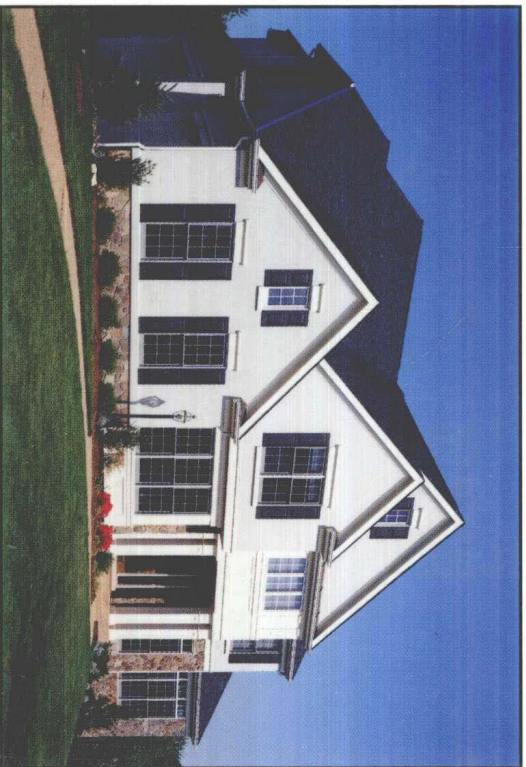


HOME

SAVE
A FORTUNE IN
AVOIDING COSTLY
MISTAKES AND
OVERSIGHTS!

BUYER'S CHECKLIST



☒ Helps you to identify hidden problems before they become costly headaches

☒ Provides the kind of nitty-gritty scrutiny you can't get from an official inspection

☒ Covers all aspects of house and property from roof to foundation and everything in between

The Home Buyer's Checklist

Robert Irwin

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Introduction

Getting Started: Protect Yourself When Buying a Home

Have you ever walked through a home that was offered for sale and wondered what you should be looking at? What questions should you be asking yourself? The seller? The agent?

What should you be doing to determine if the home is in good shape or bad? If it's up-to-date or obsolete? If it has serious or modest defects? If it's a good choice in the neighborhood, or a bad one? In short, if it will make a good investment, or a poor one for you and your family?

Agents, who see hundreds of homes on a regular basis, can help. But sometimes they don't know what to look for, either. And, do you really want to rely entirely on the agent? Wouldn't you rather know what to look for yourself?

Wouldn't it be terrific if you had the experience and knowledge to know exactly what questions to ask about every detail of a "for sale" home? If you could go down a list and check off the many items you needed to know about?

That's what this book offers you. It's a personal checklist of everything you should ask when you're looking to buy a home. It covers all aspects of the property, from the neighborhood to the front driveway to the heating system to the kitchen to the backyard. It

instantly converts you from a first-time “know-nothing” looker to a savvy buyer. It even suggests questions that you may want to ask your agent or the seller as you examine a property.

Use this checklist book as a guide, and it won’t lead you astray. It will help you see the “for sale” home in its true light. It will keep you from overpaying and will lead you to make an educated choice and purchase a home you can be confident about.

How to Use This Book

Take it with you when you look at a home you’re considering. If you’re concerned about the appearance of the kitchen, check out the questions (and answers) on kitchens. If you’re wondering about a door not closing, check the sections on doors. If your concern is ragged-looking carpeting or poor landscaping or any aspect of the property, check out the related questions (and answers).

Of course, you probably know that in many states sellers must give home buyers a list of disclosures detailing defects in the property. Further, buyers can demand to have the home professionally inspected. Doesn’t this combination protect you when you buy?

It helps. But remember, the inspection and the disclosures normally take place *after* you’ve already made your purchase offer and had it accepted. At that point, if anything really bad is revealed, it’s now a matter of trying to fix the deal, or get out of it . . . not deciding to get into it.

Take this checklist book with you when you first go through a property—*before* you make your purchase offer. After all, why go through the hassle of making an offer and getting it accepted, if you’re not really going to want to buy the home anyway? Why pay the cost (it’s the buyer who pays for the professional inspection) if you could have eliminated the home from consideration by checking it out yourself? With this book you can confidently precheck out a “for sale” property prior to making an offer to buy.

This is not to say you shouldn’t carefully consider both the seller’s disclosures and the professional inspection report. Indeed, if your state doesn’t automatically demand disclosures of the seller, you should demand them as part of your offer. And you’ll want

to be sure your demand allows you time to approve or disapprove of the disclosures (usually within a few days) and the inspection report (usually within a few weeks).

However, sellers don't always disclose everything. Indeed there may be problems with the home that they are completely unaware of . . . unless and until you ask them, from questions drawn out of this book.

And professional inspectors can't see everything in an inspection that lasts just a couple of hours. However, if you've already identified several suspicious areas, you can ask the inspector to specifically check them out. The inspector can then either confirm your worst fears, or allay them. (This book, however, is not designed to take the place of a professional home inspection nor to allow you to troubleshoot problem areas.)

