

Tips for Buying: When checking out a house, leave your emotions at home



Homebuyers often follow their hearts, and they should. Sometimes just going with a gut feeling is the best indicator. But when it's house-touring time, it's important to set those emotions aside and replace them with clear-headed thinking and a critical eye. Otherwise, your potential dream house might just turn into a money pit.

Although you should always hire a professional inspection before you complete the sale, you can spot the more obvious trouble signs early in the process simply by knowing what to look for. You can quickly check five key areas to determine if the home has serious problems.

Roof. A new roof can cost between \$5,000 and \$15,000 depending on the type.

- A quick method to determine if the roof is leaking is to look in the attic. **WARNING:** Don't climb into the attic yourself, unless you know how to walk on joists; you might step through the ceiling and injure yourself. Simply open the attic access panel and look inside.
- With a flashlight, check the rafters. They should not show water stains, which indicate leaking.
- With the flashlight off, look up at the roof. Any pinpoints of light shining through indicate a worn roof.

Foundation. A cracked foundation is a serious matter. It can cost tens of thousands of dollars to fix, and, in severe cases, may not be fixable. Keep an eye out for these potential warning signs:

- V-shaped cracks (larger at the top than at the bottom) around the perimeter of the house.
- Cracks in interior walls near corners of doors or windows. Look at all the corners of windows and doors, and at joints where walls meet walls, ceilings, or doors for signs that they are pulling away from each other.
- Doors that stick and squeak.
- Leaks and cracks in and around the fireplace.
- Obvious cracks in brick and mortar.

Piping. Copper piping rarely corrodes and is the plumbing of choice these days, but many older homes have galvanized steel plumbing. After 30 years or so it tends to rust out and leak. Replacing it can cost \$5,000 or more, so it's something you'll want to watch out for. Call a plumber if you have specific questions.

Flooding. If a house is poorly situated on its lot, flooding can occur under the house, which can seriously damage the home.

- In the basement, check for water stains on the foundation indicating flooding during rainy periods. If you find these, call in a soils engineer to confirm the problem and suggest solutions.

Unapproved work. All improvements to the property should have been done with permits from the local building department. Work done without permit may be substandard and, if discovered later, may need to be ripped out.

- Go down to your local building department and request copies of permits for all work that was done at the property address. Compare these with any additions or replacements done by the seller. If work was not done by permit, you may ask the seller to obtain permits for the work and bring it up to building-code standards before you purchase.