

HCJ Rehab Presentation #1

February 16, 2017



1. Before you begin to look for houses, Think & Plan!

- a. Basic stuff - # bedrooms, baths, garages, school district, proximity to work, school, etc. If your heart is set on a big, open kitchen or a pool, you may want to buy a newer home.
- b. Specific to historic resources – what style do you like? Or do you just want an older neighborhood with tree lined streets?
 - i. Is your favorite style available in JC?
 - ii. How important is historic recognition to you? (National Register vs. just old)
 - iii. McAlester & McAlester – learn about different styles, when typically built
- c. Restrictions – almost non-existent in JC, except:
 - i. Lower Jefferson Conservation Area
 - ii. Houses sold by JC Housing Authority have easements
 - iii. Marmaduke House / Warden’s Home, 700 E. Capitol
 - iv. Restrictions usually found in more recent subdivisions, as way to protect home values
- d. What do you want to do – Renovation, Remodeling, Rehabilitation, Restoration, Maintenance, Remuddling, Demolition by Rehabilitation?
- e. What are your skills / resources?
 - i. Friends, relatives who can help, have specific skills
 - ii. Tools and knowledge of how to use them
 - iii. Willingness to learn
 - iv. Strength of relationship -many, many decisions & compromises required, plus stress of finances & the unknown
- f. What is your “tolerance for pain”? How long could you manage two house payments, or do you plan to live in the house while rehabbing?
 - i. Do you have small children? May want to reconsider living in a rehab due to lead paint concerns.
 - ii. Can you sell your house and rent while rehabbing? What about selling that extra car, motorcycle, boat? You’ll be too busy to enjoy them for a few years anyway.
 - iii. Could you live with relatives while rehabbing your home?
 - iv. Would you rehab in phases?
 - a. Do roof, HVAC, electrical, plumbing and drywall before move-in, then finish rehab by floor or by room?
 - b. Negotiate with contractor on what you can do – partial demolition & clean-up, trash removal, certain types of work.

2. Find some help from resources:

- a. Books:
 - i. Renovating Old Houses, George Nash. 1996 version, about \$4.75 with shipping on Half.com (Good reference, but most of his houses are much older than ours & frame.)
 - ii. Judith Kitchen’s books: Caring for Your Old House: A Guide for Owners and Residents, 1983; Old Building Owner’s Manual; Respectful Rehabilitation: Caring for Your Old House – A Guide for Owners and Residents, 1991. Starting at \$1.95 on Half.com.

Looking Back...*Moving Forward*

Historic City of Jefferson
PO Box 105056
Jefferson City, MO 65110
www.historiccityofjefferson.org

- b. Magazines:
 - i. Old House Journal, This Old House, Family Handyman
 - ii. Local – City Magazine & HER Magazine
- c. Internet
 - i. Pinterest, Houzz
 - ii. Online resources: historicproperties.com/resources.htm; historichomeworks.com (links to Save America's Windows); circaoldhouses.com/how-to-buy-a-house-you-can't-afford/# (good article by a serial rehabber); thisoldhouse.com/how-to/should-you-buy-fixer-upper (video); doyouspeakvintage.wordpress.com/old-house-blogs-i-love

3. Start Your Search:

- a. Realtor Listings: good for liveable houses needing cosmetic upgrades.
 - i. Remember realtors paid based on sale price, so less likely to focus on houses in need of updating or not liveable, reflected by their lower price.
 - ii. Especially for first time home buyers, realtors provide helpful services.
 - iii. Don't contact owners directly if listed with a realtor – wait until listing expires.
- b. Newspaper: for sale by owner listings.
- c. City's Abandoned Properties List – only includes those designated as “abandoned” not all vacant buildings.
http://www.jeffersoncitymo.gov/government/property_maintenance/government/abandoned_buildings.php
- d. Vacant homes: drive neighborhoods in your price range.
 - i. Look for houses with no gas meter – Ameren removes meters after vacant for some time.
 - ii. Vacant notice in mailbox.
 - iii. Drive by after phone books delivered – books stay on steps or porch for some time.
 - iv. Watch for city code violation signs. Not always an abandoned house, but can be.
 - v. Broken or boarded windows, or other signs of neglect.
 - vi. Foreclosure listings in newspaper, contact local banks.
 - vii. Midmogis.org lists owners of record by address.
 - viii. Tell people you're looking – may come across houses for sale due to divorce, move to nursing home, estates, relocation, stave off foreclosure. Some of these sellers may be willing to sell “as is” rather than fix it up and try to get a higher sales price.

