

# Here's What to Look for When Buying a House

Ready to buy a home? There's a lot to consider before selecting the right one. This home-buying checklist will help you decide.

By [Diane Benson Harrington](#) and [Bob Vila](#) | Updated Jan 27, 2020 3:43 PM



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Shopping for a new home can be exciting, and it's tempting to grab the first house you fall in love with. But exercising a little patience will go a long way

toward turning your purchase into a haven instead of a headache.

Ahead, learn what to look for when buying a house: renovation potential, size and storage, and neighborhood.

## **1. Renovation Potential**

### ***Don't overestimate your abilities.***

Determine if the house you like needs work. Then assess whether you're really capable of doing it, advises Jeff Beneke, veteran home renovator and author of *The Fence Bible* (available on [Amazon](#)). Also, consider whether the home has an extra room if you're planning to redo several parts of it. "That way you can close off one room at a time, do what you have to do in that, move somebody into there, then close off another room," he says.

### ***Don't overestimate the potential.***

Figure out whether the renovations are worth the time and expense. "Make sure that if you can't do the work, you [get estimates](#) before you buy the house so you know what you're getting into," Beneke says. If the cost of the house plus the renovations will put the home's value significantly above others in the neighborhood, it's probably not the best investment—or you may need to scale back the renovations.

### ***Think twice if the kitchen needs renovating.***

Unlike most other rooms in a house, you won't have a spare kitchen to use while yours is under construction, says Beneke, who notes that remodeling can put a huge strain on marriages. If the kitchen only needs [new countertops](#), that's fine. But if you're planning to move in and tackle a major kitchen

renovation while living there, you might want to reconsider. Is your family really going to be okay with closing it off and eating takeout for a couple of months? Can you renovate in stages so the kitchen isn't entirely out of commission?

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***Delve beyond the obvious.***

"Buyers tend to be romanced by pretty and clean, but you're not buying pretty and clean," says Alison Rogers, a real estate agent at [DG Neary Realty](#) in New York City and the author of *Diary of a Real Estate Rookie* (available on [Amazon](#)). If you'll need more phone and cable jacks or updated wiring for your home office, know that they can add hundreds of dollars to your move-in costs. "If you buy a house that's very pretty but has entirely old windows," Rogers says, "you may have to replace 30 windows at \$200 a window or more."

Those little things add up. So, don't only imagine your sofa in front of the fireplace but also walk the house with an eye toward how you'll use it. Is there a wall big enough for your large-screen, wall-mounted TV? If the previous owner used the fireplace decoratively, it could be because it needs a new flue or has other problems. If the bathroom or bedroom doors don't have locks, you may need to budget another \$100 or more to satisfy a privacy-oriented teenager (or parents).

***Pretend you're living there.***

Try out everything you can [during the open house](#): flush the toilets, turn on the lights, climb the attic stairs, check water flow in sinks and showers, imagine the steps you'd take (and counter space you'd use) when cooking a meal, and try to fit your cars in the garage. These little things that buyers tend to skip are the ones that will irk you on a daily basis.

***Hire an inspector.***

"A lot of buyers blow it off," Beneke says. "It's just one of those expenses they have to have to satisfy their lender. But in reality, a good inspection can uncover reasons you absolutely should not buy that house," such as structural problems with the foundation. "Secondarily, a good inspection can tell you what the major problems are behind the walls. Most homebuyers look at what they can see. An inspector's job is to look at what they can't see—the condition of the roof, if there's insulation, etc." Clarify that your contract to buy the house is contingent on a satisfactory [home inspection](#), then view the inspector's report as an opportunity to go back and renegotiate the price.

***Look to the ceiling for clues about big problems.***

"People tend to look at floors and walls, but it doesn't occur to buyers very often to look up at the ceiling," Rogers says. The ceiling can tell you whether the home has had water damage, which isn't necessarily a deal-killer but is another thing for the inspector to check.

***Ask the current owners for a year's worth of utility bills.***

"That's the easiest way to check the energy use of the house—how much it costs to heat in the winter and cool in the summer," Rogers says. "There's a

price for each buyer at which a less energy-efficient house may be worth it, especially if you can do things to make it more energy-efficient.”

***Think long-term.***

“Americans move, on average, every six years but look to stay in the house for 15,” Rogers recommends. “The kids are little now, so you may need a playroom. But where will you put them as they grow up so you won’t hear their stereos? If you’re older, think about the stairs and the ways the house can be adapted if you get a little less mobile.”



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## **2. Size and Storage**

***The house should be big enough for the unexpected.***

If you're a couple with one child, you may think all you need is a two-bedroom house. But you may decide to have another child or discover you need one of those bedrooms for a [home office](#) for a remote job in the future. When possible, buy with the anticipation of growth.

***Plan for where you'd place furniture to see that it all fits.***

"If the house looks really immaculate, make sure all the furniture is there," Rogers says. The owners may have put a desk or entertainment center in storage, leaving you to discover when you move in that the home doesn't have as much room as you thought.

Measure your largest pieces of furniture, including height, for items like entertainment armoires, then bring along a tape measure ([like this pocket-friendly one from Amazon](#)) while house hunting so you can verify that everything will fit. If you love the house but the armoire is too tall, weigh forgoing the home against the possibility of finding a new arrangement for your TV and stereo.

***Don't forget your non-furniture needs.***

"Running out of storage room is one of the principal reasons people buy new houses," Beneke says. "They wind up needing more closet space, more garage space." Yet when buyers are house hunting, they tend to forget all the belongings they've crammed in their attics, basements, garages, and sheds. Ask yourself: Where will my golf clubs go? Where will I store the suitcases?

