## **Buying a property**

### Checklist 2: Finding out more

To make the right decision, you need to get as much information about each property as possible. So to help you, we've prepared a list of some of the questions to ask the estate agent or seller. Use it with your list of needs and wants from Checklist 1 to help you decide on which home is best for you.

Remember, if you ask an estate agent a question they must answer truthfully.

#### Questions to ask the estate agent

	1	2	3
Property address			
Asking price	€	€	€
What is included in the price? For example, curtains, carpets, cooker and other appliances.			
Are there any other similar properties in the area for sale and what are their asking prices?			
How flexible is the seller on the asking price?			
How long has the property been on the market?			
Why is the seller selling?			
Are they keen to get a quick sale?			
Has there been much interest in the property?			
Have there been any offers on the property?			
When was the property built?			
Is the property leasehold or freehold?			
Has the property been altered in any way? For example, kitchen extension, attic conversion.			
Has the roof been repaired or replaced since the property was built?			

# **Buying a property**

### Checklist 2 continued

Questions to ask the estate agent continued

	1	2	3
Property address			
Asking price	€	€	€
Have any of the rooms been decorated recently? If so, why?			
How is the home heated?			
Is the property insulated?			
What is the energy rating for the property?			
Has there ever been a fire in the home?			
Has the property or local area ever been flooded?			
What kind of parking is available?			
Has there been any difficulty securing home (buildings and contents) insurance at normal rates?			
Are there any proposed developments in the area?			

Buying in a multi-unit development? See checklist on next page.

## **Buying a property**

#### Checklist 2 continued

#### **Buying in a multi-unit development?**

If you are thinking of buying a house, duplex or apartment in a multi-unit development, read the information on our website before you start to look. Buying in a multi-unit development is different to buying a stand-alone property as you may share some facilities and services like lifts, entrance halls and waste collection services and you have to pay service charges. You will also become a member of the Owners' Management Company, a legal structure to protect the owners' interests in the development. There are lots of particular questions and issues with multi-unit developments which you will need to ask the estate agent and also your solicitor. We have set out a few for you below.

	1	2	3
Property address			
Asking price	€	€	€
Does the property or development come with a Homebond or Premier Guarantee?			
What level of snagging is included?			
If the property is unfinished, is it being sold as seen?			
Is the development fully built and complete? Have all the roads/pathways, street lighting, landscaping etc. been completed? If not, when will it be?			
Are there plans or planning permission for any more developments in the area?			
Is the Owners' Management Company (OMC) fully set up and financed?			
Is there a sinking fund?			
Has the OMC kept proper sets of accounts and filed them?			
What is the annual service charge?			