

12 QUESTIONS TO ASK BEFORE BUYING A CONDO IN ROGERS PARK

Buying a condo means buying into a building. These questions help you understand the association, the budget, and the rules before you make an offer. Bring this list to every showing and check them off as you go.

**MORE LAKE FOR
YOUR MONEY.**

Rogers Park · Chicago

THE MONEY QUESTIONS 1 TO 4

- ☐ **01 What does the monthly assessment cover?**
Many vintage Rogers Park buildings include heat and water. Compare what's covered, not only the number.
- ☐ **02 How healthy is the reserve fund?**
Ask for the balance and the latest reserve study. A thin reserve can mean surprise bills later.
- ☐ **03 Any recent or planned special assessments?**
Roofs, tuckpointing, back porches, and boilers are common big projects in older brick buildings.
- ☐ **04 How many owners are behind on assessments?**
High delinquency strains the budget and can affect some loan approvals.

THE BUILDING QUESTIONS 5 TO 6

- ☐ **05 What major work has been done, and what's next?**
Windows, porches, boiler, electrical, roof. Get dates when you can.
- ☐ **06 Who manages the building?**
Many small buildings here are self-managed by owners. Find out who handles repairs and records.

THE RULES QUESTIONS 7 TO 9

- ☐ **07 Is the building FHA approved and lender friendly?**
This matters for low down payment loans. Check early, before you fall in love with a unit.
- ☐ **08 Are there rental restrictions or caps?**
Good to know if you might rent the unit out someday.
- ☐ **09 What are the rules on pets, renovations, and move-ins?**
Some associations require approval for flooring changes or set move-in hours and fees.

LIFE ON THE BLOCK QUESTIONS 10 TO 12

- ☐ **10 Where would I park, and how hard is it in winter?**
Many vintage buildings have no parking. Ask about assigned spaces, nearby rentals, and permit zones.
- ☐ **11 Is laundry in-unit or shared? Is there extra storage?**
Shared laundry and basement storage lockers are common here. Ask where they are and if there's a fee.
- ☐ **12 How long is the walk to the lake, the Metra, and the Red Line?**
Walk it yourself. A few blocks can change your whole daily routine.

YOU DON'T NEED ALL THE ANSWERS YOURSELF.

That's my job. Send me a listing you're curious about, and I'll help you find out what's behind the front door.

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