger the better" because they capture more water and better funnel tree debris.

Soil levels around a house, called grade, often contribute to basement water problems. "The yard's grade should slope away from the house," Scott McAdam, of McAdam Landscaping Inc. in Forest Park, says. "Hard surfaces impervious to water, such as driveways, patios and sidewalks, should pitch away from the house. If soil and mulch is too high against the foundation, water can spill over the basement wall."

Despite proper drainage and landscaping, heavy, steady rains can still cause flooding. At Katie Bartindale's Elmhurst home, the backyard was inundated so fast that water filled the window wells and poured into the basement.

Now living in St. Charles, Bartindale's finished basement recently flooded. This time the year-old sump pump's float switch failed. She bought a $1,500 battery-operated backup. "It's hard to write a big check for something that is not fun or beautiful," Bartindale says. "But, now I sleep at night when it rains."

[Illustration]
GRAPHICS 2; Caption: GRAPHICS(color): Tribune illustrations by Hugo Espinoza

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