

**11. Review 145 item smart homebuyer checklist** (27 Minutes)

- Q1. Mr. Smith, is it true that you put a chapter that summarized all the important points of the book into a 145 item check list?
- A1. Yes it is. Would you like me to review them for you?
1. Private wells -- check with local well drillers for salt water maps. See if this is in a salty water area.
  2. Get a reliable local city and/or county map as you are home shopping. See if there are any rivers or streams listed. Flood insurance might be a factor in buying this property or building a home.
  3. Private well – get a well test to check if the water volume is adequate; you don't need to install a new well in the near future. You might also consider what may be adequate for a household of two people may not be adequate for a household with six or eight people or for horses.
  4. Don't buy a house that could be adjacent to a landfill, abandoned filling stations, or other external environmental hazards such as a chicken farm, slaughter house, or shooting range.
  5. Does this house sit on a high-traffic street? Check the volume at different times of the day and different days of the week as it may vary according to shift changes from factories, hospitals, schools, or other employers.
  6. Is the lot located at a subdivision entrance or a corner lot with a stop sign where cars are constantly stopping, starting, squealing their brakes, and hitting their accelerator?
  7. Don't buy a property that is over-built for the neighborhood, even though the price may be attractive. It may take a very long marketing time to sell that house and that house may have to be marketed over a very large area of two or three counties to make a sale.
  8. Don't buy a house in a declining neighborhood where your chances are very slim of recovering your original purchase price. This can be checked out by driving around or reviewing an assessor card from a local government agency.
  9. Look at the lay of the land. Is the lot where the house is located or a future house may be built below the road level so that it acts as a catch basin? This situation would be subject to chronic flooding from surface water, with resulting wet basements and extra expenses.

10. Consider that the house may be next door to a higher property or lot so that all of the rain runoff from that lot or area or a shopping center with its paved parking lot may be flowed and channeled over onto your property, with constant maintenance and repairs.
11. Private roads: Ask if there is a private road maintenance agreement and who is responsible amongst the neighbors to pay for what and what the dollar amounts are. Don't be the person who has to chip in or hire a tractor or contractor to make the repairs so that the private road is passable.
12. Does the property have a joint driveway with neighbors who do not share the driveway?
13. Muddy and impassable roads: When you buy the house everything may be fine, but at certain seasons of the year, especially in the spring or even the fall, the roads may be impassable. Check this out.
14. Is there a common wall of a garage or a common fence that you share with a neighbor, and whose responsibility is it to maintain and repair it?
15. Is there a common well that is shared by the two properties, and who is responsible for the common well and its costs, should it need to be replaced?
16. Is the driveway large enough to handle all of the cars in the family, or do you have to be constantly jockeying them in and out?
17. Buying a bargain-priced lot that needs fill dirt trucked in can be more expensive than buying a finished lot that is ready to build upon.
18. Vacant, unheated/unoccupied houses: How long was it vacant? Check with local utility company records as to when the electricity and gas were turned off.
19. Vacant houses/unused heating, plumbing, and air conditioning systems may require extra dollars for repairs and for being reactivated. This is a specialty area that should be checked out with the appropriate contractors.
20. Are there varmits or critters that have moved into the vacant house? Skunks and woodchucks love to dig dens under wood decks. Have a sharp eye to check that out or have a varmit control/exterminator check it out.
21. Vacant houses and property: Have the neighbors taken over part of the driveway or parking area or stored cars or building materials or other personal property onto the property as it sat vacant?
22. Did the previous owners or tenants sabotage the property before they left? Ask the owners and find out the extent of damages or repairs made. Or walk around

- the neighborhood, and ask the neighbors. They may know more and be more willing to tell you about these things than the owners will.
23. In the wintertime of the year or when windows are open, you may not be able to detect that pets have urinated or defecated in the house and saturated carpets or wood flooring. Only when the heat is started up and windows are closed, you might become aware of this. Be on guard. Many homebuyers are allergic to cats, dogs, etc.
  24. Basements and inspections: Recent painting and paneling in a basement may be something that is done to cover up for leaks or other problems. Ask why. Be very concerned about that.
  25. Look at the plumbing. Is it all one material, or is it a mixture of copper pipes and galvanized pipes which can lead to chemical actions between those two materials and the failure of the systems and replacement with expensive repairs.
  26. Electrical service: Is it adequate for the size of the house and the various features that it has now? Will it be adequate if you wish to add on a second garage/pole barn/central air conditioner/jet tub?
  27. Go to builders shows and become aware of the various types of high efficiency furnaces as there are differences between 70%, 80%, and 90% rated furnaces. Make yourself aware and know what you're buying.
  28. Is the heating system a radiator/boiler/hot water heat? In order to add central air conditioning, you will have to run extra duct work to provide central air conditioning.
  29. Check the age of well pumps and sump pumps.
  30. If the house has a basement bedroom and you need to use that for a family member, and there are no escape-proof or egress-approved windows, be aware that it could cost \$500 to \$1,000 or more to install this to meet the building codes and for safety purposes.
  31. Look and shine a flashlight in the areas underneath the toilets and drains to see if the floors are deteriorating or any of the structural members are in bad shape.
  32. Look for rusty sheet metal covers of furnaces or furnaces set up on concrete blocks, which could give you a hint to basement leaks and/or flooding.
  33. Ask about unfinished home repairs. Is it because of a lack of time or lack of money, or is it because they can't figure out the problem? This is often the case with outside excavations such as trenches that go out to the sewer line or to the

