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Questions to Ask When Buying a Home

Use this checklist to make sure you're getting a good home. Questions are divided by who to ask. Questions should be asked once you have done a walk through and know this house is a good contender for your new home.

Questions for your Realtor (or reference the MLS):

Your realtor might not be able answer all of these immediately, but a good realtor will find the answer (usually by sending your questions to the seller's agent). Some of these questions might also be listed on the MLS sheet your realtor should give you when you first visit a home. You should go through the MLS with your realtor so she can offer her thoughts and recommendations on what to do with any major issues or red flags.

- How Old is the Roof? (MLS)
- What are Monthly Utility Costs? (MLS)
- How long have the owners lived there? Has the property repeatedly changed hands?
- Can I speak directly to the sellers? [This is usually discouraged but any questions you have for them can be given to your realtor and she will give to the seller's agent. Sometimes you will be given the opportunity to meet the owners during or right before settlement.]
- Why are the sellers selling? [A good realtor can figure this out even though technically they can't ask.]
- *Have they received any offers?
- *Is there documentation on warranties for appliances, HVAC Equipment, and Garage Door Openers? (Check how old are appliances?)
- *Has There Ever Been a Busted Pipe?
- *How flexible is the seller on the asking price?
- What is this property worth in today's market?
- *When do the sellers have to move out? Or are they already gone?
- Is there a lien on the property?
- Did the previous owners smoke or have pets? (WARNING: If the sellers have wallflowers or home scents everywhere that might be a sign that without it their home stinks!)
- If old house, did they use paint with lead?
- Does the house have zone heating and cooling?
- Has the property been tested for radon? If not and they have a basement, get it tested! (MLS)
- Are the windows original to the house and have the sellers had an air leak test? Are they wood or plastic? (Wood is technically better. A good realtor will also be able to answer this question and tell you whether the brand is reputable or not.)
- Has the sewer ever backed up?



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- When did seller last get the septic tank pumped (needed every 3-5 years) and how big is the tank in gallons? (Observe where the sewer is located, is the grass greener in that spot? Might mean it's leaking.
- How big is the water heater? (50 gallon capacity recommended) (MLS)
- Have they had any problems with pests or insects?

For You to Look and Research:

While many of these your home inspector will look at, you should go through these basics when determining whether you even want to put a bid on the house. You should also go through many of these items during the final walkthrough to make sure everything still works.

- Try the taps, fill up sink to hole in back of sink then keep water flowing and then let it drain. Touch under sink to see if anything feels wet or is leaking.
- Does the water get warm quick?
- Flush every toilet.
- Test water pressure.
- Are the outlets around the house 3 pronged? They may look 3-pronged but if it's over 2 decades old, get the outlets checked since many homes may disguise a 2-prong with a 3-prong cover.
- Is there a GFCI outlet in the kitchen?
- Test sturdiness of drains and guttering.
- Have there been any public complaints about the neighbors?
- Are there any sex offenders in the neighborhood? (<http://www.familywatchdog.us/>)
- Which direction does property face in sun?
- Go to the electrical box. What's the brand? (Some older brands are dangerous, such as: Federal Pacific and Zinsco.) Is it at least 200amps? When was it installed? If you think you may want to put in more outlets, does it have room for more?
- Go outside and check the roof shingles (bring a camera that you can zoom up and take a picture to see it). Are they curling? Does it look worn? Are the gutters slightly slanted on the house so water runs down? Is the chimney ventless? If the house has a brick covering, are there cracks in the mortar joints?
- If you can, pop your head up in the attic and use a flashlight to see how the wood looks and if you can see the amount of insulation up there.
- If possible, go underneath in the basement to see where sinks and bathrooms are to see if there are any water marks leaking through the floor.
- Turn on AC, go outside to see if warm air is coming out of the heat exchanger.
- Look on the ceiling for cracks or water marks.
- Look for problem areas of where there might be flooding (usually a problem in basements). Do they have a sump pump? Does it work?
- Check the deck. Poke it with your nails, is it soft (means it's rotting)? Will it need redone when you move in?
- How easy will the yard be to take care of? Are the trees big and messy?
- Does the yard slope towards the home? (This could be dangerous when you get heavy rains.)



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- Are there large trees near the home where the roots could disrupt the foundation?
- Do you have good cell service in the home?
- Research – schools in the area. Are they close? What’s their rating compared to other schools? Do you have to pay a lot in taxes for the school? Even if you don’t have kids, schools could impact the resale value.
- Research – property taxes. Compare to neighboring counties and towns.

Questions for Home Inspector:

There are a variety of home inspections you can order. The ones you should definitely get are the general home inspection, termites, and radon. If you have private septic and sewer, you should also have that inspected. Some of these question will only apply if you have a private septic/sewer. You should also be with the inspector when he inspects your home since he will give so much insight into what to look for and what to keep your eye out for. Make sure you get a home inspector who is willing to explain things to you and who you can trust!

- What's wrong with this house?
- Any infestations of termites, carpenter ants, or other pests?
- How much insulation is in the attic? (about 10-12 inches or R-Value 38)
- How many more years do you think we could keep this roof?
- How many years before we need a new AC unit?
- How many years before we need a new water heater?
- If you were buying this house, what would you want to know?
- Any red flags you see?
- If there are any damages, ask how they would fix it.

Ask (or Observe) Neighbors:

Drive by the house during a busy morning, at night and on the weekend. What’s the demographics like? Are there kids playing? Or is it an older community? Do you see fences between houses (this might be a sign that the neighbors didn’t get along). Do you think you would fit in?

- Is there anything that you would want to know about the house if you were buying?
- Are there any trains or loud noises that we should be aware of?
- Does the community have any rules or bylaws? (usually MLS)
- Is there an HOA fee? (usually will be in MLS)
- Observe-Demographics
- Observe-Are the neighbors or surrounding area junky? (This might affect resale value.)