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Phil McCollum's Real Estate Articles & Advice Newsletter



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Articles and Advice

Multiple home inspections pay off

Buyers often assume that if a house is new there's no need to inspect it. What could possibly be wrong with a brand-new house? You'd be surprised.

Following the 1991 firestorm that destroyed thousands of homes in the hills above Oakland, Calif., contractors from around the country moved into the area to take advantage of rebuilding opportunities. The planning department was overwhelmed. Inspectors rushed from one job to another

Problems that showed up mere years after these new homes were completed were often due to faulty installation of windows and doors, improperly flashed decks over finished living areas, and lack of proper ventilation.

One elderly homeowner rebuilt her home in Oakland's Upper Rockridge neighborhood after the fire. The house looked great, better than it had looked before the fire. However, it wasn't

When the owner decided to move to a retirement facility, she sold the house. To her surprise, the termite report revealed that the one-story front stair system was severely damaged by wood pests and needed to be replaced at a cost of more than \$20,000.

The waterproof membrane had not been installed properly; there was no flashing and no ventilation. Water penetrated the stair system. The area under the stairs couldn't dry out. The damp wood frame provided an ideal environment for wood pests to do their damage

Several years after rebuilding, another homeowner discovered that the doors, windows, and terraces hadn't been properly installed. The house exterior, windows, exterior doors, and terrace had to be rebuilt. The homeowner successfully sued the contractor, but it was a timeconsuming hassle, and necessitated moving out of the house during the rebuilding process.

Many real estate agents provide forms for their clients to read and sign. These include strongly worded advisories to inspect the property thoroughly. Many inspection reports specify what is and is not included n the inspection. For example, wood-destroying pest (also known as "termite") reports usually don't cover mold. Home inspectors often don't inspect spas. irrigation systems or security systems. And they usually don't check the permit record.

HOUSE HUNTING TIP: Most buyers don't read reports and contract documents carefully. It is important to do so. This means: Read over every word, including disclaimers. If an inspector or your agent recommends a further inspection, follow through and hire the appropriate professional to check out the system. Check directly with the local planning or zoning department for answers to pertinent questions that might affect your decision to buy a

A further inspection could yield good news, as home inspectors tend to err on the side of caution to limit their liability.

For example, one home inspector who inspected a home in the Oakland Hills reported that the older roof needed to be replaced and recommended consulting a licensed roofing contractor. The roofer said the roof needed repairs but didn't need replacing.

In another instance, the buyers' inspector reported that the furnace needed repair to keep hot air from escaping into an area that didn't need heat. The seller recently paid a heating contractor to make repairs to the furnace. The work was still under warranty. There was no repair cost incurred by either the buyers or sellers.

Failing to complete a further inspection can have serious consequences. You could have a difficult time getting financial help from the sellers after closing if a further inspection was recommended and you did not have it done.

Some buyers don't want to pay the cost of a further inspection, especially if the cost is high. In some cases, the sellers might be willing to share the expense of a further inspection with you. THE CLOSING: Weigh the cost of the further inspection against the possible cost to repair the defect. The cost may be minimal seen in that context.

Dian Hymer, a real estate broker with more than 30 years' experience, is a nationally syndicated real estate columnist and author.

Icicles in attic a red flag

Q: This summer we had siding installed around our house and we painted over the ventilation vents (husband's idea). My husband decided to cover the attic vent on top of the roof with a plastic bag because he said it would help seal the house better. I had a weird feeling about this, but I don't know anything about home repairs. Well, now we have a problem with condensation in our attic (that's what I think). He went up there last night and found that there were icicles on the frame. Somehow, I think we cut off all ventilation and now we have this condensation problem that is freezing because of the cold weather. He thinks we have a leak and that we need to replace the shingles. Do I make sense? Is there any advice you can give us?

A: You're actually making perfect sense, and while I hate to step into the middle of a marital disagreement, what you are thinking is probably correct.

