Synthetic Stucco Requires Frequent Inspections

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ANCHOR: Thousands of Chicago homeowners are potentially facing maintenance and repair bills of more than TENS OF THOUSANDS OF DOLLARS for their synthetic stucco homes.

ANCHOR: In Part II of her series on Synthetic Stucco, Money and Real Estate Expert Ilyce Glink takes a look at what homeowners can do to prevent the worst from happening.

ILYCE: Homeowners who move into brand new homes with synthetic stucco exteriors generally aren't told that the homes require an extreme amount of maintenance, starting with an annual inspection. They aren't told to look for cracked caulking around the windows, or that cracks in the exterior let in water. And they certainly aren't told the water can't get out if they have water barrier synthetic stucco siding and could rot the wood framing.

TRACK 1:

Cliff Kapson is a professional home inspector. Three years ago, a phone call about synthetic stucco problems was rare. Now he fields up to six calls a week.

SOUNDBITE: Cliff Kapson/Home Inspector

"As I move across the dry spot of the wall, you can see there's nothing happening here, and then I come over her and the meter pins. That's an indication that there is moisture in the wall here and if you look up there, you can see where the moisture is most likely entering the system."

TRACK 2:

If you have synthetic stucco and your home hasn't been inspected in the past year, you could have a huge problem and not even know it. Find an inspector who has experience with synthetic stucco homes, and have your home tested for moisture.

The inspector will look for other problems, such as failing caulk, gaps in the structure, rotting window frames, missing expansion joints, failed sealants, and evidence that the synthetic stucco has been improperly stored or applied.

SOUNDBITE: Cliff Kapson/Home Inspector "You can see the base coat or finish coat is delaminating. You shouldn't see these gaps. It should be a consistent finish."

TRACK 3:

If you live on a golf course, and have birds like woodpeckers or other animals in the vicinity, your synthetic stucco could really take a beating. One study finds up to *94* percent of all synthetic stucco homes TESTED leak enough to eventually cause structural damage. That's why manufacturers *recommend* homeowners conduct frequent inspections. But some feel that's just not realistic.

SOUNDBITE: Jim ZAHN/Architect and Attorney/SABO & ZAHN

"I'm a trained architect and I don't do that myself. I've lived in my home for 2 years and I don't go around on a quarterly basis looking for failures in my house. People don't do that. And manufacturers who expect people to do that have an unrealistic expectation of what needs to be done."

TRACK 6:

If you're unprepared for the burden of maintaining your synthetic stucco exterior, wait until you get the bill.

SOUNDBITE: Cliff Kapson/Home Inspector

"If it's a maintenance issue, \$1,000 to \$2,000. If it's a problem home, it might be \$5,000 to \$10,000. If it's a major issue, it could run up to \$20,000 to \$30,000 to \$40,000 for replacement."

TRACK 7:

And don't think the manufacturer will be waiting to write you a check. Zahn says he thinks most of the warranties synthetic stucco manufacturers give are virtually worthless.

TRACK 8:

But if you're having problems above and beyond regular maintenance, you should contact the manufacturer anyway.

SOUNDBITE: Jim Downey/Repairs synthetic stucco homes

"Some of the manufacturers have a program where you can contact them and they'll send out an inspector.... Other manufacturers have taken the position that they don't feel it's a material problem. They feel it's an installation or construction practices problem and have been less active in helping the homeowners."

TRACK 9:

If it isn't bad enough facing maintenance and repair bills of up to \$2,000 per year for your synthetic stucco homes, homeowners are facing the grim reality that their synthetic stucco homes may actually go down in value and ultimately may be difficult to sell.

ILYCE: In fact, one appraiser recently published a mathematical formula that discounts the value of the home if it is clad with synthetic stucco. If you're shopping for a home, think carefully before you buy a synthetic stucco home built with the water barrier system, which was recently outlawed by the city of Chicago. Make sure you have an annual home

inspection, by someone who knows what they're doing when it comes to synthetic stucco, and that you are on a constant watch for potential problems.

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