4. When you're ready to tour a house:

- a. What to take with you:
 - i. Flashlight – basements & attics don't usually have good light.
 - ii. Camera – take lots of photos, not just pretty details, but also electrical boxes, condition of plumbing pipes, furnace, hot water heater.
 - iii. Tape measure.
 - iv. Notebook, pen or pencil – sketch out the floor plan to help you remember, add in a few measurements. If you have large furniture, measure to see if it will fit. Take notes during inspection – questions to ask, deteriorated elements noted.
 - v. Pointed instrument: ice pick, small straight screwdriver, awl, thumbnail. Use these to test for rot anywhere water might have damaged wood building parts (especially bottom of columns, end of joists, window sills...).
 - vi. Binoculars. Optional, but will help inspecting tall roofs, chimneys.

- vii. Ladder. I wouldn't take on an initial inspection, but if considering a house more carefully, may need one to access attic space.
- b. What to look for during inspection:
 - i. Identify areas where you'll want to get contractor to review / provide an estimate. There may be some type of structural issue, but it may be fixable. Remember you're not looking for a perfect house, but to learn as much as possible about repairs needed and their cost before making a decision & looking for financing.
 - ii. After an inspection, you may decide the house doesn't fit your needs, or requires more work than you're willing to tackle at this point. Inspections are critical to narrowing your search to just a few properties you want to seriously consider. No one item is a deal killer, but you need to know the full extent of damage before you start work.
 - iii. Home inspector? They have varying levels of expertise, plus this is an older home. You might be better off hiring a contractor experienced with older homes, or an architect or engineer if you are concerned about structural issues. A contractor can also give you a cost estimate for repairs.
- c. Where to start your inspection:
 - i. Exterior: Work from top down – looking for wear & water damage.
 - a. Roof: how many layers? Look at edges. More layers, greater cost of removal. Shingle wear – width between the shingles, missing shingles, depressions or irregular surfaces, streaking on exterior walls (especially when wet). Sagging or bowing?
 - b. Chimneys, gutters, fascia. On first inspection, look for missing parts, missing mortar, leaning, obvious holes or dark spots.
 - c. Exterior walls & foundation– type (masonry or frame – additions too), missing mortar, vertical cracks, buckled, missing or loose siding, peeling paint & locations. Sight down walls to see if straight, wavy, leaning. Peeling paint overall = old paint; in one spot, probably water damage.
 - d. Porches & additions. Often, the older, original construction may be in better shape than later additions. Many early Missouri-German contractors knew how to build sturdy houses that would last. But additions may have been built more cheaply, or with lower quality materials. Look closely for sagging, tilting, separation from main house and signs of rot. Are piers straight or leaning? Paint discoloration, esp. near lower edge of walls and posts, may mean deterioration under the paint. Stairs?
 - e. HVAC: note existence, condition of any exterior units. Rusty, covered in vines?
 - f. Outbuildings – detached garage, shed? Garden spot? Off street parking?
 - ii. Interior.
 - a. Floors: step carefully if the house has been vacant for years. Feel for soft spots, spongy floor boards. Jump (gently) and see if the house shakes or rattles. You're looking for rotten floor boards and floor joists, and the extent of damage.
 - b. Walls & ceilings: note damaged / missing plaster locations. Look for sagging plaster – small areas can be fixed with plaster washers, large areas might be easier to replace with drywall. Note any large cracks, especially if there is a matching crack on the exterior. Note any daylight around windows, exterior doors. Brown water stains, puffy plaster and streaks may be signs of water damage.
 - c. Trim – how detailed is it, what condition? If painted, will it require scraping? If paint is peeling, chipping, or alligatored, will need removal before repainting.