High and low ventilation in an attic is essential for a passive airflow. Cooler air enters the attic through the low vents and moves through and out of the attic through the upper vents. As that air moves it captures moisture in the attic and flushes it to the outside. Ideally, you should have approximately one square foot of ventilation for every 300 square feet of attic, and that should be divided equally between high and low vents (for example, a 1,200-square-foot attic would need 4 total square feet of ventilation, with 2 square feet high and 2 square feet low).

By cutting off all the ventilation in the attic, you have now allowed the moisture to accumulate up there. Since it has no where to go, it now can condense on the cold surfaces of the underside of the roof sheathing, and the resulting frost and ice is what you are seeing. The more moisture you put into the attic – for example, if your bathroom and kitchen fans duct into the attic but not all the way to the outside — the worse your moisture and condensation problems will become.

If the moisture is allowed to remain up there, as the temperatures begin to come up again that frost and ice will turn into liquid water, which will wet the insulation, damage the wood framing, and potentially introduce mold.

You need to reintroduce ventilation into the attic as soon as possible. I would clean off the paint on the vents, or simply remove and replace them, then I would definitely remove anything you have put over the vents to seal them off. I would also strongly recommend that you talk with an insurance restoration contractor who has power fans and dehumidification equipment. If you have trapped enough moisture up there that you are seeing icicles, it is probably something that needs to be dried out with more aggressive methods than just the normal passive ventilation. Finally, make sure all of your exhaust fans are vented all the way out of the attic.

All that is not to say that you don't have a roof leak as well. But you need to deal with the ventilation and moisture issues first -- once all that is dried out, you can assess if you have a roof leak as well.

Q: Are there any general rules of thumb with regard to the partial demolition when adding onto a house? For example, removing an external wall typically costs \$X/foot, or removal of a partial roof is \$X/square?

A: There are different estimating books and software available for general and specialty contractors that attempt to put prices to demolition, but to be quite honest I have always found them to be inaccurate enough when it comes to remodeling that I never was able to utilize them. From wiring to plumbing to the tremendous variety of loads and framing variables present in a home that has to be partially dismantled, there is simply no way to predict and estimate partial demolition costs with any kind of accuracy without seeing the home.

About the only thing I can suggest is to talk with a general contractor in your area who specializes in remodeling. If he or she is familiar with your type and age of house and the regional framing methods involved in its original construction, they may be able to give you a rough idea of demolition costs that would at least be in the ballpark. You might also be able to pay the contractor a flat fee or an hourly rate to come out and inspect the actual work you want to have to have done, and provide you with a more accurate cost estimate for the demolition obase of the work.

Is now a good time to downsize?

By Dian Hymer

Interest rates are low. Prices have come down in many areas. More buyers are deciding it's a good time to buy, even though it may be awhile before the housing market stabilizes.

Buyers who have a house to sell face a more complicated situation than they did when they bought their first home. They may not be able to afford to buy a new house before selling the old one. And, it may be more difficult to find a home to buy because many sellers are not selling now due to current market conditions.

Despite complications, homeowners who want to trade up in a down market can benefit financially. They may sell their current home for less than it might have sold for a few years ago, but they also could pay a lot to less for the replacement home. Let's say your current home that was worth \$500,000 two years ago is now worth \$400,000, or 20 percent less. Even though you would sell for \$100,000 less today, if you buy a \$1 million house that two years ago was worth \$1.25 million, or 20 percent more, you come out \$150,000 ahead.

The math may not be as advantageous if you're downsizing. You may find that you sell at a bigger discount than you would have a few years ago without realizing as large a cash discount on the purchase of the smaller, less expensive house. You also might find that you are in competition with buyers who are either first-timers or trade-down buyers like yourself. Another factor is that, in general, the price per square foot of smaller houses is more than the price per square foot of larger houses in the same area. So you might have to pay more than half the selling price of your house to buy a house that's less than half the size of your house. That is, if you're purchasing the new home in an equally expensive neighborhood.

