A BUYER'S GUIDE

Questions to Ask When Buying a Home

The right questions — for your agent, your lender, the home itself, and yourself — so nothing important slips through the cracks.

Prepared for home buyers across the greater Houston area

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START HERE

Full of questions? Good. That's how smart buyers buy.

Whether this is your first home or your fifth, every purchase is unique — and asking questions is exactly how you protect yourself. The buyers who feel calm and confident aren't the ones who know everything. They're the ones who aren't afraid to ask.

This guide gathers the questions that matter most, grouped by who to ask them of: your agent, your lender, the home itself, and — just as importantly — yourself and anyone buying with you.

You don't have to memorize these. Keep the list handy, and pull from it as you go. The right question at the right moment can save you money, time, and a whole lot of second-guessing.

WHAT'S INSIDE

SECTION 1

What to ask your REALTOR®

Your agent should be firmly on your side, ready to field the bulk of your questions throughout the process. Since a commission rides on the sale, you have every right — and good reason — to make sure they're the right fit for you before you start.

Questions worth asking up front

Experience and track record
How long have you been licensed, how many buyers have you helped, and how many homes do you typically close in a year?

Focus and fit
Do you work full time? What price ranges and areas do you know best? Do you have any specialties?

How you'll work together
Will I work directly with you or with a team? How many buyers are you helping right now?

Both sides of the deal
Do you represent sellers as well as buyers? Understanding how an agent works rounds out the picture.

WHY IT'S FAIR TO ASK

A good agent welcomes these questions — they're a sign you're a serious, thoughtful buyer. The right fit matters more than almost anything else in your search, so take the time to find someone whose experience and style match what you need.

SECTION 2

What to ask your lender

The financial side changes constantly, so even experienced buyers benefit from asking the right questions here. Clear answers from your lender keep the process smooth and help you avoid expensive surprises down the road.

Key questions for your lender

The loan itself
What type of loan is right for me? What's the interest rate, and what's the annual percentage rate (APR) that includes fees?

The costs
What are the origination fees and any points? What will total closing costs be? Is there a penalty for paying the loan off early?

Your monthly reality
What should I expect my monthly payment to be — including taxes and insurance, not just the loan?

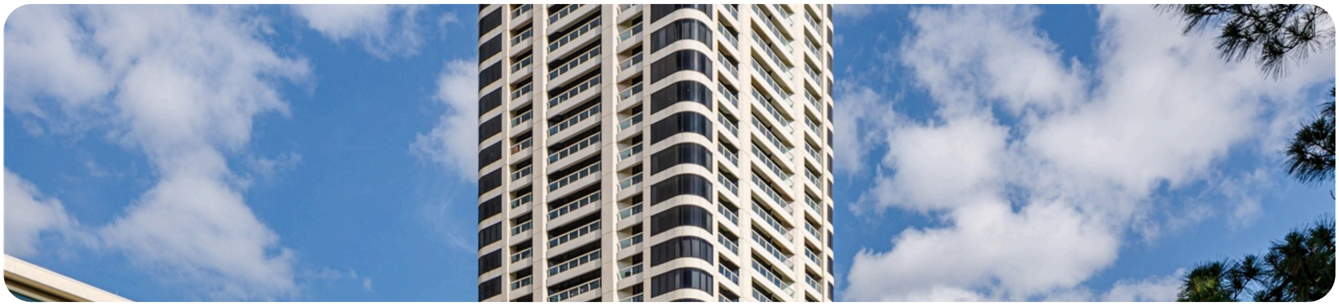
Timing and protection
Can I lock my rate? How long will it take to fund? Would a larger down payment improve my rate?

WORTH STEERING TO A PRO

Rates and program details shift week to week, so I won't quote you numbers here. Your lender is the right source for the current specifics — ask them these questions directly, and ask me to help you understand the answers in plain English.

SECTION 3

What to ask about the home



The big systems

How old are the HVAC, water heater, and roof? Are there any known foundation or structural issues, and has the home been checked for things like radon or lead paint where relevant?

The home's history

Why is the seller moving? How long has it been on the market? Are there other offers? The answers often reveal real room — or urgency — in a negotiation.

What's included

Which appliances or fixtures stay with the home? Will any major renovations be needed soon? Knowing this shapes both your offer and your budget.

Value and risk

What's the home's comparative market value, and is it in a flood zone? Both are essential to know before you decide what — and whether — to offer.

A HOUSTON MUST-ASK

"Is this home in a flood zone?" is not optional here. Flood risk shapes your insurance, your monthly cost, and your long-term peace of mind. Always check a property's flood history and get an insurance estimate before you fall in love with it.

SECTION 4

What to ask about the neighborhood

A home is only as good as the life around it. These case-specific questions help you picture day-to-day living in the area — not just the house itself — so you choose a place that fits your whole routine.

Questions about the surroundings

Schools and community
Is the home in a strong school district? Even without children, school quality affects long-term resale value.

Daily life
What will the commute be like? What local amenities are nearby? Are there any nuisances — noise, traffic, or industry?

The rules and the costs
Is there an HOA, and what are its dues and rules? What are property taxes like in this specific area?

The bigger picture
Are there future developments planned nearby that could change the area's value or feel? Undeveloped land next door is worth asking about.

TEXAS TAX NOTE

Property taxes vary meaningfully from one Houston-area community to the next, and they're a real part of your monthly cost. Ask about them early — and remember a homestead exemption on your primary residence can lower your taxable value and cap how fast it rises.

SECTION 5

What to ask yourself

The most important conversation is the one you have with yourself — and anyone buying alongside you. Settle these before you tour, and you'll move with clarity instead of second-guessing.

1. **What are my true non-negotiables?**
Separate the features you genuinely can't live without from the ones that would simply be nice. This keeps you from chasing the wrong homes.

2. **What's the most I'm willing to pay?**
Decide your real ceiling — and your walkaway number — before emotions enter the picture. Knowing it protects you in a competitive moment.

3. **Am I open to repairs or renovations?**
Be honest about whether you want a move-in-ready home or are willing to take on projects. It dramatically changes what fits.

4. **What's my single highest priority?**
When you can't have everything, knowing what matters most makes trade-offs easy instead of agonizing.

5. **Are we on the same page?**
If you're buying with a partner or family, make sure you agree on the big answers before you start. Aligned buyers move faster and fight less.

LET'S TALK

Work with Allen

You have questions — I have answers, and the ones I don't have off the top of my head, I'll go find. There's no such thing as too many questions when you're making a decision this big.

Ready to ask away?

Let's sit down and walk through your questions together — about the process, a specific home, the neighborhood, or just where to begin. I'll give you honest answers and help you ask the ones you didn't know to ask yet. No pressure, no rush. When would be a good time to connect?

Reach out for a free, no-pressure consultation

Call or text: (832) 709-2540 · allen@allenmarkel.com · allenmarkel.com

If the honest answer to one of your questions is "wait" or "keep looking," I'll tell you that too. My job is to help you make the right call — not just any call.