10 ESSENTIAL QUESTIONS TO ASK WHEN BUYING A HOUSE

COSTS

- [ ] **What is the total cost of buying this house?**
  Along with the sticker price of the actual property, what are the other costs associated with buying the house? (appraisal, inspections, mortgage interest, mortgage insurance, homeowner's insurance, taxes, HOA fees, closing costs, etc.)
- [ ] **How much do utilities cost?**
  (heating, cooling, electric. internet, water, trash, etc.)

AREA

- [ ] **How much are similar properties selling for?**
  Learn the CMA (comparative market analysis) for the house. This will tell you the amount similar houses around the area have recently been sold for and can indicate if the house has been priced fairly.
- [ ] **What is the neighborhood like?**
  Maybe there's a community area, school or nice park nearby. Maybe there's a problem neighbor that you should steer clear of.
- [ ] **Are there any areas or events of concern in the area?**
  Are there any noisy roads, airports or train tracks nearby? Are there any high traffic areas nearby? Does the neighborhood have a reputation for setting out extravagant holiday decorations or for handing out the best candy at Halloween? Find out how the area could impact your living experience.

HOME

- [ ] **What is included in the sale?**
  What you see may not be what you get. Be sure to find out what is actually included with your house. (appliances, light fixtures, window treatments, built-in sound system, hot tub, etc.)
- [ ] **How long has the house been on the market?**
  While not always the case, knowing the amount of time the house as been on the market can indicate red flags with the property. It may also indicate how motivated the seller could be to get it sold (they could possibly be open to dropping their price or being more flexible with negotiations).
- [ ] **Why is seller moving out?**
  Maybe the seller wants a different sized home or has to move for work, but knowing this information could indicate if there are any reasons to believe that there could be issues with the house.
- [ ] **Is the home prone to any natural disasters?**
  Determine if the home is in a flood or fire zone or if the area prone to earthquakes, hurricanes, tornadoes, etc.
- [ ] **What is the property's history?**
  Have there been any insurance claims on the house or other problems with the home? How about additions or renovations? How old is the roof and the appliances?

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Treasure Valley Dave
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