

## 14 Things To Consider Before Buying A Home

When you see a house that seems to be exactly what you're looking for, you'll feel the impulse to make an offer right away. A beautiful, airy and relaxing house can make buyers easily fall in love with it. But don't allow your emotions to make you forget about what's real. Leslie Levine, author of "Will This Place Ever Feel Like Home?" says, "Sometimes we want something so badly, we're not willing to ask all the questions we should."

A beautiful house may only mean a beautiful facade. A closer inspection is necessary to ensure that this is really the house you want. You may see a basketball hoop over the garage and assume the neighborhood is great for kids. But a closer inspection may show that it's rusted and hasn't seen a ball in a decade, and that other yards in the neighborhood have no jungle gyms or tire swings out back, Levine says.

- **Visit the house at different times of day**

One of the features you may love about the house is its large windows. But it can be a big problem at night when you have a peeping neighbor. If the house is beside or across from a school, you may think of it as an advantage. Visit the house during school hours so you can find out if you can handle the hustle and bustle that the school brings. You could visit a house in the middle of the day and think it's a quiet neighborhood but it could be noisy and busy during morning or evening rush hour.

- **Go through recent newspaper archives**

You might find out that the neighborhood's water supply has a high level of contaminant; or they're thinking of putting a high voltage line through the house you're eyeing. Levine suggests, "Make sure you're getting information on what you can't see." It's also a good idea to check with the county or city for proposed projects in the area.

- **Talk to neighbors**

How many of the people around you are actually homeowners? It will be hard to tell at first if most are rental houses.

- **Ask the neighbors if they have an association**

"Is there a newsletter for it? How often does the neighborhood get together? Do they have a block party every year?" According to Levine, "Even if you don't plan to attend, the fact that they're having a gathering says they care about their community, that they want to get to know each other, that they're willing to socialize that way. People who behave that way are building a community. They're going to look out for your kids; they're going to look out for your house. It's a nice, safe way to celebrate something."



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- **Ask the sellers**

The house may have had past problems that you need to know of. Even if they've been fixed, it's still worth knowing so you won't do anything that could damage it again. The house may have had water damage years ago. Knowing this will allow you to prepare and take preventive measures.

- **Get a home inspection**

According to National Association of Exclusive Buyers Agents, all homes have defects. Some may be obvious and most of it can be fixed. Being aware of the damage or potential problems of the house allows you to prepare for future expenses or help you negotiate for a lower price. You should also consider having your house inspected for lead, radon and wood-eating pests.

- **Ask for records of past improvements**

If the house went through renovations or repainting. Ask if they could show you the receipts. Getting these records isn't always possible but it's worth a try.

- **Don't assume remodeling will be easy**

If you talk to the seller about your ideas for future improvements, they might tell you more details you need to know. For example, you might notice a shower in an unexpected place. You'll probably discover that there's a structural problem that would've cost the previous owners a lot if they put a shower where it's supposed to be.

- **Consider the view**

Levine says, "So many neighborhoods now have teardowns. So look at the two houses on either side of you. If this neighborhood has had some teardowns, one of those houses might be a candidate. And they may build some behemoth structure that affects your light or the way your house looks or your view."

- **Check the utility bills**

You may love the house for its lofty ceilings, walls of glass or perfectly manicured green lawn, but it might cost a lot to maintain them. The previous owner may have paid quite a bit for heating or cooling.

- **Consider the taxes**

It's not enough that you look at the latest tax bill. Ask what the previous year's tax bills were. In some areas, houses are re-appraised and taxed at a higher rate. The house may seem like a good deal but with taxes that keep going up, you might want to reconsider. If you can't get the information from the seller, you can also look for it in newspaper archives or ask your real estate agent about this. In some areas, the school's funding come from property taxes. If this is the case, taxes will increase faster than in other areas.

- **Check with city hall**

NAEBA suggests checking the zoning of the neighborhood. You might also want to check any



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potential easements, liens or other restrictions that have something to do with your property. The seller should be able to tell you this but it's better to do your own research. You can also ask your real estate agent about this.

- **Reconsider the bells and whistles**

Are you okay with a one-car garage? Are you comfortable with on-street parking? You may consider a house with a pool as a perk but can you really afford one?

- **Explore the surrounding area**

This is especially important if you're new to the city or state. Make sure you're not moving into an undesirable part of town. I'm also certain you probably don't want to move into a noisy area. Find out if the property is near an airport, fire station, police station, hospital or railroad tracks. You might also want to live away from agricultural or industrial areas as they are prone to air pollution.

**CALL ME AND I WOULD BE MORE THAN HAPPY TO TAKE CARE OF THIS FOR YOU!**



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