- d. Doors and windows: Note any that are missing. Do they fit tightly, or are they sagging? Do they have original hardware, or replacement? Are the horizontal parts sound? Do they have paint? Can you insert a thumbnail or tool into the wood? Are the joints loose? Any missing or cracked glass? Window glazing in good condition?
- e. HVAC: In the basement, what type of ductwork is there? Modern (rectangular) ducts, or round ducts that all connect to one location? Are they wrapped with anything, and what condition is it?
 - i. Old gravity heat systems usually have heat ducts that connect to one large central return in the floor, and look like “spiders” in the basement – they weren’t designed for air conditioning. These ducts can be reused, but they’re not really efficient for air conditioning and work best when doors are all open for air flow. More modern systems have multiple air return vents connected to a trunk return. If you expect modern heating & cooling performance, you’ll need to replace “spider” type ductwork. Ask a HVAC contractor for advice.
 - ii. Asbestos was probably not used initially in homes built before 1900. There are 3 primary locations of asbestos: roof shingles, pipe wrapping and floor tile. Given the relatively short life of roof shingles, the odds of still having asbestos roof shingles is fairly small. Pipe wrapping is an issue if it is loose, hanging down. This is called “friable” meaning loose particles can be inhaled. If you find this, you’ll need to hire an asbestos removal contractor. Floor tiles can be covered with vinyl or other glued down (not nailed, screwed or stapled) floor system.
- f. Electrical system: How modern is the electrical system? Knob & tube, cloth covered, armored cable, or plastic covered wire? Round glass fuses or circuit breakers with switches?
 - i. Modern wiring will have an outer plastic cover and a plastic sheath on each wire inside. The big problem with older wiring is that it is not grounded, so modern appliances may not function properly, and this wiring is less safe. Insurance companies will likely make you replace a fuse box that doesn’t have circuit breakers, and the city will likely require removal of any knob and tube wiring if an electrical permit is required. (Rough Est. \$1,500 -\$2,000 for new electrical panel and \$2,500 - \$3,000 for new service on outside of building.)
 - ii. Many older buildings have 60 to at best 100 amp service (amount of power from the pole). While gas furnaces and gas hot water heaters require less electrical service, use of hand held hair dryers, microwaves, electric coffee pots and air conditioners overtax lower level services, resulting in repeated tripped breakers. So consider upgrading your service when upgrading your electrical box to at least 200 amp service (doesn’t cost a whole lot extra). This could be the time to bury the line coming into the house. Code requires 2 circuits to a kitchen, but you may want as many as 4 – 5 to run all your appliances comfortably.
- g. Plumbing system:
 - i. First of all, does the house have a sufficient number of bathrooms, and are they located where you want them? If you’ll be moving or adding bathrooms, you’ll want to think about how to get new pipes to them.
 - ii. Condition of existing plumbing:

1. Sinks with two separate handles? Can you live with separate hot & cold water (no mixing), or can the sink be retrofitted with a central spout and separate handles? May end up replacing sink, unless it is a cool corner sink or something.
 2. Old toilets may look cool, but they probably won't be as efficient as newer ones that use less water, and finding parts for repair can be a problem. On the other hand, newer ones may not flush as well, due to lower water use. If reusing, put a brick in the tank to reduce water use.
 3. Condition of drain & supply lines. In a vacant house, drains tend to dry out, resulting in a sewer odor, possibly deterioration due to water sitting in them long term. Drains can be deceiving when they're dry – can't tell if there's septic tank or field drain, where cracks are in the wastelines (especially cast iron p-traps), or capacity of field lines (might be clay pipes not designed for multiple baths, garbage disposal, etc.). You can hire a sewer company to send a camera through the lines to check for problems. Running some water through the drains won't give you a complete picture – might be root clogs that only show up after continued use, for example.
 4. Check cast iron pipes for cracking, corrosion. Galvanized pipes should probably be replaced because of hard water found in Jefferson City, corrosion is common. Copper pipes indicate some upgrades have been made.
- h. Basement: looking for water, damp or musty smells.
- i. Check walls and floor for cracks, missing mortar, dampness or bowing.
 - ii. Use your nose – the first sign of a damp basement is a damp or musty smell.
 - iii. Poke end of joists where they go into exterior wall to check for rot. This may or may not be an issue that has to be addressed – old joists are often much larger than modern ones, so there may still be plenty of material for support. If there is rot or damaged joists, they can be “sistered” or bolted to a new joist alongside.
 - iv. Check condition / age of hot water heater and furnace (if they don't have energy efficient stickers, they're probably pretty old) – look for rust, dust, corrosion, evidence of maintenance or repair. See if knob and tube wiring is still attached – trace wires back to breaker box. What kind of floor – concrete, gravel, dirt?
 - v. Identify where the utilities come in – the meters, manhole covers (may be outside), where the sewer exits the house – mark on your floor plan. Mark location of drain pipes on floor plan, in case you need to move / add baths.
 - vi. Note on floor plan which way the joists run (there may be more than one way) so you can tell if a wall is load bearing, what may be causing floors to bend, if there is sufficient support for furniture (piano), or equipment (freezer).
 - vii. Check basement windows for condition, water damage, entry by animals.
 - viii. If stuff stored there is blocking your view, ask to have it moved, or to move it yourself, as it may hide a problem.
 - ix. Look for original parts – doors, windows, light fixtures, and specify in contract that they are to remain. Often people don't throw these out but store them.
 - x. Condition of steps or outside entrance – esp. lower steps & doors. Rotted?

