

A few words of advice regarding the purchase of an ocean front home:

By
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“Location, location, location” is a phrase often associated with the purchase of a home. While the purchase of an oceanfront home may be rewarding, it comes with assumed risks. An oceanfront home with a rewarding location may serve as your special abode during summer vacations, your retirement home or simply your main dwelling place. Walks on the beach and beautiful sunrises or sunsets are a great reward that comes with the location. Regardless of how the property serves you, an ocean front home must be well taken care of. Proper maintenance for this valuable asset must be ensured at all times to retain its most pristine condition and property value. The location is an asset to be enjoyed, but as a buyer, you have a due diligence of performing all research regarding the history of the home, its maintenance history, seasonal performance history and local environments requirements prior to purchase.

Ocean front homes face a unique exposure to environmental risks that come with the location. New home owners must employ a long-term property inspection protocol plus storm preparation measures to avoid costly repairs as explained below:

1) **Flood insurance:** The oceanfront home may lie in a **flood zone** or near a flood plain; “flood insurance” may be required. The need for flood insurance and any historical information regarding prior flooding and flood damage should be investigated **NOW**.

You should discuss the possible need for flood insurance with the realtor, the owner, the mortgage lender, your surveyor and your attorney. Your research must determine if flood insurance is required, and if so, what expenses are involved. Flood insurance is required for loans on property within designated flood zones. The determination that a property is at flood risk based on NFIP maps is a required disclosure.

The National Flood Insurance Program (NFIP) definition of flooding includes temporary partial or complete inundation of normally dry areas caused by rapid runoff or overflow from bodies of water or tidal waves; mud slides directly caused by these conditions or landslides or subsidence caused by waves or currents or water exceeding common tidal cycles, and sewer drain back-up (if caused by flood) are also included.

The NFIP can be contacted at P.O. Box 459, Lanham, MD 20705, or telephone 800-638-6620.

Web: www.floodsmart.gov

2) **Seasonal beach erosion:** Be advised that oceanfront homes are highly vulnerable to seasonal beach erosion. News stories about beach erosion causing the loss of a coastal home are a sad annual occurrence and cause the viewer to have compassion for the home owner. For your protection, you should ask where the property line is in relation to the beach, who owns any seawall (if present) and if erosion has been a problem. Understand that erosion control measures & modifications can be very costly

and that there are strict conservation department and building department restrictions and permitting “red tape” that limit property modifications and slow their approval. You would be wise to discuss the history of beach erosion with the owner and the local building department.

3) **Tidal and storm surge damage**: Potential tidal and storm surge damage is another risk associated with an oceanfront home. The ocean is a force of incredible strength and when combined with the power of a coastal storm and high tide, wave action can ruin a seawall, spill over a seawall and throw stones and debris onto the property and slam against the home. Visually, damage to decks and windows is frequently televised, but the most important concern is damage to the foundation.

Oceanfront homes must be resistant to tidal and storm surge, and to the scouring and erosive effects of wave-wash on the house foundation. If the tidal storm surge does reach the foundation, you should inspect the foundation as soon as possible. If damage is found you should consult a licensed and insured contractor or a licensed and registered structural engineer to determine the specifications for repair and associated cost.

Depending on the age of the home, it may have been constructed with no means to resist the degenerative effect of tidal storm surge. Older coastal homes may have been constructed with a full foundation composed of concrete block or concrete, creating a barrier that could be destroyed by the relentless mighty ocean. Of a slightly better nature, the older home may have been constructed on piers creating a 2-5 foot crawl space above mean high tide, with a break-away front and rear foundation designed to fail when subjected to a severe storm surge, but allowing the water to pass safely beneath the home, hopefully without damaging the supportive piers.

Newer oceanfront homes are now required to be elevated on wood or concrete piers 10-20 feet above mean high tide as a better alternative. Stilt homes allow the storm surge to pass safely beneath the home, but are still susceptible to erosion and tidal damage. Thus a foundation inspection is critical each time the oceanfront home is subjected to a tidal storm surge.

