

Questions Every Buyer Should Ask

When you're in the market for a home, it seems as if there are millions of questions to ask -- and no doubt plenty more. As buyers we become so wrapped up in the physical aspects of the house -- the rooms, amenities, and structure -- that we give less attention to quiet issues which may strongly impact our ability to enjoy a home.

What kinds of factors will affect your quality of life? The obvious ones are the first to come to mind: the distance to work, the special programs available through the local school system, and neighborhood shopping and recreation.

Those factors, while important, may not touch the issues specific to your situation.

Consider the thousands of families who have an aging parent residing with them. The average age of our population has grown older, meaning we are living longer lives, spending longer periods as widows and widowers, and increasingly choosing to take up residence with our children. In such situations, the distance from our homes to the nearest hospital is vitally important.

Public transportation a nation of drivers. As more of us get older, many elect not to drive, thus nearby public transportation becomes important -- especially if buses stop frequently.

Public safety is a major issue, and proximity to police stations, emergency medical services and fire houses is important. Community groups -- including homeowner associations, PTAs, and a neighborhood crime-watch -- are also important.

No one wants to hassle with parking issues, so what is the parking situation? What if you have guests. Take note of any parking restrictions, which could result in a visitor's car -- or your car -- being towed from in front of your house.

What about trash pick-ups? Okay, this isn't a glorious subject, but consider the alternative. In rural areas there are often communal dumpster zones to which residents haul trash. If the community will pick-up from you, great. If they recycle, better. Check for pick-up dates, if Mondays ask how holidays are handled.

Is the area impacted by local conservation efforts? For example, what about water supplies in the summer? Electric power?

If you're moving to a new community you might look forward to such recreational facilities as clubhouses, playgrounds, exercise rooms and other offerings. Before you sign on the dotted line, check out the "fine print" details. Is use free or an additional cost? Are there plans to build a playground or other amenity next to the property you want to purchase? Do you regard a playground as a convenience or noisy problem? What about that nice stand of trees behind the lot where you want to build -- is that land being preserved or will a zoning change allow it to become a gas station next year?

Another issue concerns property taxes: You know what the owners pay today, but is that what you will pay tomorrow? Property tax rules may allow special benefits for older citizens, veterans, or long-time residents -- benefits which may not apply to you.

Here's one more: That nice condo or homeowner association you're thinking about. You know about their assessments now, but are they planning a "special" assessment soon? If yes, you could be out big money (or you could make an offer which is discounted to reflect the cost of the special assessment).

Are there more questions to ask? You bet. But the ones above are a good place to start.

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