Regardless of this disparity in prices, if housing prices in your area are falling, it would be better to sell now than wait for the market to turn, as your home might sell for even less if you wait. HOUSE HUNTING TIP: There is more to consider than how much profit you might realize in making a scale-down move. The first step is to make a list of all the reasons why you are considering downsizing. Common reasons are that the house is too big; it costs too much time and money to maintain; it's in an inconvenient location; or it's not located close to family. Then make a list of all of the reasons it would make sense to stay in your home. Weigh the pros and cons.

The next step is to do a cost comparison to figure out how much it costs to own your present home, including property taxes, home maintenance, utility bills, mortgage payments, insurance premiums, and homeowners association dues, if there are any. Then consider how much it would cost to get your home into prime selling condition. And factor in the costs of sale. Quality of life is hard to quantify monetarily, but is a major factor in most moves.

Then, calculate the cost of buying and owning a smaller home. Make certain you consult with your tax adviser to find out about the tax consequences of making the move.

Downsizers who are contemplating an out-of-area move should consider renting before

buying. It usually takes awhile to learn the neighborhoods and figure out which one is best for you. Even if you're not moving out of the area, it may make sense to rent for a while. THE CLOSING: In low-inventory markets it can take time to find the right home.

Dian Hymer, a real estate broker with more than 30 years' experience, is a nationally syndicated real estate columnist.

Want to conserve water but still have a lawn? Go native.

By Padma Nagappan

Before the advent of lawnmowers, there was a time when lawns were meant only for the wealthy, since they could afford to hire a crew of workers to manually cut and maintain their sprawling gardens with scythes. The rest of the folks used what land they had to grow vegetables, medicinal herbs, and flowers in cottage gardens.

Today, grassy lawns are ubiquitous in front and back yards across America and a trademark of modern housing developments. Given that southern California is experiencing a prolonged drought and parts of the north have water supply problems, it may be time for homeowners to sit up and question whether the resources spent on maintaining their lawns are justified.

Utility officials estimate that up to 70 per cent of the average residential water bill is derived from outdoor use.

What are the alternatives? Artificial turf companies peddle their products as the ideal no maintenance, green solution to replace thirsty, patchy lawns. Water agencies down south even offer rebates for consumers who replace lawns with turf. But there is concern about the lead content in the turf, and is the subject of an ongoing debate.

A better alternative would be to go native, choosing grasses and plants that are drought tolerant and indigenous to California. David Fross, the founder of Native Son Wholesale Nursery in Arroyo Grande, has stocked native grasses for years, but until recently there were no takers.

Now, with gardeners wanting to conserve water, it is a challenge to keep these varieties in stock. "What complicates things is that California has microclimates that vary from coastal to inland locations, so irrigation requirements for the same plants would vary depending on where you live," says Fross, whose latest book, *Reimagining California Lawns* (Cachuma Press), will be published in 2010.

One issue with native plants is that in adapting to our Mediterranean climate, they go dormant in the summer, which is when most folks want to enjoy their gardens.

For moderate to heavy traffic, Fross recommends sedges such as the slender field sedge, which is compact, stays green all summer, needs about half the water of a traditional grass, and monthly mowing. Other options include blue gama grass, California meadow sedge and blue sedge. Korean velvet grass is not native but is slow growing, dormant in winter, and can be left unmowed for a natural, clumping look. Buffalograss UC verde is native to the west, forms a dense turf of bright green blades, and stays greener longer than other sedges.

For moderate traffic, meadows that combine perennials with grasses and sedges into carpets are a good option, Fross says. He suggests yarrow varieties (*Achillea* species) that are water thrifty, can be mowed, and sprout small flowers. Other choices are deer grass and checkerblooms.

The Corsican mint is a good candidate for light traffic areas and between stepping stones. If you prefer ground cover, create carpets or tapestries using bee's bliss sage.

Gravel and rock gardens with accent plants and succulents such as agave, manzanita, and buckwheat are yet another alternative. Except for the meadow, all of these options are relatively low maintenance but will require care during their first season. To kill your patchy grass without chemicals, tamp down sheets of black plastic and it will die in eight to twelve weeks, suggests Fross. Conversion costs range from \$10 to \$50 per square-foot, depending on what you choose and who does the work.

