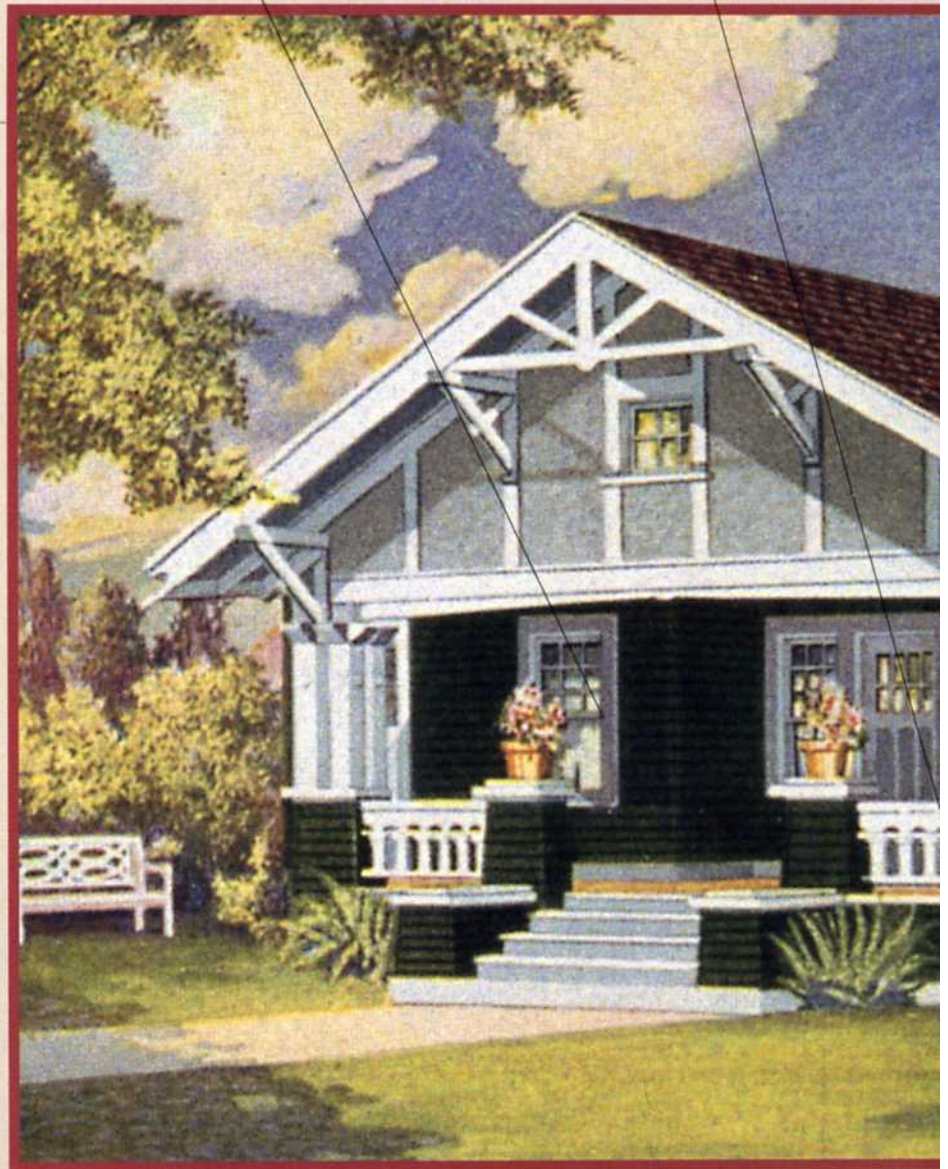


# BUYING A BUNGALOW: AVOIDING SURPRISES

BY JOHN AND JAN ROBISON

*Nothing is more discouraging than to buy the home of your dreams and suddenly find yourself confronted by thousands of dollars of unexpected major repairs. Fortunately, you can minimize the risks by following some simple steps. The following suggestions are based on laws in Washington state and our experience as Realtors specializing in old homes. Talk to professionals in your own locale about any unusual situations specific to your area.*

**F**OR STARTERS, have a whole-house inspection by a professional home inspector. This is essential before you buy a house. It can tell you what home repairs are needed – and can give you a big “out” from your purchase contract in the event the problems you find are unacceptable. A phrase such as “sale subject to purchaser’s approval of the results of a professional home inspection” makes it clear that if, for any reason, you don’t want to proceed, you’re off the hook. Give yourself enough time to get your inspection done – 10 days is typical – and put it in writing. These inspectors often have a broad base of knowledge, but may not pos-



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sess in-depth expertise about certain subjects. For that reason, you want to have time to hire a specialist if troubling questions arise.

