

A Few Questions to Ask Before You Buy

Lots of people like to tour newly constructed homes during open house events. Most go when they are in the market to buy. Others go to check out a subdivision they might want to move into or to inspect the work of a builder they are considering hiring. You might think that the real estate agent is there just to sell you a home. But the sales representative should be considered a resource of information on the home, builder, development and area. Besides "how much does it cost?" and "when can we move in?", here are some other questions to ask before you buy:

- Will the builder give you references of recent buyers? Checking at least three references is always a good idea. If you are curious about the subdivision itself, try asking a few of the neighbors how they like living there.
- Is the [builder licensed by the Virginia State Board for Contractors](#)? It is illegal to build in Virginia without a license, and using an unlicensed builder exposes you to risks such as contractor fraud, poor workmanship, non-compliance with building codes, and refusal to honor warranties.
- Is the builder a member of the Roanoke Regional Home Builders Association? All RRHBA members are licensed, insured and based locally, ensuring they can be easily reached years down the road if you have questions about your home. Visit rrhba.com "Find A Professional."
- Does the builder offer a warranty program? All new homes in Virginia are warranted under [Virginia's home warranty](#), but some builders will also offer additional coverage such as the 2-10 Home Buyer's Warranty.
- Are there any additional fees relating to the home or development? Some subdivisions have a home owners association (HOA) which uses resident dues to maintain roads, park spaces, etc.
- Does the subdivision have any restrictive covenants? Neighborhoods often have rules governing where cars are allowed to park, the maximum size and location of sheds/out buildings, fence height, etc.
- What are the estimated taxes on the property? When figuring out how much home you can afford, it is important to remember to factor in property taxes. These vary depending on the locality where the home is located.
- What school district is the home in, and how are those schools rated? If you have children or are planning to have them while living in your new home, this could be very important in your decision making process. Make sure to do your research on nearby schools.
- Are there any major development plans for the area in the next few years? Future developments which you may want to know about include parks and other public spaces, shopping centers, restaurants, etc.
- You have a right and need to ask every question that you think is important. A little research with the neighbors is also a good idea.
- Remember, a professional builder and real estate agent will want you to be a happy and satisfied home owner. Their next sale could depend on your reference.