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Finding hidden home flaws before you buy. (includes related information on home warranties and home inspections)

(Good Housekeeping) *Kondo, Annette;*

You've had the house of your dreams looked over by a professional inspector, so you write the check at the closing with a light heart. Two weeks later, the plumbing in the basement goes bad, and it's going to cost \$2,000 to fix.

Identifying hidden flaws in a house before you become the new owner can save you big bucks. You may be able to get the sellers to reduce their asking price, or at least do the repairs before you move in. But it's not always easy to tell when something's wrong, or about to go wrong. Hiring a professional may help, but home inspection is a largely unregulated field; only California, North Carolina, and Texas have licensing requirements. And, even a good inspector may miss an out-of-sight problem -- like plumbing that's hidden behind a ceiling or wall. In fact, most inspectors use contracts specifying that they are responsible only for what can be seen with the naked eye.

Nevertheless, you can improve your odds of finding potential trouble spots if you know the right questions to ask. Go through the house with your inspector, and study this list so you're aware the areas where flaws often show up:

Electrical wiring

Because wiring isn't usually visible, most home buyers don't think about it until there's a problem. However, the age of the house can tell you a lot. If you're buying a home that's more than 40 years old, be sure your inspector checks for old linen insulation on any exposed wiring. Once used to cover wires, it creates a fire risk as it deteriorates. Ask the homeowner if your inspector can remove the cover of the circuit-breaker panel; if old wiring is in bad condition, complete rewiring may be inevitable. You may want to ask a licensed electrician for an independent estimate.

If you're buying a home built between 1965 and 1972, ask your inspector to check any aluminum wiring. The wiring, frequently used in homes built during that time, is not dangerous in itself, but it can be a fire hazard if it's improperly spliced or connected. Inspectors frequently find problems with this kind of wiring in homes where owners have attempted to do their own electrical work. Ask about new additions or recently finished basements, then check for professional inspection stickers on or near the circuit-breaker panel. If you don't find them, ask an electrician to check the wiring in suspect switch plates or outlets.

Plumbing

Water leaking from a ceiling or wall is likely to be the first sign of a plumbing problem. Make sure your inspector checks pipes under sinks for corrosion or water stains, and if there is a drop ceiling, ask to lift the panels to get a look at the pipes. Another trouble source is softened plaster-board behind the tiles around a tub or shower basin. Look for cracked tiles where water may have seeped through, and ask your inspector to check the sturdiness of the walls.

Structural components

A tattered roof or a cracked foundation is hard to miss. But there are also less visible flaws outside a house that may indicate trouble ahead.

A driveway, patio, or flower bed that slopes toward the home might mean flooding problems in the basement or crawl spaces. Look for signs of water damage on the walls or floors. The problem may be corrected simply by adding soil around the foundation to slope the water away from the house.

Lead paint

Under a new federal law, sellers and landlords are now required to disclose any known lead-paint hazards in housing built before 1978. They must provide tenants or buyers with results from any prior lead tests. With house sales, the rule also requires the seller to give a buyer up to ten days to conduct a lead-paint test.

In many cases, EPA officials say you don't have to remove lead paint, particularly if it's in good condition. However, if you intend to renovate, scraping, sanding, and burning can significantly raise lead levels in the air. If you must remove the paint, call your local or state health office to find an abatement firm. To test paint chips for lead, you may need a laboratory analysis. Call your local or state health offices for information. Paint-chip tests to identify lead cost from \$10 to \$20 a sample.

For more information, call the National Lead Information Center at 800-424-LEAD (800-424-5323).

Asbestos

Asbestos is a mineral fiber that was once used in many building products and insulation. Inhaling asbestos can lead to a greater risk of lung cancer and other diseases. Since the 1970's, the fiber has been eliminated from most construction materials. But asbestos in the home is not always hazardous, particularly when there's no flaking or visible sign of deterioration. "If it's in good shape, leave it alone," says Ken Giles, a Consumer Product Safety Commission (CPSC) spokesman.

If you're considering buying a home built before 1979, asbestos may be used in products throughout the house. Check the condition of asbestos insulation blankets on furnace ducts, steam pipes, and boilers; vinyl floor tiles and the adhesives used to install the flooring; wall and ceiling soundproofing and decorative wall coverings (sprayed on, it looks like cottage cheese); cement pipes under the floor that carry furnace heat; and insulation around furnaces or wood-burning stoves.

The testing and repair of asbestos is best left to professionals. For names of accredited asbestos testing laboratories call the National Institute of Standards and Technology at 301-975-4016.

Repairs usually involve sealing or covering the asbestos so that fibers cannot disperse into the air. Check with state and local health departments or EPA regional offices for names of inspectors and removal contractors. If you opt to do some of the work yourself, be very careful. Read "Asbestos in Your Home," available by sending a postcard to: CPSC, Washington, DC 20207.

How (and When) to Hire a Home Inspector

Most people hire a home inspector after they've made a formal bid on a house. However, before you clinch the deal, make sure the contract specifies that if the inspection turns up flaws, you have the right to withdraw the bid and terminate the deal. Once you're sure of that, there are two more questions to answer: Where do you find the right inspector? And how much should you pay?

The average cost of a basic inspection is \$250 to \$300, with extra charges for environmental or septic-system tests.

To find an inspector, a referral from a friend or your lawyer is your best bet. Don't ask the Realtor; in most cases she's working for the home seller, and you want an inspector who is working for you.

Another source of qualified inspectors is the American Society of Home Inspectors (ASHI), an industry educational organization that requires its members to pass two technical exams, perform 250 home inspections, and keep current with industry education. ASHI has 1, 600 member inspectors in all 50 states and Canada.

To hire a competent home inspector, ASHI offers these *tips*: * Ask how long the inspector has been in the home-inspection business. * Make sure the inspector does not handle the repairs, that's a conflict of

interest. * Ask how long the inspection takes; it should be about two to three hours. * Ask if you can accompany the inspector; both buyer and seller should be welcome to watch. * Ask for a written report. * Look for an inspector who has errors and omissions (E and O) liability insurance, which will protect you if it can be proven that the inspector was negligent. * For a list of ASHI members in your area, and a copy of the brochure "The Home Inspection & You," call 800-743-ASHI (800-743-2744).

What a Warranty Will (and Won't) Do

Sellers or real estate agents sometimes offer a homeowner's warranty on a property, absorbing the \$300 to \$600 fee to reassure a buyer who is wary of potential problems, particularly in an older home. Generally good for one year, such policies offer financial protection against flaws that didn't show up during the inspection.

Sound too good to be true? It may be. Although some policies provide good protection, many have a long list of exceptions, limited coverage, and hefty deductibles.

If someone else is offering to pay for the policy, accept it, but don't imagine you're totally covered. Read the fine print, and think twice before purchasing.