

# How can I avoid buying a 'sick house'?

## Inspection contingencies protect against radon, lead, carbon monoxide

A "sick house" is different from a "bad house." The best protection against buying a sick house is to hire a qualified professional inspector, preferably a member of the [American Society of Home Inspectors](#). In addition to all the physical items on your home inspector's checklist, don't hesitate to ask about other concerns you might have. Here are a few topics to consider:

**1 — Moisture and Mold.** Almost every house has some mold. It used to be called mildew. Mold usually has no harmful effect and can be quickly removed and prevented with some Clorox or other bleach cleaner. A bathroom without adequate ventilation is the area that most frequently attracts mold.

Last semester, my college real estate law class included a nice young lady student who is a "mold inspector." Until I met her, I didn't know such a profession exists. Then I read a great new book on this topic, "What Every Home Owner Needs to Know About Mold," by Vicki Lankarge. Mold can cause serious illness to those who are allergic to it.

**2 — Radon.** Radon is a naturally occurring radioactive gas created by decaying uranium or radium in soil and rock beneath about 1 in 15 U.S. homes (according to the Environmental Protection Agency). Radon allegedly causes cancer in residents whose homes contain radon underneath. Kits are available at local hardware and home supply stores to test for radon.

**3 — Asbestos.** Asbestos is a fibrous mineral naturally occurring worldwide. Its components are fireproof and excellent insulators. They were used routinely in homes and commercial buildings for many years. The result was wide use for fireproofing, insulation, roof shingles and floor tiles. However, asbestos can cause fatal lung disease in those who live and work around it. I have a friend, who worked around asbestos, who is now dying of asbestos, a disease that has no cure.

Many homes and commercial buildings contain asbestos. It is perfectly safe unless it becomes "friable." That means asbestos deteriorates and becomes airborne, possibly dangerous. Just because a house contains asbestos doesn't mean it is hazardous. However, home buyers need to know if their purchased residence contains dangerous asbestos that could cause future harm. A professional inspector can alert the home buyer if he/she observes the presence of asbestos.

**4 — Lead-Based Paint Disclosures.** A potentially serious problem in homes built before 1978 is lead-based paint, which can cause brain damage to small children who play with the paint chips. Federal law requires sellers (and landlords) of homes built before 1978 provide their home buyers and tenants with (1) a federal booklet about lead-based paint dangers and (2) a disclosure form if the seller or landlord has had lead-based paint tests performed. Buyers have 10 days after receiving the disclosure and booklet to have a lead inspection made, at their expense, if desired. The booklet and disclosure form can be downloaded from the Internet. Most realty agents also have these publications available.

**5 — Formaldehyde.** When a home seller knows his/her property contains formaldehyde, it should be disclosed because some buyers will be adversely affected by eye, nose and throat

irritation, as well as coughing, rashes, headaches and dizziness. Manufactured homes often contain significant formaldehyde amounts.

**6 — Carbon Monoxide.** Wood stoves, kerosene heaters and lamps, fireplaces, furnaces, gas water heaters and gas stoves can produce invisible but deadly carbon monoxide in homes. The simple solution is for the home buyer to install a carbon monoxide detector, usually costing \$25 to \$40.

**7 — Well Water Tests.** If the house you are considering for purchase is not on a public community water service system, be sure to include a contingency in your purchase offer for a test of the well's water quality. If the lead level is high, the cause might be the water or the home's plumbing system.

**8 — Septic System.** When a home is not connected to a public sewer system, the house probably has a septic system, sometimes called a "cesspool." These systems usually work very well if the soil is suitable. The home where I grew up in Minnesota had one and once in over 20 years did it cause any problems when it had to be pumped out by Roto-Rooter. However, septic system inspection is another contingency to be added to the list if the home to be purchased is not connected to a public sewer.

**9 — High-Voltage Power Lines.** If high-voltage power lines adjoin the property, consider that a negative factor. Although the evidence is inconclusive, if high-voltage power lines cause cancer and other serious illnesses, they certainly don't benefit good health for nearby residents. More important, the presence of high-voltage power lines near a home hurts the resale value and doesn't enhance the desirability of the residence. If you are considering purchase of a home close to high-voltage power lines, be sure you receive a huge discount from the market value of nearby comparable residences away from the power lines.

**10 — Additional Negative Influences.** I could go on with a list of negative influences that contribute to a bad house. Busy street traffic, poor location, high crime rate, bad-quality schools, lack of public transportation, poor floor plan, inadequate or dangerous wiring, galvanized plumbing, an old furnace, no air conditioning (except in Alaska!) and leaky gutters are just some of the detriments that can cause a bad house. Fortunately, most of these potential problems are either obvious or will be noted by your professional home inspector after your purchase offer is accepted by the seller so you can cancel the purchase if the defect is serious.

**CONCLUSION:** No new or resale home is perfect. *Even brand-new houses have their flaws.* Buying a house is a series of compromises. Some homes have defects that are acceptable. Other homes have serious problems that should cause rejection, such as being located on or near the site of a toxic waste dump — remember the infamous Love Canal? The key to avoidance of buying a "bad house" is to learn everything possible about the house before purchase, including a contingency for a professional inspection report, and then deciding whether to proceed with the purchase.