

Buyer beware: Watch for these potential problems

10 RED FLAGS TO LOOK FOR IN A HOME

BY ROBERT BRUSS
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Most professional home inspectors have these key factors on their checklists. But savvy home buyers also should be on the lookout for these potential serious problems:

1. Mold and moisture. Even the best homes can have mold or mildew - caused by trapped moisture and usually due to poor ventilation. In excessive amounts, such as after a flood or water pipe break, it can ruin a home.

2. Radon. According to the Environmental Protection Agency, this naturally occurring, radioactive gas is created in soil and rock beneath 1 in 15 U.S. homes. It allegedly causes cancer.

3. Asbestos. Asbestos was installed in millions of U.S. homes for fireproofing, insulation, roof shingles and floor tile. It's not harmful when in good condition. But if it deteriorates and particles become airborne, asbestos can cause fatal lung disease.

4. Lead-based paint. Before 1978, lead paint was used in most homes. It can cause brain damage to young children who ingest it, usually from flaking paint chips. But it's not dangerous if the paint is in good condition. Federal law requires sellers of homes built before 1978 to provide home buyers and tenants with a federal booklet about lead paint dangers and a disclosure form if the seller or landlord had lead paint tests performed. If desired, home buyers have 10 days to have a lead-based-paint inspection at the buyer's expense.

5. Formaldehyde. Many manufactured homes contain this material, which causes eye, nose, and throat irritation, as well as coughing, rashes, headaches and

dizziness in some people.

6. Carbon monoxide. Malfunctioning furnaces, fireplaces, water heaters and gas stoves can produce invisible but deadly carbon monoxide. The easy solution is to install a carbon monoxide detector, usually costing \$25 to \$40.

7. Defective well water. If you buy a home with well water, include a purchase-offer contingency clause for a water-quality test.

8. Septic or sewer system. A home that's not connected to a public sewer system probably has a septic system, which drains wastewater into the soil. Be sure the septic system is located a substantial distance from any well.

9. High-voltage power lines. Government tests haven't been conclusive about whether high-voltage lines cause cancer and other diseases. But they certainly don't benefit health. The presence of nearby high-voltage power lines can be considered a serious negative factor at resale time.

10. Other negative influences. Examples include a high crime rate, heavy street traffic, poor-quality public schools, lack of public transportation, nearby noisy railroad tracks, inadequate or dangerous wiring, galvanized pipes, an old furnace, leaky gutters, flood zone, high fire-hazard area, earthquake fault zone, seismic hazard zone, easements and encroachments and high property taxes.

To avoid buying a "bad house," buyers should ask lots of questions and insist on a professional home-inspection contingency clause.

(Robert Bruss wrote this column before his death on Sept. 26.)