

HOME BUYER TIPS

Here are a few things to think about as you start your home search. Educate yourself on today's issues before making any offers. Knowledge you gain today can save you headaches down the road!

ASBESTOS CONCERNS

Many sales agreements mention asbestos by saying "the buyer is aware asbestos may be used in the construction of this home." This can be a little unsettling. Asbestos is a known carcinogen, and when exposed, tiny particles can be released into the air you breathe.

Asbestos is a common insulator used in many homes, and was used for everything from siding to tape wrapping for furnace air ducts and even sometimes in "popcorn" ceilings. There are several remedies that range from the simple to the complex.

Your home inspector can tell you if asbestos is present in easily visible places such as siding, taping, and insulation, and recommend remedies if necessary.

HOME HEATING SOURCES

Heating and cooling systems are some of the most important investments you'll ever make in your home. Heating and cooling accounts for 44% of your home's energy use. Various systems include electric, gas, propane, oil, and even wood-fired.

The method of distribution can be forced air, under floor boilers and pipes, baseboard, zonal, gravity, heat pumps, ceiling wires and, of course, wood stove and fireplace. Some have higher purchase prices, while others cost more to maintain or operate.

The more energy efficient an appliance is, the less it costs to run and the lower your utility bills. Use this knowledge to evaluate the asking price of any home. You'll be money ahead as you factor its heat source into any offer!

INSULATION "R" VALUES

The most important thing to be aware of with insulation, other than the safety issues of urea formaldehyde and asbestos (covered elsewhere), is the R value, or the insulating factor. The higher the number, the better the insulator.

Don't be too shocked if the insulation in the 15 year old home you are considering isn't near the R value of a brand new home. While there is no question you could save on heating bills by adding more insulation, sometimes it can take many, many years to recoup the costs.

Often, gas or power companies have financial assistance programs including low interest loans or even grants available if you boost your insulation. Talk to your home inspector about any upgrade recommendations before purchasing your next home.

HOME INSURANCE

When purchasing a home, you will need to acquire homeowners insurance. In fact, all lenders will require a policy be in force prior to funding the loan. Make sure you have enough coverage, should anything happen. Policies refer to "replacement costs" that may not cover everything.

You should ask your insurance agent a lot of "what if" questions. The deductible amount also plays a big part in setting your premium. Higher deductibles lower the number of claims, and reduce your insurance costs.

Check with your insurance agent for more information on these issues, and any others. If you don't have an insurance agent, we have access to several top-notch agents we can refer you to with confidence.



LEAD PAINT

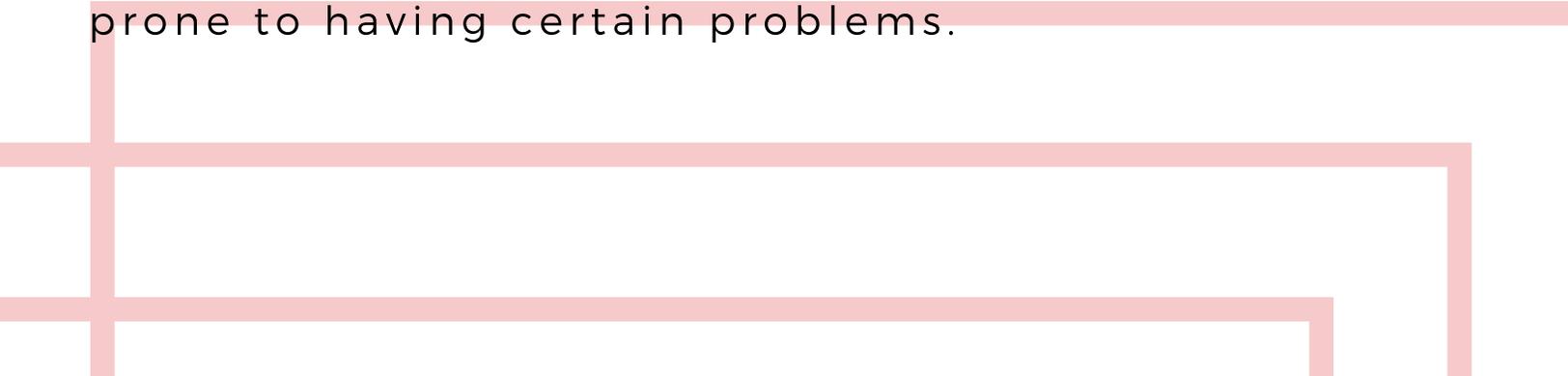
All sellers with homes built prior to 1978 are required to fill out a lead-based paint disclosure form and provide you, the buyer, with a lead-based paint educational booklet in any sale. Lead is a highly toxic metal that was used for many years in products found in and around our homes.