The popular belief that native plants are woody and gray is incorrect, he says, explaining that they offer a wonderful, rich palette of options and are versatile, being able to adapt to locations on valleys and banks, sun or shade, median strips and meadows.

There are 5,000-plus native choices that can serve every function that the generic plants from garden stores offer, he explained, suggesting alternatives for popular ornamental plants.

If you like hibiscus for instance, a great native plant equivalent would be the abutilon palmeri, local to San Diego, which has luminous, golden flowers and felted, gray leaves. Another iconic California native is the Ceanothus, with blue spring flowers.

To find out where to purchase native plants, visit www.nativeson.com for a list of retail nurseries and www.bewaterwise.com for plant suggestions.

Padma Nagappan is a San Diego based business writer who focuses on sustainability.

Nothing seems to fix low shower pressure

By Paul Bianchina

Q: I have a shower in my master bath that has had low pressure since we built the home five years ago. I've taken the head off and the pressure is still weak. All the other water sources in the house have very good pressure. A friend mentioned that the cartridge could be the culprit. Does that sound right? Is it hard to replace? I'm pretty handy and have fixed a bunch of stuff in previous homes.

A: If you have good pressure everywhere else, then I would agree with your friend that the cartridge is probably the problem. Since it's been doing this since the house was new, it probably has a small piece of dirt, solder or other debris in it.

Changing the cartridge is not difficult, although the exact procedure will vary between faucets and manufacturers. First, shut off the water supply. Since it's unlikely that you would have individual shutoffs for the shower alone, you'll need to shut off the main supply to the entire house. To remove the old cartridge, pop the plastic cap off the center of the handle to access the screw underneath. Remove the screw, and remove the handle. Behind that is a trim plate - remove the screws and remove the plate. That should give you access to the cartridge, with will be held in place with screws or a threaded ring.

Take the old cartridge to any retailer of plumbing supplies, and they can fix you up with a new one. Complete reinstallation instructions will be included with the new unit. Incidentally, you can also buy repair parts to rebuild the existing cartridge, but I would recommend spending a

little extra and simply replacing the entire cartridge unit.

Before installing the new cartridge, I would recommend flushing the valve to be sure you've removed all the debris inside. With the cartridge still out, have someone slowly turn the water back on. Don't turn it all the way back on, because that will generate quite a stream. Watch the water as it comes back on, and you should see a strong, steady flow begin. Assuming it does, have your helper shut the water right back off again, then proceed with the cartridge replacement.

If the cartridge replacement doesn't fix the problem, then you could have some type of obstruction in the water lines leading to the shower. In that case, I would recommend having a good plumber come and take a look — if possible, use the same person who plumbed the house originally, since they'll know right where to look.

How do I get that old epoxy paint off?

Q: I hired a contractor to put an epoxy on my garage floor. When the epoxy was being installed the contractor asked if I wanted it to end at the point the garage door hits the concrete or run to the end of the concrete slab, which extends about 4 inches beyond the point the garage door touches down. I opted to have the epoxy extend beyond the door.

The problem now is that the 4 inches of epoxy outside the door has discolored (yellowed) and now looks poor. My question is -- is there a way to remove the 4 inches of epoxy? Thanks for any help; I really enjoy your column.

A: One of the great things about epoxy paint is that it's virtually a permanent coating. In a situation like yours, however, that's also its drawback — it's very tough to remove. Epoxy garage-floor coatings are also not suitable for exterior use, so I'm a little surprised that the contractor even suggested painting it in an area that's exposed to the elements.

Since we're not talking about a large area, my suggestion would be to sand the epoxy off. Use a pad sander or orbital sander with 60 - or 80-grit paper, and use a strip of wood or other material to create a straight line that you can sand up to where you want the paint to stop. Be sure to wear both eye protection and a respirator while sanding. After sanding and cleaning the strip of concrete that will extend beyond the garage door, you can apply an exterior concrete sealer to it that will both protect the concrete and enhance its appearance.