- septic line. Perhaps there has been an ongoing problem they haven't been able to figure out.
34. Spend a lot of time inspecting the kitchen and bath because obviously they are the most expensive areas in the home. Open the cabinets, look in, look underneath the sink.
  35. Be aware that old houses are not square. Measure all four sides of a room that you may be planning to remodel as fitting drywall or paneling or ceiling tile could be a real problem. This is especially true in older homes.
  36. Check in older homes to see if the floors are level.
  37. Check out ceiling water stains. Often this comes out from roof leaks, such as ice damming or rain.
  38. Does the bathroom have a pocket door? Does it work?
  39. Is there a patio sliding door? Is there a screen for the patio sliding door?
  40. How old is the toilet? Have there been any recent repairs?
  41. Inspect the bathroom floor for curling, loose linoleum, tiles, or carpet at or near the bottom of the toilet.
  42. Has the lavatory or the bathtub overflowed, damaging the floors? They may feel spongy as you walk across them or press against them with your hands. Have there been any repairs and how extensive were they? How much did they cost?
  43. Does the bathroom floor appear to be water soaked when you look at it from underneath or feel of it or walk across it?
  44. Flush the toilets and turn on the faucets for water pressure. Is it adequate?
  45. Sit on the toilet. Does it give or wobble?
  46. When you turn the plumbing off or on is there a shuttering or water hammer of the plumbing system?
  47. Do the faucets leak? Is there a water stain in the lavatory basin from ongoing water leaking?
  48. Are the sinks, lavatories and/or bathtubs slow to drain out when they are filled with water? Fill them with water and drain them.
  49. Check the shower and tub head diverter lever and the tub plug mechanism to see if it functions properly.
  50. Check for hairline cracks in the toilet, especially in seasonal dwellings such as cabins or cottages, as many times there is improper or inadequate draining of the pipes or the use of improper antifreeze.

51. Look underneath the sinks and around the toilets. Are there shut-off valves so that the water can be turned off? How about for the outside faucet?
52. Windows: Open, close them, crank them, raise them and lower them. Many times the newer windows are put in the most used or the front portion of the house, and the older windows which may be broken or not functioning are behind draperies and blinds. Look behind them in every room.
53. Where are the screens or storm windows for these windows?
54. If the house has replacement windows, are there warranties that go with them? Where are the warranties?
55. Access to the garage: Is there an outside service door or do you have to go through the house to get outside, or vice versa? Sometimes there is no access from the house directly to the garage, or there is no access to the outside without putting up the overhead door. See if there are these two additional entrances. They make your life a lot easier.
56. Does the overhead door operator work?
57. Where are the remote controls?
58. Measure the garage. Does it appear to be an older style, or something in which your car does not fit? Keep in mind that many cars are at least 6 ½ feet wide by about 16 feet long. Measure your car to the garage to see if it would fit.
59. Are there any homeowners association or deed restrictions that would prevent you from parking a car, motor home or boat outside?
60. If there is an attic or storage above the garage, is there a safe pull-down ladder?
61. Do the garage doors function properly, opening and closing?
62. Appliances/machines: Test them.
  1. Dishwasher
  2. Water heater
  3. Garbage disposal
  4. Jet tub
  5. Ceiling fans
  6. Whole house fans
63. Are there adequate phone jacks and cable TV jacks in the house?
64. How do you get access to the attic? Sometimes people don't know.
65. What is the quality of the interior carpentry? Sometimes there are gaps where the moldings do not come together, which could indicate poor installation or even green, uncured lumber.
66. Is there personal property or boxes stored in some areas, like over a floor or in one area of the basement where you can't inspect the floor to see if there may be a rotted out floor or if there's cracks in the concrete?