Don’t expect the bank’s home-loan appraiser to catch property-condition problems. On a conventional loan, they are primarily concerned

that the roof has five years of life remaining, and that the well and septic systems, if any, are functional. If, however, the roof turns out to be bad but they didn’t catch it, you have absolutely no recourse against them. Their duty is to the bank, and not to you. They have been hired by the



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PHOTO: SEARS, ROEBUCK AND CO. ARCHIVES

bank to ensure that the house is worth what you agreed to pay, and that there are no conditions existing that might make the bank end up with a damaged, repossessed house.

There will be many costly areas the bank’s appraiser won’t inspect. Bungalows are notorious, it seems,

for having wood-to-earth problems. Usually easily correctable, the smart buyer will want to consider having a pest control report. Large government lending agencies, such as the FHA and VA, have a rule that requires six inches of space between wood and earth. This is to minimize

the risk of termites, carpenter ants and wood rot. Take a look around the house and try to spot wood-to-earth situations. Check the lattice around the front porch. Front and back porches are often supported by posts that are sitting on the bare dirt. Many times access is simply not available under certain portions of the house. Is it worth it to saw an access hole to see what’s in there? The answer is yes.

**S**OMETIMES we’ll run across a house that used to have a dirt floor in the basement, with the main support posts resting directly on the soil. Some years later someone poured a concrete floor. It’s very important to determine if the support posts are sitting on the concrete, or if they extend through it. Termites just love to tunnel up from the bottom of the support post, through the joists and sub-floor, and then finish off with the hardwood floor. We’ve seen it! If the posts extend through the concrete, they need to be cut off and have concrete-block piers placed underneath. Also check the bottom of the stairs in the basement for the same possible situation. We have seen bungalows built with beautifully finished basements, and found





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basement, anyway?” If you just have a typically scary, unfinished old-house basement that you rarely visit, then maybe fixing the radon is going to be a waste of money, since your exposure is going to be so infrequent.

that the stunning oak floors were built right on raw dirt! Does that spell trouble, or what?

The question of whether or not radon is bad might be a subject for debate, but for only a few dollars for a test and about \$1,000 to take care of a radon situation, maybe safe is better than “sorry.” Radon testing ranges from \$10 to about \$75. The cheapest form of testing is going to take longer than a typical 10-day inspection period, so probably a faster test is called for if you’re buying a house. Don’t be lulled into a false sense of security if you’ve talked to the neighbors and their houses have low levels of radon. That is no indicator of what your house might show when tested. Radon is extremely variable. It also is heavier than air, and tends to accumulate at the lower levels of the house, such as the basement. It is quite possible that the basement could be dangerously over the Environmental Protection Agency’s guideline, but that the main floor reading could be quite low. At that point you must ask yourself, “How much time do I really spend in the

**U**NLIKE RADON, which you are exposed to with every breath, asbestos exposure can generally be avoided by not disturbing areas where asbestos currently exist. It’s better to not start trying to fix the problem by tearing it out. Do bungalows have asbestos in them? You bet. Look around the furnace ductwork. Old boilers were usually completely encased in it. If the old heating system has been replaced with a nice modern one, it makes us wonder how careful they were in removing the asbestos from the old furnace.

Don’t go ripping out old vinyl flooring in the kitchen and bathroom indiscriminately. Put new flooring over the old. Large quantities of asbestos were used in vinyl flooring up through the 1970s.

Don’t panic when confronted by an asbestos situation. Consult a professional and you will usually be told that encapsulating it with latex paint, so the fibers don’t become airborne, is probably the easiest and most cost-effective way to deal with the problem.

What about asbestos shingles on the outside of the house? They are not considered to be a health hazard – unless you break them. When the brittle shingles are broken, they

**“Knob and tube wiring is not in violation of the code, providing certain rules are followed.”**



release a little cloud of asbestos particles in the air, so we’d rather avoid that. If you elect to remove them from your house, you’ll find each shingle attached with three nails. Carefully removed unbroken shingles can often be sold to salvage yards for about 25 cents apiece, depending on your area. Take the money and paint the house!

