Making the Offer

You may already have an idea of where you want to live, but if you don't, here are few things to think about:

- Look at the surrounding houses in the neighborhood. Are the homes and yards well kept? The condition of these homes will affect the value of the home you buy.
- Is it visually appealing? Explore the lot thoroughly. Does it offer adequate privacy? Will you maintain the ground or hire someone? Do you like the landscaping or would you design your own? When looking into the back yard, are you greeted with the sight of a transformer, radio broadcasting tower, gas station, bus stop or ball field where night games are played?
- What kind of area is it in? How close are shopping facilities, banks, churches, hospitals, schools, parks and movie theatres? And, of course you'll want to know what, if any, crime rate is associated with the neighborhood. Go to the local police station and ask for records of robberies, break-ins, vandalism, assaults and drug-related problems in the neighborhood. Is crime increasing or decreasing?
- What is the traffic like and how will it affect your commute to and from work?
 Heavy traffic also produces noise and air pollution.
- Is the home in an area that floods when it rains. How fast does the water drain from the streets and yard? Slope and the soil's ability to absorb water will determine where and how fast water drains away from the house. You can check out local flood information through Stewart's Flood Information Division to find out if the house is in a flood plain.

What ever you do, don't be afraid to ask questions. Your real estate agent will be very happy to provide you with as much information as possible. Remember, this is potentially the largest purchase you will ever make - ask questions until you are satisfied with the answers.

Here are a few other things you will want to consider in the selection of your dream home:

- Don't fall in love with the first home you see. New listings come onto the market all the time. The best deal may still be 'just around the corner'. The more homes you see, the more you'll learn about what you want and what each house has to offer.
- Don't choose a house because you like the interior decorating a well furnished home isn't always the most structurally sound. Check out the actual structure of the home. Keep in mind, the furnishings will be leaving with the current owner.
- Go through the house with a fine-tooth comb. Open cabinets, turn on every switch, notice details, move furniture away from the walls, look in the attic, turn on faucets and flush the commodes. Look for water spots on walls and ceilings you don't want to find out after you've bought the house that the roof is leaking.

Don't be pushed into making a selection. Make your decision only when you've seen enough to pick the best one