

EMFs on property, buyer's responsibility for unauthorized pier, and first-time buyer's need-to-know info | Home & Living

Q. Should I be concerned that I am buying a property in a property owners association and the sellers did not get their permission to build a pier and a floating dock?

A. If the property owners association gave you notice that something is in violation and you close on the property, it has become your responsibility. For this particular example, the POA can require that you have inspections and permits from the U.S. Army Corps of Engineers, the Virginia Marine Resource Commission and the city of Virginia Beach.

The city will require approved waterfront construction drawings from an engineer, which could run to \$800. The best situation is that the seller already had these and that there are only inspection and permits that must be done, which could run \$100 or so.

The worst case is that the construction would be not approved, and you would be ordered to take down the pier and dock.

I suggest making the offer contingent upon the seller providing any and all governmental approvals/plans and specs that were obtained as part of the project, with the buyer having the right to void the contract if the information is not satisfactory to the buyer. The buyer might also request that the POA retroactively approve the improvements as constructed.

It is important to contact the city or your attorney before getting locked into a transaction so that you know what you are getting into. – Amy Rhodes, *GRI, ABR, SRES, CRB, served as 2014 chairman of the board of the Hampton Roads Realtors Association and is managing broker of Rose & Womble Realty's Shore Drive office in Virginia Beach*

Q. During a home inspection, is it OK to walk around the property I am buying with my electromagnetic field meter in an effort to get a reading of the volume of frequency waves?

A. Absolutely. But, more importantly, what is an electromagnetic field, and why is it a concern? The Internet is loaded with tons of articles and studies on EMF and its impact. Let's consider what EMF is and how it may relate to today's common consumer.

Many things – at all times – are creating electromagnetic fields. A report by The World Health Organization, "What Are Electromagnetic Fields," explains that even our own bodies produce these fields, but they are low intensity. Technology can produce a much more intense electromagnetic field. An example of these artificial EMFs would be a nearby cellphone service provider or even a power line.

Short-term exposure to very high-levels of electromagnetic fields can harm health, according to WHO.

But please don't think that because you live near a power line that you're quickly

reducing your days left on this planet. Some individuals have suggested that low level electromagnetic exposure at home contributed to insomnia, cloudy thinking, and stress, but a study by WHO found such links scientifically unsupported.

EMF is measured in volts/meter. Electric fields are strongest when close to a charge or charged conductor, and as you place distance between you and that conductor, the strength of the electric field lessens. For example, electric fields from a power line outside your house are reduced by your home's exterior, walls, trees and perhaps another building. When power lines are buried, those electric fields are hardly detectable at the surface.

YouTube has several videos showing these meters in action, and they react to common appliances in our home. I watched one where the meter holder turned on the microwave, and the meter quickly reacted into the red/high-frequency level. This person had an extended measuring tape stemming from the microwave all the way to the other side of the kitchen counter. It wasn't until he got to the 11-foot distance did the meter reduce to a safe reading. We can't always avoid it, but perhaps we can be more cognizant about its effects. – Suzie Harris *is vice chair of the Hampton Roads Realtors Association's Your Professional Network and a Realtor with RE/MAX Central Realty in Virginia Beach*

Q. *What are the top five things that first-time homebuyers need to know?*

A. There is so much information being thrown at new homebuyers. Breaking it down into the five most important things a first-time homebuyer needs to know is a great way to begin your journey to homeownership. Let's dive in.

1. When a lender approves you for a particular amount, this does not mean you should necessarily spend this amount on a home. Create a budget based on what you can afford. By estimating the costs of owning and maintaining a home and looking at your current everyday expenses, you should be able to come up with a comfortable spending limit. Don't forget to leave yourself a little fun money. Being able to enjoy a nice dinner out or taking a family vacation while being able to pay your mortgage makes life more enjoyable. It's all about balance.

2. It's up to you to decide when you are ready to buy your first home. Don't be swayed by social pressures or changing interest rates. Homeownership comes with big perks (equity, anyone?), but it is definitely also a big responsibility. Only you can decide when it's the right time to begin looking for a home.

3. Know the difference between needs and wants. Figuring out what you absolutely cannot live without in your new home will give your home search a clear direction. This will make it much easier to find "the one." You may change your mind about certain features along the way, and that's OK.

4. You don't need to find your "forever home" on the first try. Your needs can change as time goes along, and vice versa. Who's to say your "starter home" can't be your "forever home"? There is no rule that says you need to purchase a different house every decade. Of course, if that's what you want to do, go for it.

5. Choosing the right agent is the key to a smooth homebuying experience. Your Realtor can help keep you on a timeline and connect you with the right people to make your purchase happen. You deserve a great homebuying experience. – Jessica Riegel *is a*

member of the Hampton Roads Realtors Association and a Realtor with Keller Williams Town Center in Virginia Beach.

This column is relative to the real estate industry and only reflects the opinions and knowledge of those answering the questions. To submit a question to be answered by Hampton Roads Realtors Association Realtors, email vhecht@hrra.com.