67. Roofs: Look at all sides of the roof. One side may be older than the other or they may be a different color because it was replaced due to a wind storm, hail storm, or fire.
68. Are there roof vents or vents up underneath the eave for air circulation? It lengthens the roofing material life.
69. Does the roof have double thick shingles so that it would require stripping to the roof boards when the roof is replaced?
70. Are there any worn out holes or worn out places in the valleys of the roof?
71. Does the chimney need a roof cricket or saddle?
72. Is there an addition that was put onto the house? Look inside to see if there has been water penetration and leaks from snow or rain because of where the siding is and where the roofs do not match up.
73. Roofs with a very steep pitch last much longer than roofs with a very slight pitch where ice, water and snow can build up and leak down through and shorten the life span.
74. Are the gutters and downspouts in place, or is there a very large overhang around the edges of the house? Are the gutters the proper size for the large roof area?
75. Are the gutters level to catch water, acting as a pond, or do they drain?
76. Gutters: Are there missing downspouts or bottom diverters?
77. Look around the foundations. Is there undermining or water that seems to be draining in towards the house rather than away from the house?
78. What's the condition of the roof? Do any of the shingles appear to have bare spots or curling or have missing shingles? What is the life expectancy of the roof?
79. Driveways and sidewalks and surface walks and steps: Are they cracking or sinking or shifting or tilting?
80. Crawl spaces: Do they have vents for ventilation and have you been able to look underneath them or has your home inspector looked underneath them?
81. Have your home inspector or do it yourself – take photos with a flash to see if there are any structural problems or less than acceptable methods of repair, such as plumbing, wiring, carpentry, or foundations in the crawl spaces.
82. Is the house on a slab? If so, is it being undermined by water?
83. Are the overhangs and soffit areas in good condition or do they need repairs?

84. Are there window wells around the basement? Are they draining properly or do they have transparent covers or caps?
85. Is there freshly brought in dirt or landscaping? Could this be hiding a problem to the foundation?
86. Look at the house from the front, rear, and sides from a distance. Does it look okay? Does anything look weird?
87. Is the lawn unusually soft or spongy compared to other yards? Maybe it is collecting surface water and drainage from other homes.
88. Does the property have positive drainage? Does the rain water or surface water flow out and away from the house?
89. Is there a need to dig out a retention pond or swale or hole for the surface water to go into because it does not go down into the surface because of a hard pan or clay?
90. Septic system: Is there black sludge seeping to the surface?
91. Septic systems: Check with local septic cleaning services and find out what the normal cleaning period is in that area. If the normal cleaning period for a house of that size with that number of family members is every ten years, then ask the homeowner or their representative when was the last time that it was cleaned. Then find out when it was cleaned before that. If it appears that the septic system is being cleaned quite often, such as every six months or every year or every two years, it could indicate that the septic drain field is failing and the cost of replacing could run \$2,000 to \$5,000, depending upon the area of the country that you are in.
92. Small sheds and outbuildings and barns: Are they more of a liability which would be very expensive to tear down and be required to haul the debris to a landfill, or are they really an asset?
93. Are the chimneys and vent pipes the adequate length and height above the house?
94. How does the house appear to you, or in other words, what is the curb appeal? Does it look like something that you would be proud to be in and would be very easy to sell if a resale is needed?
95. Is this a split level home with constant stair climbing up and down? The better quality two-story homes have a first floor bedroom and bath for easier living for the main occupants.

96. Is the house on a slab? People who live in slab-type houses have more fatigue, back problems, and leg problems than those who live in houses with crawl spaces or basements.
97. What is the ratio of bedrooms to baths? Are there enough bathrooms to serve all of the people who live in the house?
98. What is the location of the bathrooms? Is it on the second floor or in a poor location of the house so that everybody has to go tromping through the house to get to the bathroom?
99. Is the heating system experimental or exotic so it is difficult to find servicemen or parts?
100. Does it have electric heat, which could result in very expensive utility bills?
101. Is it an earth-berm house, or an exotic design which could be very difficult to sell in the future?
102. Old farm houses: Often times the heating and cooling systems are adequate for the first floor but they are not adequate to the second floor. Check this out.
103. Are there solar panels to the house in a region of the country that has a lot of cloudy weather, such as the New England states or the Great Lakes, where you will not get the huge benefits of the solar panels?
104. Are there energy-saving features that could be helpful to you in your enjoyment of the house, and for your utility bills?
105. Have the owners added any insulation? How much?
106. Review the energy bills. What were they?
107. Did the builder win any awards for his energy features? Was there an energy audit by the local utility company?
108. Understand marketing/timing and supply and demand of the housing market in your area. Research the local cost of living compared to the area where you may have come from. Is it higher or lower?
109. What is the typical marketing time for that area? Are there any unusual seasons where houses sell or don't sell?
110. What is the typical sales price compared to the listing price? It might give you an idea if you can negotiate.
111. What are the customary financing methods used?
112. Are most of the sales by real estate companies or private owners? It may indicate whether you are in a very hot or very cold home market.

