



# What to Ask

## Before Buying a Home



# Don't Get Stuck with a Home You Don't Want!

If you're shopping for a new home, you may come across the perfect property . . . or at least it may seem that way. However, even if a house seems perfect, there may be important factors that can affect your lifestyle and your finances. There's nothing worse than feeling buyer's remorse with an investment as large as a home.

Be sure to approach every home you come across with a healthy amount of curiosity. These are the questions that every home shopper should ask throughout the home buying process—so there are no surprises when you make an offer and sign paperwork.

Consider the questions in this guide to give you peace of mind and help save you time and money on your home-buying journey.



# Questions You Should Ask

You can ask each of the following questions at any point during the home shopping process. When you see a listing, take a tour of a home, or even put together an offer, contact the seller and get important answers. The most convenient option, though, is to ask a real estate agent to represent you while shopping for a new home. They can approach sellers to ask the following questions on your behalf—so you obtain all the information you'll need to make an informed decision.

RECORD  
YOUR  
ANSWERS  
HERE

## ■ Why is this house for sale?

Is the family in need of more space? Are they leaving town? Or is there something wrong with the house itself? Find out why the current owners have listed their house for sale. This can help you determine if it's best to move forward or not. Trust your instincts if it seems like sellers are trying to keep valuable information from you.

## ■ Has the property been tested for radon?

A formal test is the only way to know for certain that a house doesn't contain this dangerous, odorless gas. If it does test positive for elevated radon levels, you will have to reduce the levels through mitigation before you can move in. This can be a costly process, depending on the size of the house. Is it worth the investment?

## ■ Who did the most recent renovations?

Renovations are great, but they only should be done by somebody who is qualified. An experienced renovator's work will look better and last longer without needing repairs or replacement. Also, knowing who to reach out to if there are problems will be helpful in the future should you choose to move forward.

## ■ How much are utilities?

Typically, the mortgage and tax rates are information that you'll know up front. But knowing an estimate of the utilities (electricity, water, gas, trash removal, etc.) will give you a better picture of how much you need to budget for living expenses each month. Feel free to ask the homeowners how much they pay on average for each utility.



## ■ How old are the appliances?

Everyday appliances like washing machines can be costly. Knowing how old they are can help you prepare for big purchases down the line. Do you want a home that already contains new, energy-efficient appliances?

Old appliances aren't just a future investment; they can contribute to elevated utility costs. This is especially true of heaters and air conditioners. Also, older appliances may look outdated or even mismatched.

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## ■ Will the windows need to be replaced?

While replacing one window won't seem like a big investment, having to replace multiple is another story. However, updated windows are less drafty and can reduce your monthly electric bills. New windows are also less likely to contain small openings that can let pests in.

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## ■ Do you see any signs of pests or visible termite damage?

Termites are not only pesky but also can cause structural damage. Knowing the extent of the destruction before you move in can help you determine the best course of action for treatment. If there are signs of extensive termite damage, you may want to pass on the home entirely, as structural repairs can be extremely costly. And, for obvious reasons, you'll want to know if a home has ever had serious issues with rodents or other pests.

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## ■ Should you get a home inspection?

Although home inspections aren't always mandatory, they're a no-brainer. An inspector can shed light on issues that you wouldn't find on your own. Depending on an inspector's findings, you'll be able to bargain with the buyer for cash credits or even request that money be taken off the asking price.

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## ■ Has this home ever had a mold inspection?

Although the majority of mold is visible, it can be hidden behind structures and inside of walls. Ensure that an inspection has been completed and the house is mold-free. This is vital to promote healthy indoor air quality and to avoid expensive repair costs since mold can deteriorate materials like flooring.

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## ■ Was there ever any flooding in the house?

Flooding can indicate that there's a serious issue with a property, like poor yard drainage or foundation issues. Ask the homeowners if even minor flooding has occurred; this will help you determine the best course of action to fix underlying issues. You should also request a mold inspection to guarantee all water damage has been eliminated.

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## ■ Are all detectors properly installed and located?

It's a known fact that smoke and carbon monoxide detectors can help save lives. For your peace of mind, ask beforehand if the house is properly fitted with up-to-date detectors. You can even ask an inspector if all detectors are in sensible locations.

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## ■ Are the roof and gutters in good condition?

Although damaged gutters are a relatively easy and affordable fix, they can cause copious amounts of water damage. Bad gutters can even weaken the foundation due to changes in soil as it absorbs water. You can either ask the sellers whether the gutters have been inspected or get a professional to take a look.

Also ask an inspector to determine if the roof looks stable and is free of deterioration like mold. Look for black stains or loose shingles, which can indicate underlying damage.

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## ■ Where is the seller's disclosure?

A seller's disclosure is your opportunity to learn the ins and outs of a house and gauge the seller's experience in it. Your agent can request to obtain a disclosure before you even view a house. This is just one reason why it's essential to work with a real estate agent.

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## ■ What are the home's zoning guidelines?

Home-zoning guidelines vary from location to location. Guidelines permit you to expand on your property and build additional structures. If you plan on making changes or upgrades to an older house, you must be aware of zoning guidelines first.

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## ■ How is the neighborhood?

A noisy neighborhood can be disruptive. Frankly, there's nothing worse than moving in and then discovering that you have loud neighbors. Be sure to inquire about the characteristics of your future neighbors, like noise level, friendliness, and neatness.

Also, inquire beforehand with either the seller's agent or the sellers themselves about neighborhood noise, including traffic. Are there Homeowners Association costs, and if so, is the pricing reasonable? Do the community amenities and landscaping features justify the fees?

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## Be an Informed Homebuyer

Hopefully this guide has left you feeling more informed and confident as you shop for a new home. Shop smart and ask thorough questions to ensure there are no surprises after moving day.

Also, don't hunt for homes without the help of a real estate agent. With an agent's experience, guidance, and knowledge, you can rest assured that you'll only visit homes that are right for you. A good agent will work hard to ensure you don't move forward with a home that's a poor investment.



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TIPS, REACH OUT TODAY!**