“Take a tape measure and estimate the linear feet of closets you have, and think about how much storage space you need,” Rogers suggests. “Then, see how that maps out with how much the new house offers.”

Remember to look for out-in-the-open storage, too. For instance, if your current house has built-in shelving for your books, DVDs, and CDs and the new house doesn't, will there be room for the shelving you'll need to buy or build? If you display lots of collectibles or extra vases on shelves between your window and ceiling, will the new home's ceiling height allow for that?

***Count kitchen cabinets.***

Today builders are putting pantries back in houses because homeowners have found they really need them. Does the new kitchen match your old one in pantry space and a cabinet-by-cabinet count? If you had a pot rack in your old house, you'll need to determine if one will work in the new house or if there's enough space for your pots and pans, china and glasses, and the platter you use on Thanksgiving.

***Think about how you use the space.***

After Rogers' mother-in-law moved, she found she missed the second refrigerator that she had in her old house because it was so handy for entertaining. For families, the kitchen tends to be a gathering place. Does the one you're considering offer enough room for more than one person to cook, or for the kids to do homework while you make dinner? Does it overlook the backyard so you can keep an eye on them while they're playing?

The laundry room is yet another room (albeit a typically less glamorous one) where you'll spend plenty of time during weekly chores. Ask yourself some important questions about its location: Do you mind heading downstairs to the basement for every load? Will a laundry room near the home office create a noise problem? Will you have a place to fold and iron?

***Don't forget the garage.***

"My house was built in 1956," Beneke says. "Cars were smaller then. You can't get today's Texas-size SUVs into my garage." Ensure that whatever you want to [store in the garage](#) will fit.



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### **3. The Neighborhood**

***Establish priorities for what should be within proximity of the house.***

If you're used to talking with neighbors over the fence, walking together for exercise, or meeting at the local coffee shop, see if your new neighborhood will offer the same. "Be sure that dream house on an acre or two isn't like a desert island where you have to drive to see anyone," says Bert Sperling, founder of [Sperling's Best Places](#) and author of *Best Places To Raise Your Family* (available on [Amazon](#)).

On the other hand, if you're a more solitary person, ensure that the home has enough space between you and your neighbors for your comfort level.

Is the house close to the places that are most important to you? Scout out the nearest grocery store, gas station, school, and place of worship—not to mention learning how far the house is from your workplace. Will it bother you to drive 15 miles to get to your favorite bookstore?

***Study other homes in the neighborhood.***

If you want your property values to go up, it's better to buy the worst house in a great neighborhood and improve it than to choose the best house on the block. If the neighborhood has plenty of homes for sale, it could be on the decline.

Do you see signs of a renovation? That can indicate that people are committed to the area, which gives a better chance for property values to increase. If you have small kids, do you see pools or bikes or swing sets in lots of other yards? That might mean your kids will have new friends nearby. Do you see cars on blocks in several driveways or yards or old appliances and other junk behind fences at nearby houses? That's often a sign of

homeowners who don't care about curb appeal, and it could be an indication of a neighborhood that's losing value, Sperling says.

***Spend some time in the neighborhood to get a sense of its community.***

A surprising study by Harvard political scientist Robert Putnam found that the more you have in common with your neighbors, the more likely everyone is to feel a connection to the community. It's wise to discover what's important to most of your neighbors. "In some neighborhoods, for instance, the church is the main gathering place, and you might feel left out if you're not part of that," Sperling says.

Spend some time in the neighborhood to determine if it's a good fit. "One of the things I always do is go hang out at night, listening for parties, listening for dogs, checking out the traffic flows mornings and nights, getting a feel for things," Beneke says. "It adds a whole lot of comfort."

***Consider the local economy.***

Sperling insists that the condition of a local economy can make or break your move. "A poor or declining economy is like a cancer and can affect everything from social services to infrastructure to schools," he says.

Typically, cities that are in smaller metro areas or that have colleges or are home to a state government have the best economies. "Good times or bad," Sperling says, "those people are always going to be employed."

## Place Less Weight in These Bells and Whistles

Examine your list of what to look for when buying a house *realistically*.

Certain wish-list items can be great to have but aren't necessarily dealbreakers. In fact, they may even distract you from seeing the bigger picture of the home you're considering purchasing.

- ***Don't get enticed by granite.*** High-end countertops in kitchens and baths can make a great impression. "Don't let them draw your eye at the expense of everything else," Rogers warns. Attractive features like granite make it easy to overlook less appealing qualities. Be discerning: Is the rest of the room just as attractive? Are the cabinets in good shape? The appliances?
- ***Beware of bathrooms.*** Don't let a luxurious toilette steal your heart. "A double sink in the master is very useful, especially if you have two working people getting ready at the same time," Rogers says. "But I really don't think anybody needs a rain forest showerhead or the over-the-top Jacuzzi. I'm not sure those are the things you actually end up using."
- ***Forget the decor.*** The current owners' antiques may look right at home in the house, but soon they'll be looking right at home in their new place. Will your more eclectic furniture fit in just as well? "If you think a room looks very nice because of the draperies with silk linings, you should be aware that those are not necessarily part of the contract for the home," Rogers warns. The same with the custom-made blinds in the office and the light fixtures that really make the home spectacular. Determine if you can live without details like these. If you must have them, specify in the contract that you want them.