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# 14 Things to Consider Before Buying a Home

Buy | By: Realtor.com Team

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When you're buying a home, it's easy to let emotions get in the way of reality. "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?" To make sure your dream home isn't a mirage, follow these 14 tips:

## 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. 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. Research recent local news.

You need to look at more than the house: Examine the factors you can't see. For example, perhaps the municipal water well has high levels of contaminants, or a perhaps a 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? What do neighbors say are the pros and cons of the area?

## 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. "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."

## 5. Quiz the sellers about house problems.

What past problems are the sellers aware of? Even if the issues have been fixed, it's good to know that the house may be prone to, say, ice dams or water leaks so that you can take preventive measures rather than find out the hard way. If you know that the basement flooding was solved by building up the landscaping in a particular area, you won't level the ground there.






## 6. Get a home inspection.

Virtually all houses have defects. Some are obvious, and most are curable. But knowing what needs repair can help you negotiate a lower price — or at least prepare you for costs

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you'll soon incur. Strongly consider getting inspections for lead paint, radon and wood-eating pests, too.

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

#### **8. Don't assume remodeling will be easy.**

If you voice your ideas to the sellers, you may glean valuable insights. For instance, perhaps that shower is in an odd location because, when the previous owners remodeled 10 years ago, they 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," Levine notes. "So look at the two houses on either side of you." Do the adjacent houses look like they might be candidates for a teardown? Is the next lot empty? Does the neighborhood or town have restrictions about what your prospective neighbors can build there? "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 glass walls in a modern home, but those winter heating and summer cooling bills may not fit your monthly budget. Ditto for the water bills that come with maintaining a pristine landscape.

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

Don't just ask about the seller's most recent tax bill; ask the amounts for several recent tax bills. 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. Look at local news and talk to your Realtor about how 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.**

Look into the property's and the 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 proactive. If you're using a buyer's agent, they should be able to help.

#### **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 new to the area, you may not know that only three blocks away, this pretty neighborhood backs up to a dumpy commercial zone 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.

*Diane Benson Harrington wrote this article.*

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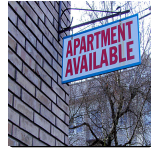
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