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You can't judge a book by its cover, and the same can be said for house hunting, too. Buying on first blush may leave you seeing red later.

Many buyers get all atwitter about cutesy frills and endearing rooms when equal weight should be given to the innards of a home such as mechanical systems, windows, and walls. Caveat emptor -- buyer beware --- is cardinal rule No. 1 during your rambles for real estate.

"It's funny how many people judge on decor and not much more," says Bryce Perschau, a Coldwell Banker Realtor. "They see nice window treatments but they never pull those back to see if the wood is rotted."

Of course, floor plans and amenities are important buy-or-not-buy factors, and the chase for the perfect abode will always have a sharp emotional foundation. But first impressions can be costly oversights. Drafty windows, cracked walls and wavy siding may be tip-offs that your major expenses aren't done once you leave the closing table.

It's important to differentiate between faults that sellers must disclose and problems that, while not deal-killers, new owners may eventually need to spend lavishly on to repair or replace. Inspectors will chronicle true deficiencies including foundation leaks, electrical woes and other structural inadequacies. What seems as a minor defect to an inspector may end up a big money deal to you. For example, a labyrinth of wall cracks or out-of-square doors caused by an out-of-kilter foundation should raise red flags.

Yet the temptation to overlook faults is strong.

"When would-be buyers see a well presented home they start to take mental ownership of the property before they should," says Greg Haskett, vice president of The HomeTeam Inspection Service. "The condition of the furnace, roof and drainage issues are far less sexy but are far more important to their overall satisfaction with their home."

Would-be buyers should instruct inspectors to highlight noncritical but expensive areas in need of repair. They should also inquire about the estimated remaining life span of components identified as wanting.

If you're in the market for a new home, here is a roster of items Coldwell Banker's Perschau and HomeTeam's Haskett suggest are worth keeping an eye on:

--Driveways, walkways or low spots that pitch toward the home. Water should be directed away from the foundation, not toward it. The cost to regrade or repair: \$1,000 to \$10,000.

--Wall cracks in the basement or interior rooms. As a foundation shifts, floors and walls can move with it. It could be a sign of age, sagging or bowed basement walls or other factors. Cost to repair the foundation: \$10,000 to \$30,000.

--Buckled or wavy roofing. Caused by aging shingles, heat trapped in an unventilated attic, or ice dams. Cost to repair or replace faulty roofing: \$2,500 to \$20,000.

--Check utility bills. If the heating or cooling bills are whoppers, the insulation and drafty windows could be upgraded or replaced. Cost for new windows: \$2,000 to \$15,000 installed. Insulation costs: \$750 for the attic.

--Aging infrastructure. When was plumbing or electrical service last upgraded? The furnace may be a relic and air conditioners may be aging or inadequate. Inefficient HVAC systems will probably need a total makeover. Cost to repair and replace major components: \$5,000 and up.

--Are floors or ceilings sagging or cracked? May be evidence of past water damage or damaged support beams. Cost to replace: \$1,500 to \$7,500.

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