

How to Ruin Your House

Although real estate hasn't been such a high flying investment vehicle these last few years, your house probably represents a large chunk of your financial plan. Rationally, you wouldn't do anything to squander or deplete such an important asset. Yet, in my work on literally hundreds of homes here in Sacramento, I've seen many a ruined home in the making.

My clients pay me to help them protect and enhance their homes, but sometimes hearing or reading about what you *should* be doing gets kind of boring. It's not unusual that I see someone's eyes start to glaze over as I launch into an explanation of drainage problems or termites. "Blah, blah, blah," they're hearing while they're thinking: "Just get to the bottom line--who do I call, what do I do?" Although no one has ever hired me to tell them how to ruin a house, I could provide some great tips on preparing a comprehensive destructive plan, based on some of the disasters I've seen over the years.

Let's pretend for a minute, just for the "fun" of it, that you've just hired me to help you ruin your house. How can you accomplish this dastardly task in an easily implemented and trouble free manner?

1. Hire the cheapest contractor you can find, and have him prepare a quick design for a big second story addition. Try to have a big blank wall on the front of your house overlooking the street, and use cheap materials like hardboard siding that will fall apart quickly. Have the contractor build it with as much disruption as possible, so that your landscape will be destroyed, and your neighbors dismayed.

Suggestions: put a 40 yard dumpster on the street in front for six months--or better yet, put it on the front lawn. Keep plenty of construction debris around for the kids to get hurt on, and work early on Sunday morning so everyone knows what a determined owner

you are. Don't inform any of the neighbors of your plans or show concern for the inconveniences they are suffering due to the construction process. And don't do anything that would make it appear that you are concerned about how your house contributes to the streetscape and neighborhood. When you're all done, don't forget to brag about how cheaply you did the work.

2. Buy a book on home wiring and do your own electrical work. Better yet, just figure it out yourself as you go along. Use any old wiring or other materials you have around. Don't get a permit so that no one knowledgeable about codes and electrical safety will be able to criticize your work. Better increase your fire insurance rates and tell your neighbors to increase theirs as well.

3. Do your own plumbing and roofing work, using plenty of the black, gooey, tar-like substance whenever you run into a real problem, rather than trying to permanently fix it. Ignore the resulting signs of leaks--the stains on the ceilings and walls, the smell of mildew, the damp surfaces and spongy wallboard. Let the water do its work of degrading the very structure of your home, so that dry rot will get established. Perhaps the decaying wood will also bring termites and powder post beetles into the picture so that major destruction will occur in just a few years.

4. Adjust the grading around your house so that water sits along the foundation, or better yet, runs underneath. Take all the downspout leaders off and build planters with raised edges to dam the water. This will lead to impressive foundation damage. Also, plant big shrubs and trees within three or four feet of the foundation so the roots will crack and heave it. Water your planters excessively to saturate the ground and get water under your house and cause even more damage.

5. Make sure that whenever you do a repair,

you use whatever approach will most quickly cover up signs of the real problem. Ignore the warning signs that small problems provide so that they'll become major problems, and perhaps, irreparable. Don't ever do any preventive maintenance or careful, pre-emptive observation to detect problems before even the little things start to go wrong. Just let nature take its course. After all, there is an entire industry depending on your actions and inactions to keep selling labor and materials.

home, experiment. Don't plan carefully and don't try to have a good idea about what something will look like or how well it will work. Just jump in and do it. That way, your chances of a good outcome are reduced to below 50/50. Don't hire any professionals to help you--they'll only get in the way of your program to ruin your house.

By the way, if you have read the body of this column without reading the introduction, I hope you'll take the time to start over!

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