

Buy with confidence, not regret

Six ways to avoid buyer's remorse before you sign.



1 Know your true budget

- Include taxes, insurance, utilities and upkeep
- Get pre-approved, then set your own comfortable limit
- Keep a cash cushion after closing

2 Rank your must-haves

- List must-haves vs. nice-to-haves
- Think five to ten years ahead
- Agree on priorities with everyone buying

3 Test-drive the neighborhood

- Visit mornings, evenings and weekends
- Drive your commute at rush hour
- Notice noise, traffic and parking

4 Never skip the inspection

- Hire a licensed home inspector
- Add radon, septic or pest tests as needed
- Read the full report, not just the summary

5 Research the home's history

- Permits for past renovations
- Condo or HOA rules, fees and reserves
- Flood zone and insurance costs

6 Don't let emotion rush you

- Set your walk-away price in advance
- Sleep on it before a big decision
- Stick to your list, not just the staging

MASSACHUSETTS EXTRAS TO CHECK

Offer checklist and hidden costs on the back →

Lead paint

Homes built before 1978 come with a disclosure and a chance to inspect.

Septic & well

Review the Title 5 report and test well water if applicable.

Radon & pests

Consider radon and termite testing with your inspection.



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Before you make an offer

Questions to ask, hidden costs to plan for and red flags to watch.



Hidden costs to plan for

Ask for real numbers before you offer

Yearly

Property taxes

Vary widely by town; check the current rate.

Yearly

Homeowners insurance

Ask about flood coverage if near water.

Monthly

Heating & utilities

Ask for past bills; oil, gas and electric differ.

Monthly

Condo or HOA fees

Review what they cover and any special assessments.

Ongoing

Maintenance & repairs

Budget for upkeep, and note the age of big systems.

One-time

Moving & furnishing

Movers, window treatments, appliances and furniture.

Questions to ask before you offer

- | | |
|---|---|
| ☐ Why is the owner selling? | ☐ How long has it been on the market? |
| ☐ How old are the roof, HVAC and water heater? | ☐ Any past water, pest or mold issues? |
| ☐ What do utilities cost each month? | ☐ Were renovations done with permits? |

RED FLAGS TO WATCH FOR

- Musty smells, stains or fresh paint in odd spots
- Cracks in the foundation or sloping floors
- An aging roof, furnace or water heater
- DIY electrical or unpermitted additions

I'M IN YOUR CORNER

I'll help you compare homes, review disclosures and inspection findings, and negotiate repairs or credits before you commit.

General guidance only; not legal, tax or inspection advice. Confirm details with your attorney, inspector and lender.



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