

# 14 Things to Consider Before Buying a Home

Wait! That house may seem like everything you've ever wanted, but before you make an offer, take some time to consider a few things beyond the size, style and price.

When buying a home, it's easy to let emotions get in the way of reality, or get sudden amnesia about factors that may make a difference.

"Sometimes we want something so badly, we're not willing to ask all the questions we should," says Leslie Levine, author of "Will This Place Ever Feel Like Home?"

For instance, she says, you may see a basketball hoop over the garage and assume the neighborhood is great for kids. But a closer inspection may show that it's rusted and hasn't seen a ball in a decade, and that other yards in the neighborhood have no jungle gyms or tire swings out back.

## 1. Visit at various times of day

The windows that let in so much light during the day may be a peeping Tom's dream at night. That seemingly quiet residential street may be a noisy, highway-feeder street during morning or evening rush hour; or it may be near impossible to get from your quiet street across traffic and onto the feeder street in the morning. The adjacent school may seem like a nice perk if you're buying in the summer, but during the school year, daily playground noise and extra traffic may be more than you bargained for.

## 2. Look through recent newspaper archives

"Make sure you're getting information on what you can't see," Levine suggests. Perhaps the municipal water well that feeds your neighborhood has high levels of contaminants or a proposed high-voltage power line may soon be coming through your back yard. You can also check with the city or county to see if there are any proposed projects.

## 3. Talk to neighbors

How many people in the neighborhood own their homes? Sometimes it's hard to tell at first if you're choosing a neighborhood that's primarily rental houses.

## 4. Ask if the neighborhood has an association

"Is there a newsletter for it? How often does the neighborhood get together? Do they have a block party every year?" Levine asks. "Even if you don't plan to attend, the fact that they're having a gathering says they care about their community, that they want to get to know each other, that they're willing to socialize that way. People who behave that way are building a community. They're going to look out for your kids; they're going to look out for your house. It's a nice, safe way to celebrate something."

## 5. Quiz the sellers

What problems are they aware of that the house had in the past – even if they've been fixed? An ice dam five years ago may have caused water damage that has since been repaired. But it's good to know that the house may be prone to ice dams so you can take preventive measures rather than find out the hard way. Discovering the basement flooding was solved by building up the landscaping in a particular area will prevent you from leveling the ground there in later years.

## 6. Get a home inspection

Virtually all houses have defects, according to National Association of Exclusive Buyers Agents. Some will be obvious and most will be curable. But knowing what needs fixing can help you negotiate a lower price – or at least prepare you for costs you're soon to incur. Strongly consider getting inspections, too, for lead paint, radon and wood-eating pests.

## 7. Get detailed records on past improvements

This isn't always possible. But if you're told the house's exterior was painted two years ago – and then see a receipt noting the whole project cost just \$1,000 – then you'll be

forewarned that cheaper materials were used and that you may be looking at repainting sooner than you thought.

#### **8. Don't just assume remodeling will be a snap**

If you voice your ideas to the sellers, you may be able to glean valuable insights. For instance, perhaps that shower is in an odd location because, when remodeling 10 years ago, the previous owners discovered a costly structural impediment to putting a shower where it would seem more appropriate.

#### **9. Consider the view**

"So many neighborhoods now have teardowns. So look at the two houses on either side of you. If this neighborhood has had some teardowns, one of those houses might be a candidate. And they may build some behemoth structure that affects your light or the way your house looks or your view," Levine says.

#### **10. Ask for utility bills**

You may adore the Cape Cod architectural style or the high ceilings and walls of glass in a modern home – but those winter heating and summer cooling bills may push your monthly payments beyond affordable. Ditto for the water bills you'll pay to maintain a pristine landscape.

#### **11. Pay close attention to taxes**

Don't just ask what the seller's most recent tax bill was; ask what several recent tax bills have been. In some areas, houses are re-appraised – and taxed at higher rates – frequently. That great deal and good investment may not seem quite so grand if the property taxes skyrocket year after year. Again, look at newspaper archives or talk to your Realtor about the way taxes are used in this area. In some cities, schools are substantially funded through property taxes – which means you can count on yours increasing regularly.

#### **12. Check with city hall**

NAEBA recommends looking into the property's and neighborhood's zoning, as well as any potential easements, liens or other restrictions relating to your property. The seller should disclose these facts, but it's better to be safe. If you're using a buyer's agent, he or she should be able to help you with this.

#### **13. Reconsider the bells and whistles**

Are you sure you can live with a one-car garage, or a detached garage, or on-street parking? The pool may be a nice bonus, but can you afford the upkeep?

#### **14. Explore the surrounding area**

If you're not just making a cross-town move, you may not know that only three blocks away, this pretty neighborhood backs up to a dumpy commercial area or a less-than-savory part of town. If the home is near an airport, fire station, police station, hospital or railroad track, expect to hear trains, planes or ambulances throughout the day and night. Make sure you're not too close to an agricultural area that may generate odors or kick up dust or other airborne problems.