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The Sucker Lot

Don't buy it.

By WALTER JOWERS

Years ago, when I was just getting started in the home inspection business, an unhappy homeowner asked me to figure out why he kept getting water under his brand-new house.

As soon as I turned onto this poor soul's street, I could see that his house was sitting at the bottom of a little basin. After I crawled under the house and documented puddles of water, rotten floor framing, and damp insulation, I explained it to the guy this way: "You know how people take a spoon and make a dent in the top of their mashed potatoes, so they'll hold gravy?" He nodded. "Well," I said, "all this land around you is the mashed potatoes, and you're living at the bottom of the dent."

Armed with my report, the man called the builder and demanded satisfaction. A couple of weeks later, I went back to check out the work. I found that the builder had sent one bubba, driving one little earth mover, to mound up dirt, in a circle, about 10 feet from the house. Bless his heart, the bubba had built a moat. All it needed was a drawbridge. Last I heard, the unhappy homeowner was lawyering up.

Since then, I've seen the new-house-on-a-wet-lot problem dozens of times. I even have a pet name for it: I call it the sucker lot.

Just about every new development has at least one sucker lot. It's big enough for a house but with impossible drainage problems. The developer has two options: Leave the lot empty or build a house on it and sell it to somebody. More often than not, the developer chooses the latter.

From what we've seen, the sucker lot usually goes to a trusting soul who drives to the model home on a Sunday, sits down among the plaques and trophies that the developer has won, then enjoys some cookies and coffee with the nice sales folks there at the model.

Naive buyers just can't believe that those sweet people at the model home would mislead them. Y'all need to understand: Those sales folk are professional deal-closers, not geotech engineers. *Site drainage is off their radar.*

Now you might be thinking, *How about the codes inspectors? They catch all the big problems, right?* Well, no. For the most part, they just plain don't have the time or resources to find everything wrong with the houses they inspect. Still, I can't figure out how a full-grown codes inspector misses a lot that slopes toward a house on three or four sides. Shoot, a basset hound knows a steep hill when he sees one. Anyhow, for whatever reasons, codes inspectors give the final okay to houses built on sucker lots all the time. Otherwise, I'd never see a house on a sucker lot, would I?

If you're hot for a new house, this thought might pop into your head: *The house comes with a warranty. I'm covered.* Well, let me suggest that you read the warranty very closely. I've read a lot of new-house warranties. From what I've seen, the warranty doesn't kick in until your house suffers a real enough failure. That means a mini-collapse or a crack you could throw a cat through or some ugly combination of conditions that makes the house uninhabitable. Under the warranties I've read, if your house cracks, the builder isn't necessarily obligated to make it right. Usually, he's just obligated to fill up the crack. He could use Play-Doh and still meet the warranty terms.

Just so you'll know: Houses built in low spots develop all kinds of problems, including foundation cracks and rotten framing. They also are home to all kinds of water-loving fungi and molds that eat wood and make people sick. And if that's not bad enough, termites like nothing better than damp places near a lot of wood.

You springtime homebuyers, listen to me. I'm going to tell you how to avoid the sucker lot.

Step 1: Use your eyes and common sense. Water runs downhill. If the lay of the land looks like it will shoot a bunch of water into your crawl space, it probably will. If there are deep washes through the lot, that's a clue that the lot takes on a lot of water.

Step 2: Do a little measuring. All you need is a level and a ruler. By every building code I've ever read, the soil adjacent to the house has to drop at least six inches in the first 10 feet. If there is less than 10 feet of room between your house and the property line, the soil still has to drop six inches. Simply put, your house has to be at the top of a six-inch-high hill.

Step 3: Make sure that the soil on the outside is at least six inches lower than the floor framing in the basement or crawl space.

Step 4: If the lot looks funny and doesn't measure up, have the courage to walk away. Somebody will build you a house that's not sitting in a swamp.

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