I also would suggest that you consider installing a vinyl garage-door sill strip on the concrete where the door meets the floor. This will create a visual break between the inside and outside, as well as providing you with some additional wind and water protection at the bottom of the door. Garage door sills are available at many home centers, as well as through garage-door dealers. They're easy to install — simply cut the material to length and glue it in place. Complete instructions will be included with the sill strip.

Features

Tech playing key role in real estate deals

By Dian Hymer

Invariably, buyers or sellers are faced with important decisions at the most inconvenient times. They may be on vacation or on a business trip. Even if you're in town, you may be tied up in meetings and unable to take time to drive to your real estate agent's office.

There are ways to deal with this that will minimize the hassle and enable you to respond in a timely fashion. Timing is essential in the home-sale business. If sellers have to wait too long for a response, their enthusiasm might wane. Buyers, on the other hand, could find themselves bidding against another buyer if they make an offer on a hot new listing and can't respond to a counteroffer in time.

Often negotiations are handled verbally when buyers or sellers can't be present to sign a purchase contract or counteroffer. But oral agreements to buy and sell real estate are not binding. That's why it's important to have a procedure in place that enables you to sign any pertinent documents as soon as possible, no matter where you happen to be. If you're leaving town, let your agent know the dates you'll be gone and how best to reach you.

HOUSE HUNTING TIP: Many homes are bought and sold using a combination of phone, e-mail and fax. Recently, electronic signatures have become popular. In order to use an electronic signature, you need to sign up with a company that is equipped to provide esignatures on documents. Use your search engine to find an online provider, or ask your real estate agent, attorney or closing agent for a recommendation. Then, your agent can send you documents; you sign with your e-signature and e-mail the documents back.

Most lenders won't start processing the buyers' loan until they have a signed purchase contract. However, they will start the process if the contract is signed with e-signatures. They are likely to require that you add wet signatures to the contract before closing. The buyers or sellers might also request this.

A downside to e-signatures is that anyone who has access to your computer might hit your designated e-signature key on your keyboard. Keep this information confidential.

Faxed signatures are binding as long as this verbiage is included in the purchase agreement. Documents can be faxed or scanned and then e-mailed to you. You print the documents, sign them and fax them back to your agent.

If you won't be staying at a hotel that provides business services, find a company like FedEx Office, or the UPS Store that can fax or scan and e-mail the signed documents back to your agent. Otherwise, ask a friend or real estate agent in the area if you can use his or her fax machine.

Another possibility is to grant power of attorney to someone you trust who can sign documents for you in your absence. The power of attorney should be specific to your home purchase or sale. If someone is going to sign documents that will be notarized and recorded at closing, make sure that the power of attorney document will be acceptable to the buyers' lender and to the title company. It's not a good idea to give power of attorney to your real estate agent.

Sellers who hold title to the home they're selling in a living trust won't be able to use a power of attorney unless the trust documents specifically provide for this. Some sellers who know they will be out of the country when closing occurs arrange to sign documents early. Overnight mail can be used if necessary.

THE CLOSING: However, any documents that need to be notarized in a foreign country must be signed at an American consulate.

Dian Hymer, a real estate broker with more than 30 years' experience, is a nationally syndicated real estate columnist and author.

Early mortgage payoff protocol

By Benny Kass

DEAR BENNY: I am going to pay off my 30-year mortgage at the end of this year, which is 10 years early. When I contacted the mortgage company to ask for a payoff amount, the representative said there would be some fees included. Someone else told me that there should be no fees and to refuse to pay them. What should I expect when paying off my mortgage? Should I also get the original deed? --Jay

DEAR JAY: Permit me to explain the mortgage process. When you first obtained your mortgage (also called a deed of trust) 20 years ago, among a large number of papers involved, you signed a promissory note and a mortgage (or deed of trust). The note is the IOU -- "I promise to pay the lender 'X' dollars, at 'Y' interest rate, due in full in 30 years."

