

## SHOPPING FOR A HOME

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Buying a home is a process that many of us will go through in our lifetime. If we are like many other prospective buyers, we will experience this major decision three or four times in our working years. A home is typically the largest purchase we will make, and it therefore deserves our careful attention.

“Most people think that the most important criterion in shopping for a home is its site.”<sup>1</sup> The site should be on land that is well drained and free from flooding. Check the local city zoning plan to determine if you have chosen a site that is free from flooding and high water levels. You should also check to see if the ground is stable. Ground that shifts considerably can cause cracks in foundations and walls.

Moreau suggests that a house survey be undertaken in the early stages:

Key problems are encroachments such as trees, buildings, or additions to the house that overlap the property line or may violate zoning regulations. The solution can be as simple as moving or removing trees or bushes.<sup>2</sup>

The buying of a house is a major undertaking with a long list of items that must be investigated. To ensure that the building is structurally sound, many prospective buyers use the services of a building inspector.

The walls, ceiling, and floors (if you have a basement) need to be checked for proper insulation. “Both the depth and ‘R’ factor need to be checked for proper levels.”<sup>3</sup> In addition, cross braces should have been used between the beams supporting a floor.

Check the roof carefully. Walk around the entire house so that you have a clear view of all roof lines and angles. Are there any shingles missing or is there water damage?<sup>4</sup> Finally, a thorough check should be made of the heating, cooling, and electrical systems in the home. “These features are as critical as any others to be examined.”<sup>5</sup>

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<sup>1</sup> James Nelson, “A New Home for the Millennium,” *Home Planning Magazine*, April 27, 2003, pp. 19-24.

<sup>2</sup> Eva Bartlett, “Settlement Issues When Buying a New Home,” *Home Finances*, July 2002, p. 68.

<sup>3</sup> “Home Construction in the 21<sup>st</sup> Century,” *Family Living*, October 9, 2002, p. 75.

<sup>4</sup> Karen Ostrowski, “A Short Course in Buying a Home,” *Homebuilders’ Guide*, Kramer Publishing Company, Boston, 2004, p. 37.

<sup>5</sup> Maria Gonzalez, *Home Facilities Planning*, Bradshaw Publishing, Salt Lake City, Utah, 2003, p. 64.