New federal lead-in-paint rules have applied since the first week of December 1996. Buyers and sellers must now sign a form pertaining to lead-based paint in the house: Purchasers are given the right to test for LBP, and have the opportunity to withdraw from a transaction within a specified period of time. Do bungalows have lead-based paint? It seems likely since most have had several coats of lead-based paint before it was outlawed. Minimize exposure by not sanding old paint, if possible. This raises dust that is easily inhaled. Instead, use a liquid paint stripper or paint over the old paint.



**“Front and back porches... minimize the risk of termites, carpenter ants and wood rot.”**

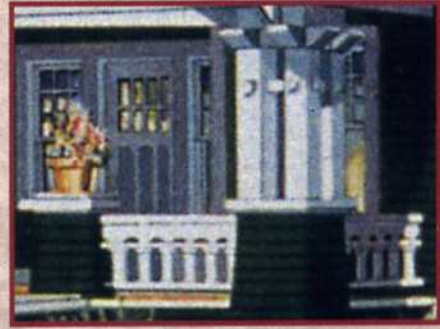
**B**ANKS WON'T LOAN on a house with less than five years of life remaining on the roof – at least in theory. But we have seen many extremely marginal roofs pass inspection. Look at the roof yourself. Use a pair of binoculars for the hard-to-reach places. See lots of lost granules, curling or blistered edges on your composition shingles? Maybe it's time to call a roofer. You can almost certainly find a roofer to give you an informal opinion and estimate for free. In most places, having no more than three layers of roofing material is up to code. More than that, the roof must be torn down to the rafters and re-sheeted, costing a lot more money. We have seen houses with as many as seven layers of roofing – way too much weight for the rafters which have usually started to bend under the load, or have already splintered! Someone never obtained permits or inspections. Bungalows seem particularly prone to roof problems due to their often low-pitched roofs. But we love 'em anyway!

Most lead pipes have been replaced by now. It's easy to see why, since they rot and leak with alarming frequency. We once saw a bungalow in which the owner had closed the many holes in the lead pipes with rubber splices and clamps. One house had been plugged by driving cork and pieces of wood into the hole. Wow!

You are most likely to run into lead under the utility sink in the basement. Look for a trap under the sink. Not only is that probably lead, but due to the design, it isn't possible to run a snake through it. Don't leave this problem as is and make your plumber mad!

Contrary to popular belief, knob and tube wiring is not in violation of the national electric code, providing certain rules are followed. The code suggests inspection by a licensed electrician, as well as having the right capacity fuses or circuit breakers for the circuit. Most knob and tube circuits are designed for 15 amp capacity. You would be surprised how many 30 amp fuses we have seen on these circuits. At that point, it is easier for an overload to melt the wiring inside the wall than to pop the fuse or circuit breaker. Also, it isn't a good idea to surround the existing wiring with insulation. This causes problems with heat dissipation, and could lead to a fire. Most houses are a mixture of old, medium and new wiring. The newer circuits were typically installed for the heavier appliances, such as the stove or dryer, while the knob and tube circuits are only used for lights.

**R**emember, no house is perfect. You should be prepared to undertake a lot of work when you get involved with an old house; that's part of the satisfaction and fun! However, it's nice to know what you're getting into, and to



avoid potential financial ruin caused by inadequate inspection.

The seller has an obligation to reveal all known defects, including any past history. The key word here is “known.” It is quite possible that serious problems exist that the current owners can say they don't know about. If you have to sue the previous owners over an undisclosed defect, you had better be prepared to prove that they knew about it and fraudulently concealed the problem. This could be difficult, and one good reason to consult a professional home inspector.

You, as the purchaser, have a legal duty and obligation to inspect the property. Once you get past the inspection period you typically are in no position to withdraw an offer or negotiate with the seller regarding repairs. Don't let that happen to you!



*John and Jan Robison worked for 12 years as Realtors specializing in old homes in the Pacific Northwest. They encountered many of the challenges presented in the article, themselves, when they began renovating their own Craftsman bungalow in 1977.*