- xi. Sump pump? A sump pump means the house regularly gets water during rain storms. Check outside for cause of water in basement. Might be fixable, or might have to run pump on occasion.
- i. Attic / crawl space:
 - i. Look for insulation – present, condition? If thin and/or dirty, may want to replace. In attic, be sure insulation doesn't block air vents in the eaves.
 - ii. Look for evidence of leaks, animals. Raccoons, groundhogs, squirrels, birds, bats, bees, cats, foxes and more can move into a vacant home.
 - iii. As always, look for evidence of water leakage.
- j. Kitchen. This is a critical area, as kitchen fashions change often & we spend lots of time there. When selling, your decisions will impact the value of your home.
 - i. Consider not just age & condition of appliances, counters, floors, tile, etc. but layout. Is there sufficient storage? Are the sink & cabinets where you want them? If so, new doors or a new sink may be all that is needed. If you're planning removing walls, rearranging cabinets and plumbing, your budget will need to increase.
 - ii. What type of stove / cooktop do you want? Single or double oven? Gas or electric? How many burners? Hood vented to the outside? Proximity to outside wall, gas line?
 - iii. Will you want an icemaker in your fridge? If so, you'll need to connect to a water line.
 - iv. Countertop or built-in microwave? There is a cost difference, and a lot of difference in difficulty of installation.
 - v. What type of countertop do you want? Research the differences between granite, slate, artificial stone or recycled glass, laminate, tile... How long do you plan to live in the house? How hard is your family on your kitchen?
 - vi. Cabinets – custom or stock? May not be that much difference in price.
 - vii. Refrigerator – lots of options now. Read up before you shop.
 - viii. What features do you absolutely want, what can you live without? Slideout shelves, hidden cutting board, countertop knife storage, lift up shelf for heavy mixer, tilt-out under sink drawers? What can you do cheaper – pot lid storage, cookie sheet storage, silverware drawer, racks for plates, roll-out trash can?
 - ix. How much use does your kitchen get, and how often do you mop? Black and white tile, white cabinets look great in magazines, but are high maintenance if you have kids (or a messy spouse). Consider your flooring carefully.
- k. Light fixtures & hardware. This may not seem important at the beginning, but lights and hardware are like jewelry for your rooms.
 - i. If you have original light fixtures, have them rewired, repainted and reused. Be sure to save all the mounting hardware – this will be important in getting them reinstalled! Or, look for light fixtures that fit your style / age of house.
 - ii. Original hardware may be rusty or painted. Remove and soak in an old crock pot with a bit of dishwashing liquid on low overnight and the old paint will come off easily. Remove rust with cleaner, prime & repaint. Glaze with a bit of brown or black paint to make it look aged. Look for replacements on eBay or online salvage webpages. Glass knobs, brass backplates and other pieces are normally stocked at Menards.

- vi. The bank may offer you a construction loan, maybe with interest only. At completion of the project, an appraisal will be made and you can convert to permanent financing based on the final appraised value.
- vii. Where are the grants you've heard about? They're basically myths – there haven't been any grants for individual rehab projects since Jimmy Carter was President. If your house is listed on the National Register, and you plan on using the house for commercial purposes, you might qualify for the federal and state historic preservation tax credits. See Department of Economic Development website or State Historic Preservation Office at dnr.mo.gov/shpo for details. State tax credits can be used on residential property. Low income home owners may qualify for assistance from the City of Jefferson.