113. Are there any special assessments ongoing or in the future? Check the local unit of government.
114. If you are planning to build, check with building material suppliers, lumber yards, home centers, to get an idea of what the turn-around time of sub-contractors are and for a possible list of sub-contractors.
115. Are there any smoke detectors?
116. Is radon gas testing needed in the area?
117. Is lead-based paint testing needed? Houses built before 1978 often have lead-based paint in them and testing may be necessary.
118. Are there ground fault interrupter electrical outlets in the bathrooms, kitchen, laundry area, the outside electrical outlets and electrical outlets near water?
119. Are there adequate hand rails on the stairs and are the stairs properly lighted?
120. Is there a water discharge pipe and pressure relief valve with the water heater, so it does not blow up or discharge, injuring someone at shoulder or head level?
121. Are there proper escape-size windows for basement living areas?
122. Is U.F.F.I. insulation a factor?
123. Are there asbestos-wrapped pipes or heating systems in the house? This is often found where houses have been converted from old-style furnaces to modern furnaces.
124. If you are building, perhaps it would be wise to hire an independent inspector to monitor the construction of the home as it progresses.
125. How safe is the wood stove?
126. Does the chimney and/or the wood stove and fireplace have any history of chimney fires? When was the last time they were cleaned? What type of wood is burned in the system? Soft woods leave a residue or pitch that burns.
127. Are there some features of the house that do not conform with similar houses or to houses in the neighborhood, such as having an oversized deck which is not typical for the area or an oversized swimming pool or an oversized pole barn? In a recent situation I noted a 4-car garage where all the other houses in the neighborhood had 2-car garages and the house was on the same size lot and similar in size to others in the neighborhood.
128. Are there outside in-ground pools in an area of the country that has very short, unpredictable summer seasons where they cannot actually be used very often?
129. What is the age of the pool? As pools age to 15 to 25 years, sometimes the major components and parts of the pool need such extensive repairs that it is not

feasible to repair them and you are left with a situation of either filling them in or demolishing the pool.

130. Are there any anticipated changes in nearby zoning or of adjacent properties which could effect the resale of this house? Check local newspapers, check with relatives, check with friends; they may be aware of what's going on in the area, or stroll around and talk with some of the neighbors, or if you see many for-sale signs in the neighborhood, something unusual is going on.
131. Is the dishwasher something that is adequate for the present occupants but may not be adequate for a larger family? I know of a case where an older couple who dined out a lot had a dishwasher that served their needs. The house was sold to a large family with teenagers who were constantly cooking and using the dishwasher. The dishwasher failed. It was adequate for the use of the prior family, but not adequate for the use of the new family.
132. Was there any fuel oil heating system? Often times these systems are converted to propane or natural gas and there are underground storage tanks for the fuel oil. They can be a very costly item to clean up and/or remove.
133. Is this a 20 to 25 year old house where major replacement items are needed, such as roof, furnace, well, and/or air conditioner or other major components?
134. Is this a 10 year old house that may need septic tank cleaning? When was it last done? Dishwasher replacement may be needed, the water heater may need to be replaced.
135. Is there a garage conversion to a living area? Often times the heating and cooling systems are not adequate.
136. Home inspectors: Have them photograph or video the attic, roof, crawl spaces and problem areas. This could be a good negotiating tool to show the need for repairs.
137. Home inspectors: Get independent references and call those references.
138. Home inspectors: Get a certificate of their malpractice insurance with the insurer's name, address, policy number and policy dates. Call/write or fax to verify the policy is in force.
139. From the owner, get a list of the following locations of:
  1. The sewer tap in
  2. Or the septic tank and drain field location and its clean-out access – FHA sale requirement.
  3. Drain cleanouts

4. The well or public water line – FHA sale requirement for well location.
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140. Get instruction manuals of:
    1. The garbage disposal
    2. The dishwasher
    3. The well pump
    4. Built-in stove/range
    5. The microwave
    6. Any other appliances
  141. Get warranty information for:
    1. Furnace
    2. Air conditioner
    3. Roof
    4. Well
    5. Sump pump
    6. Replacement windows
    7. Other mechanical components
  142. Get the name, address and telephone numbers of:
    1. Furnace and/or air conditioning company
    2. The electrician
    3. The plumber
    4. The roofer
    5. The well driller and/or well pump installer
    6. The septic tank man
  143. Do a final walk-through before your closing time.
  144. Get a copy of the local assessor card to review for value trends, previous sales prices and history, permits, remodeling, the age of the house, the dimensions of the house, lot sizes.
  145. With new-built homes, check records (building permit dates versus certificate of occupancy dates; talk with neighbors). Sometimes houses are half-built, and left open to the weather due to lack of money to finish, builder bankruptcy, divorces, zoning disputes, etc. Who would want a damp, water-soaked house (covered over by siding, shingles, drywall, carpet) which could be breeding grounds for mold or deterioration of the building materials. I've seen some houses that take 5-7 years to build when the local custom/routine is 6 months.