Lead may cause a range of health effects, from behavioral problems and learning disabilities, to seizures and death. Children 6 years old and under are most at risk, because their bodies are growing quickly.

On the other hand, there are millions of homes with lead paint out there, and many have been painted and repainted several times so the lead paint is well covered up. If in doubt, have the paint tested and evaluated either at a local laboratory, or with one of the home test kits available at your local hardware store.

PLUMBING ALERT

You will spot several different types of plumbing systems in any housing market, including our own. Copper, galvanized, rigid plastic, polybutylene, and soft plastic are but a few. Certain systems are more prone to having certain problems.



Galvanized water pipe is most prone to rusting on the horizontal surfaces (such as under a floor) versus vertical surfaces (running up a wall) and it corrodes from the inside out. Some rigid plastic systems have been recalled, while others have fared very well.

The most reliable types seem to be made of copper, but again there can be issues to check: are the hangers plastic lined? Are there any lead solder joints? A good home inspector can help you identify any problem areas before you buy. There are several reputable inspectors in our area that I would be happy to refer.

SIDING

When you are checking out homes, there are several items in our market you need to be aware of - including man-made siding. A lot has been said about L.P.(Louisiana Pacific) OSB (Oriented Strand Board) products, and they have borne most of the bad press.

But did you know that there can be issues not just with LP, but with Omni Board (made by Masonite) Stimson Fortestex, Weyerhauser and others? You need to know, Siding replacement can cost tens of thousands of dollars!

When the time is right, ask us about ASHI home inspectors and the benefits of making your offer contingent upon YOUR approval of a home / siding inspection where necessary.

THINKING OF STUCCO?

Many newer homes are now being sided with artificial stucco siding, or EIFS (Exterior Insulation Finishing Systems). This is essentially polystyrene foam with a base coat, reinforcement mesh, then another base coat and then a finishing coat of stucco over the top. This is a terrific product, as it adds insulation value to the home, not to mention classy looks. However, it can also be a serious and very expensive repair if it isn't installed correctly and/or water gets behind it.

There are several manufacturers of artificial stucco, and many builders installing it. Having it inspected allows you to know if there is a problem, and even if there isn't, you will be aware of the areas you need to keep caulked, and what to look for in case of trouble.

ENERGY EFFICIENT WINDOWS

Single pane, double pane, thermo pane, triple pane windows, plain glass, leaded glass, low "e" glass, wired glass, and tempered glass, too. WOW - There's a lot to know!

Some children have been known to shatter a window or two. Tempered glass can prevent this. Fogged thermal pane windows might need to be replaced if their seals are broken. New argon gas filled windows work well to insulate, while low-e coatings reduce the heat transfer for south facing rooms.

HOME WIRING

The type of wiring in residential homes generally depends on when the home was built, where it was built and if it has been updated. In the older homes, knob and tube type wiring was the norm, replaced later by encased plastic-sheathed wiring.

In most cases the newer plastic-sheathed wiring is copper, insulated with plastic and then wrapped with insulation and another layer of plastic for protection. Breaker boxes are another story; sometimes a well-meaning home owner can inadvertently make things unsafe.

It is always wise to consult a reputable home inspector and even an electrician before you buy. A little homework today can save you a lot of money down the road.

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