

Seller Prepare / Buyer Beware

Love At First Sight

Beware of love at first sight. The house may look darling, but it is best to look beyond the wreath on the front door and flowers blooming in the beds.

As you stand in the front yard, look for trees with branches hanging over the house. Trees are pretty to look at but you don't need that branch crashing through in a powerful storm or the shade causing mold or mildew on the roof.

On the roof, missing or upturned shingles or discolored streaks could mean the asphalt roofs, which can last 15 to 40 years, is nearing its end. Check the downspouts and gutters to see if asphalt grit is collecting there. Asphalt residue could also mean the roof is nearly worn out. Uprturned shingles might signal that ice is forming on the gutters and pushing under the roofing material in the winter. This could damage the roof and cause water to enter the home through windows when the ice melts. Gutters should be cleaned at least twice per year

The Grade

The earth should slope away from the house, not toward it. If the grade is wrong, rain will run towards the house and migrate to the foundation where cinder blocks soak it up like a sponge. A telltale sign of water leaking into the basement is a white filmy substance left on the walls or floor. The film represents mineral deposits that remain after the water has evaporated.

Walks & Driveways

Check for cracks and uneven surfaces. Asphalt driveways should be sealed annually, and cracks in concrete should be patched with a flexible masonry product that will move and shift as the concrete expands and contracts with temperature changes. Anything with a difference of three-quarters of an inch is a tripping hazard and should be repaired.

Fireplaces

Check the fireplace for creosote buildup that can ignite inside the chimney. Check the flue liner. A hot chimney fire can cause cracks in the flue liner, which can allow fire to spread inside the house. Also, make sure the chimney has a cap and screen to keeps animals out and sparks in.

Be wary of wood burning stoves. Wood-burning stoves can get so hot they can instantly burn skin and can ignite wood floors, paneling, furniture, drapes, sheet rock, even studs behind plaster if they are not installed properly.

Ceilings

Scan the ceilings for evidence of water leaks. A stain, discoloration, or a patch of different paint on a ceiling is a good sign there has been a leak.

Walls

It's a sure sign of termite infestation if a baseboard crumbles after you tap it. Like wise, if an interior wall has indentations, it may have termites dining on the studs.

Kitchen

Look for combustible materials near the stove and make sure the gas stove has no gas leaks and is properly ventilated. Also, check for a smoke detector near the kitchen. Check the plumbing installation and examine the pipes and the dishwasher for leaks. Also, tug on the cabinets to see if they are securely mounted to the wall. Look for a Ground Fault Circuit Interrupter (GFCI) outlet anywhere around water.

Bathrooms

Look for dark places beneath the linoleum. This could mean one of two things: the tub needs to be caulked because water is escaping onto the floor; or the wax seal beneath the toilet needs to be replaced. Place a foot near the base of the toilet and push with your knee. If the toilet rocks, it means the bolts are loose and the wax seal is broken. Check to make sure the bathroom has a fan that works and vents outside.

Basements

Look for signs of carpenter ants, termites or wood eating borer beetles, mold and mildew. Look for cracks and note that the diagonal ones near windows are minor and are evidence the house is settling while vertical cracks can mean a cracked foundation. Both types of cracks can and should be repaired. Cracks, mold and mildew are indications that water have seeped into the basement. The water source should be found and repaired if possible.

Take off the furnace panel and inspect the burners looking for corrosion and a blue flame because a yellow flame indicates the burner needs to be cleaned.

Check the electric service. Older homes should be upgraded to at least 100-amp service.

The Attic

The attic may be a dark, dusty place, but it can reveal many problems. Poor ventilation in a bathroom or a kitchen will show up in the attic. Make sure the attic is adequately ventilated with soffit or ridge vents. Examine the underside of the roof and assess its condition.

Claims History

Property claims databases such as the Comprehensive Loss Underwriting Exchange (CLUE) allows insurers to view claims history of a home. Clarifying how many claims have been filed for a specific property.