

## **PURCHASING, LEASING OR SELLING A HOME**

### **CHECKLIST: For Buyers Evaluating A Home**

Use this list when you become seriously interested in a house. It will help you make a better and more informed decision, and will let you step away from the emotional pull you will feel for a house you want to own. Things you see may affect how you phrase your offer, what requests you might make for repairs, and give you a sense of whether you're buying the Money Pit.

Do not use this list as a substitute for hiring a home inspector to check out the house thoroughly. The inspectors who have been through the house for the seller or the lender do not work for you.

#### Structural Problems

- What is the condition of the interior walls?
- What are the floors and underflooring made of, and what is their condition?

*True Story:* A do-it-yourselfer in Wyoming built a staircase and used drywall for both the risers and the treads!

- What is the state of the roof? Are the shingles curling up? Is there moss growing? Do trees hover close?
- What is the condition of the gutters, downspouts, flashing, and fascia?
- Do the doors and windows seal out weather?
- Can you easily open the windows? If the window has screens combined with storms, can you move the storms and screens easily? If the window is the old-fashioned kind with the pulley, counter-weight and sash cord, are the parts in working order? Do you need to prop the windows open?

#### Water

- Check for signs of water problems in the basement around the foundations. Mildew on the walls, or a dark, scaly-looking surface, indicates too much

moisture in the basement and might indicate a leak through the foundation or basement walls. Move rugs around and use your nose to lead you to moist places.

- Look at the ceilings, especially those under flat roofs or slightly slanted roofs, and around dormers for signs of leaks. You may notice bubbling in the ceiling, or brown spots, patches or new paint. Be suspicious.
- Check the drainage outside around the foundation. Does the land slope toward the house or away from the house? Do the drainpipes deposit water away from the foundation? Are there a lot of plants growing out of the foundation? Are there cracks?

### Interior Environmental Hazards

- In older homes, look for asbestos coating on pipes for the heating system, the furnace, and water heater.
- Make a note to get the basement tested for the presence of radon, a naturally occurring radioactive gas that can seep in through the basement walls and foundations. It is carcinogenic and may cause lung cancer.
- Make a similar note for carbon monoxide gas. Carbon monoxide (CO) is a by-product of fuel combustion. It is odorless and invisible and it can make you very sick or kill you. A misfiring furnace, water heater, or gas stove could emit CO, so you'll want to get them checked.
- Be on the lookout for signs of vermin and insects, such as mice, termites, cockroaches, and bats.
- A city inspector or other inspector should determine if the house has lead-based paint. Under federal law, homes offered for sale must be free of lead-based paint. It is more typical in older buildings, and up to 75 percent of the housing stock is still affected by it. Watch for flaking, chipping and peeling paint and paint dust and point it out to your inspector.

**Warning: Lead-based paint is extremely dangerous to small children and pets!!! It damages the central nervous system. Crawling and toddling children interact with their environments by putting things in their mouths. But paint dust is the main source of real problem and it is easily created and inhaled. The consequences for your children could include diminished IQs, learning disabilities, Attention Deficit Hyperactivity Disorder (ADD/ADHD), mental retardation or brain damage**

### Plumbing

- How long does it take hot water to get to the shower?
- Do you like the way the toilet flushes?
- How's the water pressure? Check on the faucets in the bathrooms and the kitchen.
- When you flush the toilet does the water temperature in the shower change dramatically?
- Is there a water softener?
- Do the drains seem slow?
- How old is the water heater? Can you read the temperature controls?
- These items may not be as critical as radon or lead-based paint are, but since you'll be using the plumbing pretty often, it's nice to know what you'll have to put up with until you can make any necessary repairs or changes.

### Electrical Systems

- How much action can the electrical system handle?
- Does the box connecting your house to the electric line have fuses or circuit breakers?
- Are the electrical sockets upgraded to take grounded plugs?
- Are there mystery switches (you flick the switch and nothing seems to happen)? Make a note so you can ask the seller what they're for.

### Kitchen Appliances

- What is the condition of the kitchen range, refrigerator, microwave, and dishwasher?
- Will they be sold with the house?
- If the house has a gas range, does it have a pilot light or an ignition starter? Does the oven door close securely? How much control do you have over the flame?

### Outside

- Where are the lot lines?
- Is the landscaping adequate?
- What condition is the garage in? Are there other out-buildings?
- Are the fences, patio, and deck in good repair?
- What is the condition of the exterior siding? Find out if the siding is synthetic stucco. Other homeowners have experienced severe problems with this kind of siding, and it has been outlawed in some areas.