Dripping sound, no visible leak worries homeowners

By Ilyce Glink
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Q: Our house was renovated by the son of the original owner shortly before we bought it. We heard from nosy neighbors that they had planned to live there, but plans changed, so we don't believe it was a quick flip to mask problems.

But after we run the water in several bathrooms in our house, we can clearly hear dripping in the walls in the bathrooms after running the sink or bath. We have looked very thoroughly and there are no signs of water in the ceilings, walls or floors below the bathrooms or where we hear the drips. Outside of tearing open walls, is there any suggestion for isolating what could be causing that sound or is it something we shouldn't worry about? Thanks in advance!

A: Ah, the mystery of dripping, invisible water. You've asked an interesting question and we see that you've taken the time to take a look around and see if there was water damage to the home. Since you have found no evidence of actual damage, the next step is trying to isolate the problem.

Have you tried investigating each fixture separately? We would suggest starting with the sink, then trying to hear whether you hear the leaking. Next try that with the tub. Finally, we'd suggest seeing if the dripping also occurs when you flush the toilet.

If it happens with all three, there may be a bend in the drainage pipe from your bathroom and the leftover water in the piping ends up at that spot dripping within the pipe. At least, from hundreds of miles away and without our X-ray vision, we can only assume that to be the case.

As you test the fixtures in the bathroom, think about where exactly you hear the dripping. If you are able to isolate a spot where the sound is the loudest, try to imagine if the contours of the home (behind the walls) are such that you could visualize a bend in the drainage pipe in that area.

Since many newer homes use PVC plastic piping for waste water, dripping water tends to echo within the plastic pipe. In older homes with cast iron waste pipes, the pipe can contain the sound of the water better.

We certainly hope your issue is water dripping within the pipe. If not, you can also check for leaking water without opening up the walls using two types of instruments used by the professional home inspectors to check for water problems.

One of these devices is a moisture reader. When you place the instrument on a wall it measures the moisture content in the walls. If you have a slow leak that is not visible but may be causing a moisture problem behind the wall, the moisture reader might pick it up.

The second instrument many home inspectors use are infrared cameras. These cameras can pick up variations in temperature. Frequently water or moisture will create hot or cold zones in a wall.

If you can borrow these instruments from a contractor friend, you can give it a try. Or, you might be able to rent them at your local home improvement store. Otherwise, you can call a plumber or home inspector to come over and go over the area.

If you love gadgets, you might even pick up a used or new one of these devices online or from big box retailers. We don't know how much use you'd get out of them in the future, but they do reveal problems that you otherwise can't see with the naked eye. Good luck.

Could reverse mortgage solve financial trouble?

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Q: In a recent column, you provided advice to the relative of an underemployed person who owned a home free of mortgage but was in financial distress with inconsistent cash flow and was falling in arrears with their property taxes.

Wouldn't a reverse mortgage work here, providing a consistent cash flow? What would be any possible downsides? Is there a minimum age requirement for reverse mortgages (since we don't know the person's age but who is probably a senior citizen because the mortgage is paid off)?

A: Thank you for your comment. We aren't huge fans of reverse mortgages, though they can be useful in some circumstances. Let's walk through the issue and see if a reverse mortgage might work here.

If we assume the person seeking a reverse mortgage was 62 years old (the minimum age to get a reverse mortgage), and owned the home outright, that person might qualify for a reverse mortgage. But we're not sure that taking money from the equity in the home to pay for her housing expenses would solve our reader's problems, and that is often the best use for a reverse mortgage. For that reason, we suggested that our reader consider selling the home.

While you are correct that our reader didn't have a mortgage on the home, our reader appears to have accumulated some debt over time due to her inability to pay her living expenses. So, the question is: Would it be worthwhile to get a reverse mortgage and use the proceeds to pay off her debt issues?

Since we don't have exact numbers, let's walk through a hypothetical situation. If we assume the home was worth around $100,000 and she had about $10,000 in debt to pay off, she might get about 50 percent of the home's value through a reverse mortgage. She also might have paid $5,000 or more in fees to get that reverse mortgage. With this scenario, she would take out $50,000 and use $10,000 to pay off her debt, leaving her with $40,000 in cash.

We were also told that she had accumulated the $10,000 in debt over the prior few years, so our reader with the reverse mortgage could expect to run out of money at the rate of her expenses within the next 10 or so years. That might have kept her in the home, but at the end of the 10 years she would have blown through half her equity in the home and she would be around 75 years of age.

We thought it might be better for her to evaluate her living situation and make a decision to sell based on her current income and expenses. What happens if she lives to be 95? If she eats up half her equity but only gets 10 years out of it, what will happen after that? And, she'll still have home maintenance expenses, property taxes and insurance premiums to pay.

Instead, imagine she sells the home and downsizes to something that's more affordable based on her project retirement income. She could invest the $100,000 she gets from the home and use it for some extras or for an emergency fund.

Given that the home seemed to be her largest expense, we thought it would be better for her to look at alternative living situations with the hope that she might find something to her liking but at a much lower monthly cost. At the same time, she'd have any money she had from the sale of the home in the bank.

April/May 2016, Volume 31, Number 4 *Eastern Oregon Real Estate & Home Builders Guide* is published monthly by the East Oregonian Publishing Company, 211 SE Byers, Pendleton, Oregon 97801. Subscription rates are $16 for 12 issues. Buy one zone, get 2 zones FREE! Third-class postage paid at Pendleton, Oregon. For subscription service questions, call (541) 278-2670 or 1-800-987-7511 or write Eastern Oregon Real Estate & Home Builders Guide, 211 SE Byers, Pendleton, Oregon 97801.