

## BUYERS SHOULD ASK QUESTIONS BEFORE BUYING

By Judith I. Johannsen

If you're in the market to buy a house, one of the most important things you can do is ask questions – lots of them. Most buyers know to ask about a property's location, style, number of rooms and asking price, but there may be other information that, if known, could also impact their decision to buy.

Smart buyers figure out before they start house hunting what they absolutely must have, what they'd like to have, and what they will settle for in a home. Answers to the standard house buying questions are usually easily found by viewing the property or by asking the real estate agent. However, sometimes buyers have special areas of concern for which answers are not obvious or apparent.

Special areas of concern vary from buyer to buyer but can range from zoning issues (can I have a home office?), the potential of additional neighborhood development (can someone build in that wooded area behind the house?), traffic and proximity to shopping to items labeled "psychological impacts" such as homicides, suicides and fires in and on the property, and the location of convicted sex offenders. The problem is, real estate agents won't know of a buyer's particular concern unless the buyer asks questions specific to his or her concern.

Before a person can be licensed in the State of Connecticut, s/he is educated in the principles and practices of real estate - basic contract law, basic appraisal techniques, ethics and fair housing. ESP and mind reading are neither offered nor required. Therefore, if a buyer has questions or concerns that are not answered or addressed when discussing or viewing properties, that buyer should not blithely assume that the heavens will part and answers will miraculously appear somewhere in the process – the buyer should ask those questions the answers to which would impact his or her decision to buy.

There are several excellent resources for buyers to find answers to questions about property they are considering. The easiest and quickest sources are the real estate agent(s) involved and/or the seller of the property. The agents have information provided to them that they have obtained from the seller or public agencies, but this information may or may not be accurate.

Another excellent source for information about property is the Town Hall in the town or towns in which a property lies. The Town Clerk's Land Records contain copies of recorded deeds and property maps, the Property Assessor maintains "street cards" for each property that include address, legal description and a basic outline of that property's floor plan and dimensions, the Tax Collector maintains the town's property tax roll and collects the taxes, the Planning and Zoning Department is knowledgeable about existing and proposed new developments, and the Building Department may have records of building permits and renovations of properties.

The bottom line is this - a buyer should take an active role in learning about properties s/he is considering purchasing – having questions magically answered through ESP, mind reading or divine intervention is wholly unrealistic and impracticable. A real estate agent and/or the seller can provide basic property information, but if there are specific concerns or questions, answers to which are key to the buyer's decision to purchase, the prospective buyer has an affirmative obligation to make reasonable efforts to find those answers.

Judith I. Johannsen is Assistant Counsel for the Connecticut Association of Realtors®, Inc.

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