4) **Prevailing wind and rain damage**: Prevailing wind and rain damage are additional oceanfront hazards requiring your understanding. Generally the prevailing wind will be directed toward the home from the Northeast, creating nice summer breezes. However, during a storm the exposed home may be subjected to the full force of howling winds and the relentless force of lateral pressurized rain. Strong winds act as sand blasters that pit the metal on door knobs, window casings, and house paint. The wind can cause blow-off damage to roof coverings causing interior water damage to the home. A complete roof inspection after each major storm should be routine. This you can do by walking around the home and viewing the roof with a good pair of binoculars.

Maintaining a weather resistant building envelope with an oceanfront home is a difficult endeavor, as wind driven water will find a way to overcome flashings and the

weatherstripping at doors and windows. By the way, a casement window (a window that swings open & closed) is preferable for an oceanfront home location as the wind forces the window to seal tighter against its frame. Updating to new high-impact and wind resistant windows is an option that will retain large panoramic ocean views while resisting pressurized wind leakage.

One older remedy is to maintain a supply of rope or fabric snakes and to place one on each interior window sill and against the base of each exterior door, to soak up and water that leaks into the home during a storm. Hurricane windows and doors built with heavy-duty aluminum frames with double glazing are available and provide better protection and energy efficiency. The optional installation of motorized rolling storm & hurricane shutters covering the exterior of every window and door in an oceanfront home provides storm protection at the touch of a button and potential insurance savings as well.

Once again, the price of owning an oceanfront home comes with the responsibility to inspect the roof covering for problems after each major storm and to maintain a building envelope resistant to the force of pressurized wind driven rain.

5) **Degenerative salt spray corrosion:** Salt spray corrosion is another problem that an oceanfront home must endure. Salt spray from breaking waves and onshore winds significantly accelerates the corrosion of metal connectors. The ocean salts, which are primarily sodium chloride but include other compounds, accumulate on the metal surfaces and accelerate the electrochemical reactions that cause rusting and other forms of corrosion. The combination of salt accumulation on the surface and the high humidity common to many coastal areas significantly accelerates the corrosion rate of steel and other metals commonly used for connectors or other building materials.

The longer a surface remains damp during normal daily fluctuations in humidity, the higher the corrosion rate. Onshore winds carry both salt and moisture inland accelerating the corrosion of all exposed metal surfaces (such as meter boxes, light fixtures, flashings, metal storm windows & doors, hinges, window hardware, deck hardware, piling hardware, AC compressors, attic fans etc.). Even house and car windows facing the beach may be covered with a film of salt from sea mist each morning.

The pitting of exterior metal components due to salt spray corrosion may be slowed by applying WD-40 oil or silicone spray or salt neutralizers to metal parts. Alternatively, rinsing the home with fresh water to remove salt crystals may help, but using materials appropriate for the location is always the best course of action. The use of hot-dipped galvanized fasteners or more expensive stainless steel fasteners is the best way to slow the endless assault of salt corrosion.

For more information on see FEMA Technical Bulletin 8-96 "Corrosion Protection For Metal Connectors in Coastal Areas."

In closing, prior to purchase, you should visit the local building and conservation departments and ask about previous storm surge damage, erosion problems and flooding specific to the neighborhood, beach and home under consideration. Ask the local officials what modifications you are allowed or prohibited from doing to protect the property. Ask the owner or the owner's representative to disclose the seasonal performance history of the home during past major storms and to review the preparations needed to protect the home from tidal storm surge, high winds and rain leakage problems. If you purchase the home, be wise and purchase flood insurance. Next, establish a storm preparation routine and follow it in preparation for each major storm; followed by a routine to inspect the foundation, the roof and all exterior components for damage after each major storm. Then, perform needed repairs to prevent further property damage and reduction in home value. Enjoy the beach, enjoy the walks, but respect the location.