Your lender wanted security, just in case you were unable to make the necessary payments. So you also signed a document entitled a deed of trust, which was recorded among the land records in your county or state. Some states still use mortgages, but the majority of loans are secured by deeds of trust.

The deed of trust basically states that you deed the property in trust to a trustee appointed by your lender. If you are in default -- and depending on the foreclosure laws in your state -- the trustees have the right to sell your property at a foreclosure sale.

You are not in default, and now want to pay off your mortgage. Since it was recorded on the land records, it must now be released. Typically, the appropriate recorder of deeds will charge a fee for recording -- usually nominal, ranging from \$35 to \$100. And someone -- usually the lender when you are not selling the property -- has to prepare the appropriate release document.

Lenders typically charge a small fee to prepare and send you the payoff amount. So, the answer to your question is that there will be some fees associated with the payoff of your loan. Ask the lender to provide you with the specific charges.

But more importantly, the loan is not paid off in full until the lender actually receives the money. If you are told that you will owe "X" amount on a certain date, your check must be there on that date or additional interest will accrue. Lenders will provide you with a "per diem" amount — which means that you have to add the daily interest charge to make sure you are really paying off your loan.

If you are dealing with a legitimate lender, I recommend sending them three to five days' additional interest -- just to make sure that you have paid off the loan. The lender will calculate what is actually owed and should send you back any overage.

You asked about getting the deed back. You should have received that when you first bought the house. You want the lender to send you (1) the original promissory note, marked "paid and canceled," and (2) the original deed of trust (or mortgage document), again marked "paid and canceled."

And don't forget to advise your insurance company and your real estate taxing authority that you no longer have a mortgage and that all future communication should go directly to you.

Benny L. Kass is a practicing attorney in Washington, D.C., and Maryland. No legal relationship is created by this column.

Staging could land sellers in trouble

By Dian Hymer

Fixing your house up for sale is highly recommended in the current market if you hope to sell within a reasonable period of time and for an acceptable price. Today's buyers want turnkey houses that they can move right into without having much work.

In addition to repairing defects that might turn a buyer off, your house should be clean, tidy and look attractive. From a marketing point of view, most homes contain too much furniture and knickknacks that make it difficult for buyers to appreciate what the place has to offer. If your home is too personalized with your own belongings, buyers might have difficulty envisioning living there.

To enhance appeal, many sellers hire a stager, which is a decorator who specializes in presenting homes for sale. Stagers help rearrange furniture and artwork. They also recommend work that needs to be done, such as painting; suggest what should be removed; and bring in furniture, house plants and accessories. The point of all this is to generate enthusiasm for your home. Real estate agents prefer to show homes that look great. The more showings your home receives, the higher the likelihood it will sell.

Turning your home into a showcase makes good sense. Just make sure you don't cross the line between fix-up and concealment. Seller disclosure laws vary from state to state. However, the trend over the last decade or so has been to disclose material defects.

Sellers often fear that if they tell all about their homes, it will keep it from selling. Or if the house does sell, the price will be low. This is usually an overreaction. Buyers prefer to know about defects before they buy a home, not after.

Put yourself in the buyers' shoes: Would you rather know before or after closing that the basement floods in heavy rainstorms? If you receive advance notice, you can research remedies and find out how much it would cost to keep the basement dry. This could result in a buyer asking the seller for a credit or modification in the price. The seller can decide whether to grant a concession.

However, sellers who paint the basement walls and floor to conceal signs that there was water in the basement could be in for big trouble. One seller finished a basement room with Sheetrock walls and a carpeted floor and staged it as a den. The first time it rained after the buyers moved in, the den was so water damaged that it had to be torn out. The buyers sued the sellers and won.

HOUSE HUNTING TIP: It's a good idea to make a list of all the defects you are covering or correcting before you do the fix-up work. Taking before pictures is not a bad idea. Then make sure the prospective buyers have the opportunity to review your list before they make an offer. This way, the buyers have a good idea of the property condition before the seller accepts your offer.

