

# SCOTT LYLE REALTORS

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# The Top 10 Things You Need To Know Before Buying Property in Palm Springs

#### 1. INDIAN LAND

Land is laid out by sections in a checkerboard fashion throughout Palm Springs and also parts of Cathedral City and Rancho Mirage. Approximately every other section of this checkerboard is owned by the Agua Caliente Indians. Though fee simple is the standard type of ownership in California, there are some benefits to buying a home, condo or lot located on leased land. Be sure to find out if a property you are considering is on leased land and what the terms of that particular lease are. For more information, read Indian Lease Land.

#### 2. HILLSIDE DEVELOPMENT

Hillside development is very limited in the Coachella Valley. Steps are being taken in many of the cities throughout the valley to limit and/or rezone hillside property to restrict residential development. Therefore, when considering the purchase of vacant hillside property, a visit to the Planning Department is suggested. Take along a parcel map of the subject property and a city planner will gladly explain to you any restrictions that may apply. This trend has caused a strong appreciation of developed hillside property over the past years and should continue into the future.

#### 3. EARTHQUAKE FAULTS

As throughout the state of California, earthquake faults, including the San Andreas fault, run through the Coachella Valley. Although homes are built to withstand most earthquakes, it is important to know how close a property may be to an active fault. Maps showing earthquake fault lines in the Coachella Valley are made available through the County of Riverside.

## 4. HOMEOWNER'S ASSOCIATIONS

The Coachella Valley has many private country clubs and private developments with homeowner's associations. Important information regarding each individual association should be made available to you before you purchase any property in which you are required to be a member of a homeowner's association. Among other things, you should verify monthly and/or annual fees or dues you will be required to pay and whether any assessments are anticipated in the near future. Important documents include CC&Rs (Covenants, Conditions, and Restrictions), By-Laws, and Financial Statements.

### 5. GAMBLING

The Agua Caliente Band of Cahuilla Indians have opened their own casino at the Spa Hotel in downtown Palm Springs. The overall opinion in Palm Springs is that gambling will be good for the city, and most merchants and residents are in favor of gambling. The Agua Caliente Tribe has eventual plans to expand their existing casino at Indian Canyon and Amado streets.

#### 6. WIND

Certain areas in the Coachella Valley experience a higher degree of wind than the secluded canyons and other wind sheltered areas. This is not to say that the wind is good or bad, but, if you have a strong opinion one way or the other, you should investigate how the wind affects each area of the valley.

#### 7. CONSIDER THE ELEMENTS

Because of our unique desert climate, certain types of construction fare better and are more economical to own than others. Be sure to carefully consider the energy efficiency of any improved property before buying or leasing it. Look for well insulated walls, pitched roofs, and strategically placed landscaping.

#### 8. WHAT ARE THE TAXES?

State property taxes are limited to an annual assessment of approximately 1.25% of the purchase price. Example: \$100,000 home will equal \$1,250 per year. In addition, many cities have small local taxes such as the utility tax in Palm Springs. Some areas have assessments for recent street and sewer improvements. Be sure to check it out.





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#### 9. WHAT ABOUT THE HEAT?

It is true that during the summer months the temperature will reach up to and over 100 degrees almost daily. However, most of the time it is a dry heat, and is a very small price to pay for the nine months of ideal weather we do enjoy. Most areas of the country offer only three to six months of quality weather as opposed to our nine months. Imagine laying out by the pool in the middle of January!

## Average Daily Minimum-Maximum Temperatures in Palm Springs

January February March April May June 41 – 69 45 – 74 48 – 79 54 – 87 60 – 94 66 – 103 July August September October November December 74 – 108 73 – 107 67 – 102 59 – 92 48 – 79 42 – 70

#### 10. WHERE DO I GET MORE INFORMATION?

We are committed to providing our clients with all of the knowledge and information they need to make a wise decision. We know that each property is different and every person has different needs. That's why we take the time to truly listen and find out the answers to your questions in a timely and professional manner.