Finally, there's the matter of what to do if you discover a problem. Solutions are suggested throughout the book. And if you do decide to go forward with the purchase after your checklist evaluation, you may want to insist (in the purchase offer) that the seller pay for correcting the problem, or put into writing his or her explanation. Of course, if the problem is really bad, you may want to simply walk away from the home!

Check It Out

Don't feel like and don't be a helpless buyer. Take charge of your home search. Check out each and every property you look at. Perhaps you'll want to ask only a couple of pertinent questions. Or maybe you'll have hundreds!

This book will transform you from a wide-eyed beginner to a street-wise pro. Let it protect you when you make your all-important home purchase decision.

Contents

Introduction

CHAPTER ONE: Interior

Windows, Doors, and Door Frames	
Wood Flooring	6
Tile and Masonry Flooring	9
Vinyl Flooring	13
Carpeting	16
Ceilings	19
Walls and Wall Finishes	22
Light Fixtures, Switches, and Plugs	25
Kitchen Cabinets	29
Kitchen Counters	31
Kitchen Appliances	34
Bathroom Counters and Fixtures	37

Bathroom Plumbing Fixtures	40
Bathroom Tile, Ceilings, Walls, and Floors	44
Mirrors	47
Fireplaces and Heaters	49
Crawl Space	54
The Basement	57
Stairways	61
The Attic	64

CHAPTER TWO: Exterior 68

Exterior Maintenance and Color	68
Siding and Trim	72
Porch and Deck	76
Gutters	80
Roof	84
Foundation (Exterior)	88
Doors	91
Windows	96
Garbage Can Space	98
Rubbish Accumulation	101

CHAPTER THREE: The Foundation 103

Foundations and Slabs	103
The Foundation Supports	107
The Slab	110

CHAPTER FOUR: Infrastructure 114

Plumbing and Pipes	114
Heating and Furnace	117
Electrical	124
Air-Conditioning	126
Water Heater	129
Water	132

CHAPTER FIVE: Safety Issues 135

Detectors	135
Asbestos	138
Lead	141
Formaldehyde	144
Radon	145

CHAPTER SIX: Land and Landscaping 147

View	147
Boundaries	150
Soils and Rocks	152
Utilities	154
Driveways and Walkways	158
Landscaping	162
Bushes and Shrubs	165
Lawn	167

Trees	170
Fences and Walls	174
Drainage	179
Sewer and/or Septic	183
Pool and Spa	186
Garage and/or Carport	190

CHAPTER SEVEN: Layout, Color, and Design 192

The Front of the House	192
The Living Areas	196
The Kitchen	197
The Master Bedroom and Bath	199
The Backyard	201

CHAPTER EIGHT: Other Considerations 203

Neighborhood	203
Pests	206

<i>Glossary</i>	209
<i>Index</i>	223

1

Interior

Windows, Doors, and Door Frames

WINDOWS—QUESTIONS TO ASK YOURSELF

Do All Windows Open and Close Properly?

In older homes, the windows sometimes jam. This is true for wood, metal, or vinyl and is caused by warping and deterioration over time. A little bath soap rubbed on areas that scrape can help temporarily, as can replacing worn rollers, if any. But often, the only long-term solution is to install new windows. See Windows below.

☐ yes

☐ no

Is There Any Broken Window Hardware?

Sometimes it can be more expensive to fix the hardware than the glass. Usually the hardware itself isn't costly, but getting the old out and the new in can be. Again, make sure the seller takes care of this.

☐ yes

☐ no

Are Windows within 5 Feet of Shower or Bath Made of Safety Glass?

☐ yes

☐ no

This is a safety necessity. Safety glass will shatter in many small pieces (or will not shatter at all if it's glue laminated). Regular glass will break into large shards, which can be extremely dangerous, particularly in a bathroom. There will be a label on safety glass, usually in a corner. If it's not safety glass, it must be replaced, and it's very expensive, typically several hundred dollars per window. You'll have to negotiate this with the seller.

Are There Any Water Stains around Windows?

☐ yes

☐ no

Water stains suggest leaks. There may be leaks because the windows don't fit well. Or water may be coming in around the outside edges of the windows, suggesting improper installation. Get a glass contractor to look at the stains and give you an estimate on costs to fix the problem. Have the seller pay for it.

Is There Any Black Mold around Windows?

☐ yes

☐ no

In some areas of the country black mold is a serious problem. It rots out plaster, wood, and even gets into furnishings! If any black mold is detected, get an estimate from an exterminator. It could cost thousands of dollars to have it removed if it's in the walls.

Are There Any "Soft" Sills?

☐ yes

☐ no

Sometimes a wooden windowsill, or the casing, will appear soft to the touch. This suggests rotting underneath. Have an inspector check it out, usually by digging a screwdriver in to see how significant the damage is. All soft casings must be replaced. More serious can be the other unseen damage caused by leaking water.

WINDOWS—QUESTIONS TO ASK SELLER-AGENT

Do Any Windows Need Upgrading?

You may need to upgrade to double-pane, low-e, and better-quality windows. Get an estimate of the cost. Determine if it's worth it given the overall price and quality of the home. See if you can get a price reduction because of the existing poor windows.