Sellers often wonder what they should disclose. Generally, if you're wondering whether you

should disclose something, it's probably something you should disclose.

For instance, if your house sits on clay soil, cracks may develop on the interior walls as the soil expands and contracts during the wet and dry seasons. You might decide to paint the walls before selling the house so that it shows nicely. If so, you should also disclose that stucco cracks appear from time to time and that you recently painted the interior.

THE CLOSING: Consult with your real estate agent or attorney if you have any questions regarding what should be disclosed.

Dian Hymer, a real estate broker with more than 30 years' experience, is a nationally syndicated real estate columnist and author of "House Hunting: The Take-Along Workbook for Home Buyers" and "Starting Out, The Complete Home Buyer's Guide."

Winterizing your chimney

By Paul Bianchina

As winter approaches, one of the things to look forward to is the cozy heat and intimate glow that can come only from a wood fire. But burning wood can create some definite safety hazards if you don't keep up with regular fireplace and wood-stove maintenance.

The real culprits are soot and creosote. Creosote is a thick, oily material that results from the distillation of wood smoke, which then solidifies as it cools. Soot is basically particles of partially burnt material, which builds up in masonry chimneys and metal flue pipes alike, as well as in the flue cap.

The build-up of soot and solidified creosote will eventually clog the interior of the flue or chimney, creating a very serious fire hazard. If the temperature in the flue reaches a high enough level, the creosote will ignite, causing a flue or chimney fire. The fire can break through any weakened masonry or loose flue pipe joints, and from there enter the house or the attic. Sparks and flames can also easily get outside of the flue cap, where they can ignite wood roofing materials as well as dry leaves or needles on the roof or on the ground around the house.

The solution is regular chimney cleaning. You can do this yourself by simply removing the flue cap and cleaning the interior of the flue or the chimney with a wire or nylon brush made for this purpose. The loose soot is quickly knocked down into the fireplace, and the stiff bristles of the brush will remove the creosote buildup.

In addition to the cleaning, you want to do a thorough inspection of your fireplace or woodstove, as well as all its components. Check that the flue cap is solidly in place, and that the spark arrestor screen is in place and undamaged. Check the masonry and grout for cracks or other damage. Examine the joints between the flue pipe sections to see if any are loose or are showing evidence of smoke leakage. Check all the flashings between the chimney or flue and the roofing. Also, go ahead and remove any buildups of leaves or needles off the roof, and trim back any dangerous overhanging branches.

If you have airtight doors on your fireplace or woodstove, be sure to examine those as well. Check the condition of any glass and gaskets, and replace anything that is damaged or shows signs of leakage.

If you're not partial to being up on the roof, you might consider hiring a professional chimney cleaner, known as a chimney sweep. Chimney sweeps are licensed contractors who not only clean your chimney, they are also knowledgeable about checking the entire system and making any necessary repairs.

Check with local fireplace shops for recommendations of a qualified chimney sweep, and also verify his or her contractor's license and insurance with your state contractor's board.

To minimize creosote buildup between cleanings, you need to burn dry wood and a hot fire. When you burn wet wood, part of the heat energy from the fire goes toward evaporating moisture contained in the log. You get a cooler fire, less heat in the room, and an increase in unburned particulates.

It's also time to get out of the habit of trying to damp the fire way down to make it last all night. Slow burning fires that are partially deprived of oxygen produce considerably more smoke that is both cooler and contains more soot — a bad combination for any flue, since the soot buildup occurs much faster and the cooler temperatures allow the creosote a much greater chance to solidify inside the pipe rather than burn off. The heavy increase in smoke is also extremely bad for air-quality levels, which is prompting some communities to allow wood burning only on certain days, or to eliminate it altogether.

Plan on doing a complete examination of your fireplace or wood stove once a year, before the start of the burning season. Cleaning is dependent on how hot your fires are and how much soot and creosote buildup there is; if you burn a hot fire, cleaning every other year is usually sufficient.

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