

SEVEN THINGS BUYERS FORGET TO INVESTIGATE BEFORE BUYING A HOUSE

A HOME INSPECTION CAN UNCOVER PHYSICAL PROBLEMS, BUT IT WON'T NECESSARILY TELL YOU EVERYTHING YOU NEED TO KNOW ABOUT LIVING IN THE HOUSE.

You've found a house you love. The kitchen is gorgeous, the bedrooms are just right, and you can already picture yourself enjoying coffee on the back patio. But...

Before you start mentally arranging the furniture, there are a few things worth investigating. Some of these things might even be deal-breakers for you, but even if they're not, a little advance investigation can spare you later surprises.

1. WHAT WILL IT COST TO INSURE?

Don't assume the insurance premium will be similar to what you're paying now, or even what the current owner pays.

Insurance companies consider factors such as location, roof condition, claims history, and exposure to floods, wildfires, and severe storms. Two houses with similar prices can have dramatically different insurance costs.

Some properties may also be difficult to insure or require additional coverage that isn't included in a standard homeowner's policy.

Before buying: Get an insurance quote for the specific property early enough to investigate any surprises. Don't wait until a few days before closing.

2. HOW MUCH ARE THE UTILITIES?

That beautiful house with soaring ceilings and walls of windows might be wonderful to look at. Heating and cooling it could be another story.

Ask for the seller's utility bills covering the past 12 months, if available. Look for seasonal spikes, particularly during the hottest and coldest months.

Also investigate the heating system, insulation, and energy efficiency. An older home with poor insulation could cost considerably more to operate than a similarly sized newer one.

And remember that utility costs aren't limited to electricity and gas. Water, sewer, garbage collection, and other services can add up.

Before buying: Request actual utility figures rather than relying on estimates based on square footage.

3. IS THE INTERENET WHAT YOU EXPECT AND NEED?

It's easy to assume that reliable high-speed internet is available everywhere. Unfortunately, that isn't always true.

A house might have internet service, but not the speed or reliability you need for video meetings, streaming, gaming, or working from home.

And cellular coverage can be surprisingly inconsistent. You might have five bars in the driveway and barely enough signal to make a call from the kitchen.

Before buying: Check service availability directly with providers, confirm the speeds offered at that address, and test your cellphone throughout the property. If internet access is essential to your work, investigate it as carefully as you would the plumbing.

4. WHAT'S GOING TO HAPPEN IN THE NEIGHBORHOOD?

That peaceful view across the empty field is lovely. But is the field going to stay empty?

Nearby land could be approved for new housing, commercial development, road expansion, or other projects that change traffic, noise, and the character of the neighborhood.

Even established neighborhoods can undergo significant changes.

Before buying: Check with the local planning or development department about proposed projects, zoning, and approved developments nearby. You may not be able to predict the future, but you can sometimes avoid being completely surprised by it.

5. ARE THE PROPERTY LINES WHERE YOU THINK THEY ARE?

That charming fence might look like the perfect boundary between your yard and the neighbor's. But fences aren't always built exactly on property lines.

The same goes for hedges, driveways, retaining walls, and sheds.

Discovering that part of your driveway crosses onto a neighbor's property can create complications. So can finding out that the backyard isn't quite as large as you thought.

Before buying: Review available surveys and property records. If boundaries are uncertain or important to your plans, ask

whether a new survey is advisable. Don't assume that an existing fence establishes legal ownership.

6. WERE THOSE BEAUTIFUL RENOVATIONS DONE PROPERLY?

A freshly remodeled kitchen can be a major selling point. But attractive finishes don't tell you whether the work behind the walls was done correctly.

Depending on local requirements, projects involving electrical systems, plumbing, structural changes, or additions may require permits and inspections.

Unpermitted work can create safety concerns, complicate insurance claims, or become an issue when you eventually sell.

Before buying: Ask about major renovations and check available permit records. If something raises questions, consider having the work evaluated by a qualified specialist. Remember that a permit doesn't guarantee perfect workmanship, and not every improvement requires one.

7. WHAT IS THE NEIGHBORHOOD LIKE WHEN NOBODY'S SHOWING HOUSES?

A neighborhood can feel wonderfully peaceful at 11 a.m. on a Tuesday. But what happens at 5:30 p.m. when everyone comes home?

Maybe the street becomes a shortcut for commuters. Perhaps the nearby restaurant has a lively patio until midnight. Or the school down the road creates a traffic jam twice a day.

These aren't necessarily deal-breakers. In fact, some buyers might love the activity. The important thing is knowing what everyday life will actually be like.

Before buying: Visit at different times, including evenings and weekends. Listen, observe traffic, and get a feel for the surroundings. A little detective work now can prevent a lot of frustration later.

THE BOTTOM LINE

Not every issue is a reason to walk away. Sometimes the answer is simply to adjust your budget, investigate further, or negotiate with better information.

As a knowledgeable real estate agent, I can help you identify the questions worth asking, find the right resources, and investigate potential concerns before they become expensive surprises.

After all, the best time to discover something unexpected about a house is before you own it.

START BEFORE YOU'RE READY

Contact me now to have a preliminary discussion. ***There's no obligation****, but our conversation will help you make better decisions without a deadline hanging over you.*

Your real estate agent for life!