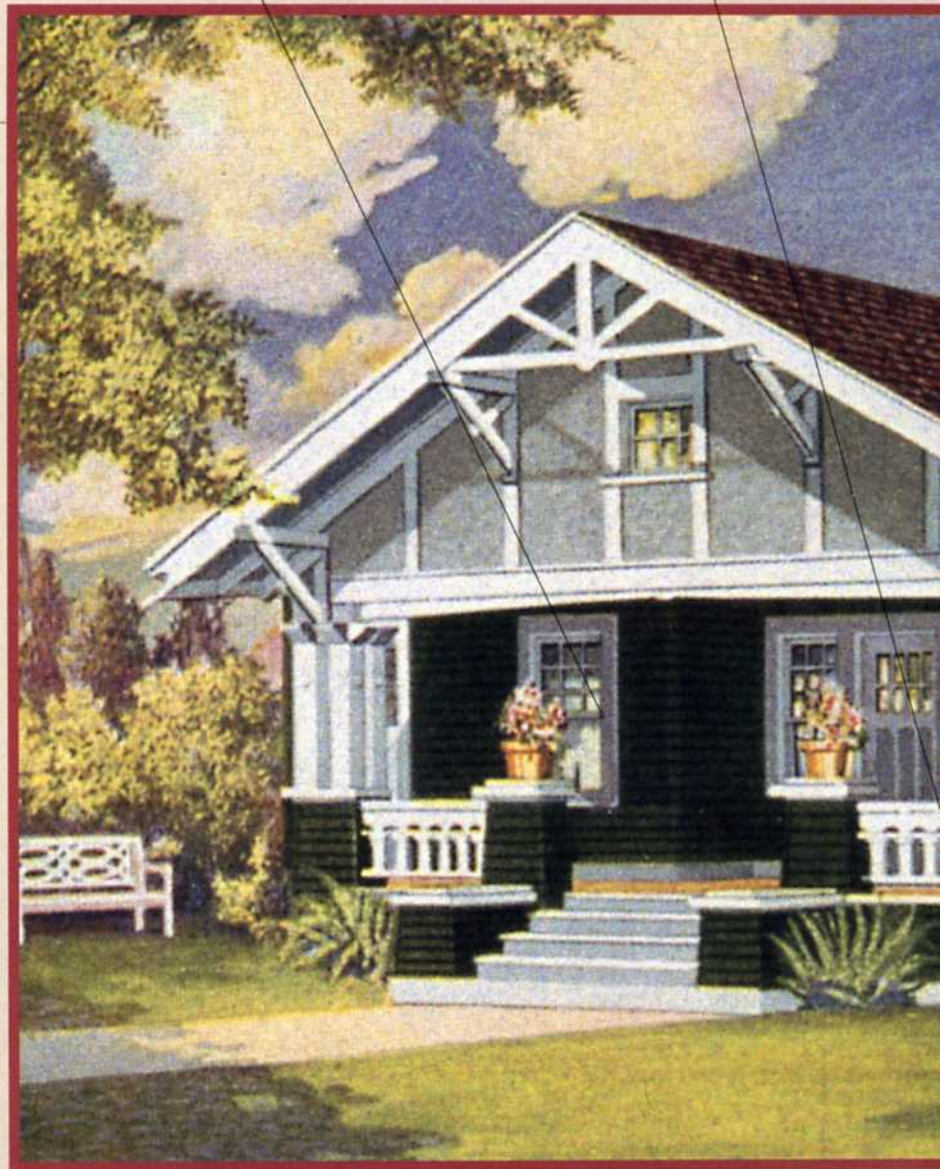


BUYING A BUNGALOW: AVOIDING SURPRISES

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.

FOR 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-



“Bungalows are notorious for wood-to-earth problems...”

“New federal lead-in-paint rules apply. Purchasers can withdraw from a transaction...”

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

“Radon is extremely variable...and accumulates at the lower levels.”

“Don’t panic when confronted by an asbestos problem...exposure can generally be avoided...”

“Don’t expect the bank’s home-loan appraiser to catch property-condition problems.”



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.

SOMETIMES 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

