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## Inspectors don't cover environmental hazards

Back in 1994, Natalie bought her first house in what was then the City of York. Relying on my advice, she retained a reputable home inspection firm to give the house a thorough going-over before finalizing the deal.

About a month ago, while getting estimates for a new basement floor, her contractor asked if she knew there was asbestos covering a pipe spanning the entire length of the house.

Natalie was shocked because the only mention of asbestos in the report was buried in less than one page in the supplementary section at the back.

"I couldn't believe that my home inspector hadn't noticed this covered E-shaped pipe, in full view as soon as you enter the basement," Natalie said last week. The idea that the material insulating the pipe was asbestos never crossed her mind.

Days later, an asbestos specialist confirmed the insulation was indeed asbestos and that it was in unstable condition due to tears in the wrapping, especially around the pipe elbows. "I was more upset that I had been unknowingly living with this dangerous toxic substance for over six years than I was with the \$1,800 cost to have it professionally removed," Natalie said. Within two days, after half of the basement had been swathed in plastic sheets, the asbestos was finally removed in plastic bags for toxic waste.

Asbestos is a fireproof material widely used before 1975 in many building materials, from insulation to floor tiles. Chronic (long-term) inhalation exposure to asbestos in humans can lead to a lung disease called asbestosis, a diffuse fibrous scarring of the lungs. Where it is intact and not deteriorating, it is said to pose little danger. Small quantities of asbestos can be detected in indoor air from erosion of natural deposits in asbestos-bearing rocks, from nearby industrial uses, from ceiling and floor tiles and insulation, and from brake linings on cars and trucks.

On the back of the home inspection contract Natalie signed with the inspection company six years ago, a disclaimer states that no comment would be offered on environmental concerns such as urea formaldehyde foam insulation, asbestos or radon gas. It recommended hiring "competent specialists" to examine environmental concerns.

"I thought I had hired competent specialists," Natalie says.

"I think such an important clause should be on the front of their form," she adds, "not on the back."

Had she known of the asbestos in 1994, she could have had an independent inspection, or negotiated the cost of removal off the price of the house.

Last week, I spoke to two prominent Toronto home inspectors, including one from the firm that did Natalie's 1994 inspection. They both emphasized that a \$350 home inspection is not an environmental audit, which might cost \$6,000 to \$10,000 or more, including considerable laboratory work. A full environmental audit would include things like soil contamination from buried oil tanks, radon gas, urea formaldehyde foam insulation, pressure-treated wood, mould, high power electrical lines and electromagnetic fields, lead paint, lead solder in the plumbing, and volatile organic compounds found in most household chemicals and in adhesives used with wall-to-wall carpeting.

Home inspectors will tell you that some of these items can be carcinogenic in certain doses, and there may be serious health consequences from exposure to some of these products in the levels typically found in houses. Natalie was justifiably worried about environmental asbestos floating around in the air in her house.

The inspectors I spoke to this week agreed there is some environmental risk in all houses. But there may be more environmental asbestos in a home from brake linings in nearby traffic than from many materials containing asbestos inside the house.

Inspectors will tell you that there is a certain risk in buying any house, and the cost of a full environmental workout is prohibitive, since some contaminants are obvious and some are not.

Buyers should have realistic expectations, whether the house is brand new or a century old. House inspections cannot cover hidden environmental hazards. If inspectors point out an asbestos-covered pipe, they leave themselves open to liability for failing to warn about radon gas, mould, buried oil tanks, or lead solder on the copper pipes.

Whether the home inspection contract contains an environmental disclaimer on the back, or on the front (where it should be), home buyers should be warned that no regular home inspection will alert them to all possible environmental hazards, especially the invisible ones. When contracting for a home inspection, be aware that hidden contaminants will not be part of the job.

But buyers can ask - or insist - that the inspector point out what could be obvious and visible signs of environmental contamination - lead solder on exposed pipes, formaldehyde insulation behind light switches, an unused fill pipe leading to a buried oil tank, and especially, plumbing wrapped in asbestos insulation.