

Tips to Find the RIGHT Home:

One of the most important things to consider when finding a home is the location. Here are some considerations:

1. Traffic: Visit the property at different times. If you visit at 11 o'clock in the morning, the street will probably be quiet. Go back around 5 o'clock in the evening. Is the property next to a highway or main thoroughfare? If so, how noisy is it? Is the property next to railroad tracks or in a flight pattern? Be sure that you can handle the noise of these factors.

2. Commuting: You may discover that the further out of the city you go, the more you can afford in a home. If this is the case, and you work in the city, consider the commute. Is this something you can endure every day? It's a good idea to try out the commute during your normal commute times. The longer your commute, the more you will be paying for fuel and auto maintenance, and the more time spent away from your family and friends.

3. Community: Check out the city's Chamber of Commerce and ask for a Resident's or Visitor's Guide. This will give you some insight as to area attractions, restaurants, events and other interests happening in the community. Locate a copy of the city's or community's newspaper and read about other community members' concerns. Talk with the city planning department to find out about future developments and other issues. Ask the local police department for crime statistics.

4. Schools: If you have children, this is probably going to be the biggest deciding factor in choosing a home. Visit the schools and talk with the principals and teachers. Ask for performance statistics, teacher to student ratios, etc....

5. Single-Family Homes vs. Condos and Townhouses: Deciding on the type of home you want to live in will help to narrow down your search. Do you like the worry-free benefits of association maintained property where you don't have to do any yard or exterior maintenance? Then you may want to consider living in a townhouse or condo. Is having your own yard something you desire? Then single family homes might be what you should be looking at.

One thing to remember about townhouses and condos, should this be the type of housing you choose, is that they are part of an association. Townhouses and condos will have an association that takes care of the exteriors of the units. They do the snow removal, yard work and maintain the outside structure of each unit, such as siding, roof and foundation. Because they are completing these activities for you, the association requires you to pay them dues. If you are considering a townhouse, be sure to inquire on these four points:

1. How much are the association dues and what do they cover? Are they paid monthly or annually?

2. Is there a reserve fund in escrow for major repairs? i.e. if the roof is severely damaged or if the driveway needs to be resurfaced how will it be paid for? (Your realtor will ask for a document called a "Resale Disclosure Certificate" during your sale negotiations so you can review the Association Reserve Fund. The purchase agreement will be subject to your satisfactory review of this information.)
3. Is the association run by a management company, or is it run by the owners?
4. Ask for a copy of the association rules. Some associations have pet restrictions. Some have strict parking rules. Some may also have restrictions on exterior decorations and planters.

The Search Is On:

Now that you have a better idea of what you desire in a home, it's time to start searching.

Your Acuity Group Realtor will show you a number of properties based on your criteria. They have access to the Multiple Listing Service, or MLS. This is the most up-to-date database of homes for sale. Your Realtor set you up on a custom search that emails you listings that match your criteria. If you think that the listing is worth taking a closer look at, contact your Realtor, who will set up a private showing.

You may also want to do some searching on your own. Look through the local newspaper and other publications to find homes for sale. Drive through the area you are considering. If you happen to find a home that your Realtor hasn't brought to your attention, let them know you are interested in the property and they will set up a showing.

Another fun way to view properties is by attending an open house. If you have signed a "Buyer's Representation Agreement" with your Realtor, it is a good idea to discuss open houses and the viewing of other properties before going out on your own. Depending upon your compensation agreement, you may jeopardize the commission split if you view the home without your Realtor. Finally, if you are working with a Realtor, be sure you disclose this information to the agent hosting the open house by either signing in as "represented" on the open house registry or handing the hosting agent at the property your Realtor's business card.

You've Found "The One" - Now What?:

After searching and looking, you, with the assistance of your Acuity Group Realtor, finally found a house that you really like. Be careful to not let your emotions get too carried away. It may be easy to fall in love with a home the second you walk through the door. If you are truly interested in the house, visit it a few times. Once you are certain that this is the house you want, it's time to make an offer.

Making an offer on a home is why it is so important to work with an experienced Acuity Group Realtor. They have experienced negotiation skills and know the best way to manage the

transaction. Keep in mind that when a Realtor is representing you, it's their duty to keep your best interests in mind. Consult with your Acuity Group Realtor about how you would like to proceed. You want to be able to pay the lowest possible price for the home, but you also don't want to waste any time. Ask your Realtor to check on the activity of the listing. Have a lot of people already looked at the property? How long has it been listed? If it is a new listing and has already received heavy traffic, you may want to act quickly. If the property has been on the market for many months, you will probably have some negotiation room. Your Realtor will conduct a neighborhood comparison, which identifies the prices of other similar homes in the area. This will help you in determining how much to offer for the property.

Some municipalities require a Truth-In Housing Inspection Report to be completed prior to a property being listed for sale in their city. This inspection is done to ensure that the home meets the city's building codes. Most cities that require this report do not necessitate that the seller fix any problems, they just need to be listed out during the showing of the property. Even if a Truth-In Housing Report is done on a property, it is still a good idea to have an inspection of your own done.

Ready to Start Looking for Your Next Home? Contact Acuity Group today!