☐ yes

☐ no

Are Any Windows Not Working Properly?

Sometimes homes have "trick" windows that don't stay up, don't stay closed, or otherwise don't function as they should. Sometimes these are just nuisances that can be ignored. On the other hand, if the trick window is in the master bedroom or the family room, you may want to insist that the seller correct the problem.

☐ yes

☐ no

DOORS AND DOOR FRAMES—QUESTIONS TO ASK YOURSELF

Are All Doors Leading to Garage or Exterior Solid Core?

Test by lightly tapping on the door. If there's a hollow sound, the core of the door is empty—air. You should hear a solid thump. Solid core doors provide both fire safety (it takes a long time to burn through them) and security (they are very difficult to break down). Insist that the seller provide solid core doors to all external entrances.

☐ yes

☐ no

Do All Doors Close Properly?☐ yes☐ no

Close and open each door as you go through the home. If a door doesn't work properly, note it so it can later be professionally inspected. Sometimes a door problem is simply a matter of the home shifting over time and a rehanging can solve the problem. Other times it can indicate a more serious problem with the foundation.

Do Any Doors Have Holes?☐ yes☐ no

Most interior doors are hollow core. When they get a hole in them (as from a fist or other object banging through), they must be replaced. Usually they cannot be fixed. The cost is about \$50 and up. Have the seller do it.

Are All Doors Well Painted or Stained?☐ yes☐ no

It's usually quite easy and inexpensive to repaint a door. However, if a stained door shows marks or scratches, restaining can be more difficult and costly.

Does All the Hardware Work?☐ yes☐ no

Both handles and locks (if any) should operate easily. Replacement hardware for interior doors usually costs around \$25 per set.

Are There Any Missing Doors or Hardware?

Sometimes sellers have removed door handles or entire doors, particularly from closets in bedrooms that were converted to offices. Determine if the removed doors and hardware are still available and in good shape. In an older house it can be nearly impossible to match old doors and hardware when you try to replace them.

☐ yes

☐ no

Do All Doors Have Stoppers?

Stoppers keep the door from banging into the wall behind it and creating a hole. A stopper only costs around a dollar, but hurting someone to patch the hole so it looks good can cost \$25 and up.

☐ yes

☐ no

Are There Any Missing Door Frame Pieces?

These are sometimes removed to accommodate furniture or wall hangings. Finding replacements that match in an older home can be difficult. Ask if the original missing pieces are still available and in good shape (not broken or cracked).

☐ yes

☐ no

Do All Hinges Work Properly?

Hinges are usually brass or steel. Steel hinges can rust (leaving orange marks) and can "freeze" up. All hinges can squeak, which can usually be fixed with a tiny amount of a dry lubricant. Check to see that the screws that hold the hinges are in place. Empty screw holes usually indicate that the screw thread in the wood has been ruined. A handyperson can fix this, but it will cost a few dollars. Hinges that simply don't work or that squeak badly may indicate a warped or damaged structure or foundation—have them thoroughly inspected.

☐ yes

☐ no

DOORS AND DOOR FRAMES—QUESTIONS TO ASK SELLER-AGENT

Are There Any Doors That Do Not Work?

You may not catch all the problems yourself. Ask to see any doors that are not working and try to determine what the problem is.

☐ yes

☐ no

Have Any Doors Been Replaced Recently? Why?

Normally, doors in a home are never replaced, unless they are upgraded, or they have deteriorated for some reason. If the cause is deterioration, ask what was the problem? Has it been corrected so the new door will not be affected?

☐ yes

☐ no

Wood Flooring

QUESTIONS TO ASK YOURSELF

Is It Hardwood?

Hardwood floors can be finely sanded and usually have a very smooth finish. They are considered the best wood floors. Tap on the floor with a heavy pen. You should hear a dull, thick sound.

☐ yes

☐ no

Is It Synthetic?

There are many synthetic floors. Pergo is probably the best known. Synthetic floors are usually compressed wood with a wood grain pattern printed onto a plastic-type surface. They are less expensive than hard- or softwood floors, but are more difficult to clean. Tap on the floor with a heavy pen. You should hear a hollow, reverberating sound because the floor is not actually affixed to the underlayment but floats on it.

☐ yes

☐ no

Is It Softwood?

Some older homes have pine or other softwood floors. Typically these floors have a rough surface because they do not hold a fine, smooth finish. To maintain their appearance, they usually must be resanded and restained every five to ten years. Older floors may not have enough thickness left to be resanded. Check with a flooring contractor.

☐ yes

☐ no

Is It Scratched?

Wood floors must be kept well polished to avoid scratching. Scratching usually occurs when heavy furniture is dragged across wood floors. Sometimes small scratches can be filled in and restained inexpensively. Refinishing an entire floor can cost upward of several dollars or more a square foot.

☐ yes

☐ no

Are the Wood Floors in Potentially Wet Areas?

Wood floors are great in bedrooms and living areas. They are not wonderful in kitchens, bathrooms, and laundries. Water spills can get between the wood planks and warp them, ruining the floors.

☐ yes

☐ no