FREE GUIDE

Home Buyer's Risk Checklist

20 things to check about the ground before you buy the house

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The house can be perfect while the location quietly costs you thousands. Run through this list for any address you're serious about — before you sign.

- ■ **1. Flood zone**
  Check FEMA maps. Flood insurance can cost more than the mortgage difference.
- ■ **2. Wildfire risk**
  Especially in the West — insurers are pulling out of high-risk zones.
- ■ **3. Crime trends**
  Look at 3-year trends, not one snapshot. Visit at night.
- ■ **4. Noise**
  Highways, airports, bars, train lines — visit at rush hour AND midnight.
- ■ **5. Soil & landslide**
  Hillside homes need geotechnical history, not just a nice view.
- ■ **6. Insurance cost**
  Get a real quote before offering. Some areas are nearly uninsurable.
- ■ **7. Property tax trajectory**
  Look at 5-year history, not just this year's bill.
- ■ **8. HOA health**
  Read the reserves study. Special assessments are the surprise killer.
- ■ **9. Future development**
  That empty lot behind you has plans. Check the city planning portal.
- ■ **10. Commute reality**
  Drive it at 8am, not Sunday noon.
- ■ **11. School ratings trend**
  Rising or falling? It moves your resale value either way.
- ■ **12. Water quality**
  City water reports are public. Wells need independent testing.
- ■ **13. Sewer vs septic**
  Septic = inspection + replacement budget ($15k–$40k).
- ■ **14. Power reliability**
  Outage history maps exist — check before you buy remote.
- ■ **15. Internet options**
  Don't assume fiber. Verify actual providers at the address.

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- **16. Natural disaster history**
  Past events predict future insurance and repair costs.
- **17. Zoning next door**
  Commercial zoning nearby can change your street fast.
- **18. Resale comps**
  Three sold comps within half a mile, last 6 months.
- **19. Permit history**
  Unpermitted work becomes YOUR problem at resale.
- **20. Walk the block**
  Talk to two neighbors. They know everything.

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