

House Building/Buying Tips

Section One - Building a *New* House

Our house is usually our biggest investment and where we get much of our personal satisfaction. When we build a house, we make hundreds of decisions and if we make a wrong decision, it can cost us hundreds or even thousands of dollars and then we have to look at our mistake each day!

When we built our house, we learned some valuable lessons and we decided to ask other people for lessons they learned in hopes of helping other folks to avoid the mistakes we all made. We hope the following information will help your house building experience to be a pleasant one.

It is wise to read the section on Building a *New* Home and the section on Buying an *Existing* Home because some tips will overlap.

I would strongly advise getting a builder or general contractor who will sign a contract saying they will return two months after you occupy your new home to repair any problems which you have discovered. It is hard to find every little problem when you don't live there and once the builder has left and been paid and they are working on a new job, it will be nearly impossible to get them to return to fix your problems. This agreement should apply to the brickwork, plumbing, electrical work etc. By following this initial tip, you may save yourself a lot of headaches.

If you have a fireplace, I would strongly recommend installing a gas starter. They don't cost very much and when you want a fire, especially if your wood is a little damp, you just turn on the gas, apply the match and you have a fire - instantly! Your wood can be soaking wet and you will still have a beautiful fire.

Don't put your outside lights too close to your door because they will attract bugs and when you open the door, the bugs may decide to tour your house.

Mirrors will make a small room look much larger for a small price. We have a two-story fireplace in our living room. The wall in front of it will make just about any picture look out of proportion so we ordered a huge mirror for that wall. They can be made various sizes and they are not extremely expensive. You can get them from glass companies or look in the yellow pages under mirrors. It made our living room look huge. It reflects all the light in the room so it makes the room brighter.

Remember: Location - Location - Location! It will add to the worth of your house and it will make it easier to sell someday. If possible buyers see your location and don't like the neighborhood, they may not even come to look at it.

Don't over build. Experts say that your total monthly debts, including your mortgage, should not exceed 36% of your income before taxes.

First-time homebuilders may qualify for a program through Fannie Mae (800 732-6643) that requires lower down- payments and easier qualification limits than standard loans.

Allow for closing costs. They will be approximately 2 to 5% of the homes purchase price. They include such things as: origination (points) on a loan, escrow fees, title and home owner's insurance, legal costs, property taxes, fees to record your new deed, notary fees etc.

It is best to order your supplies early. When we ordered our brick, they said there was over a one-year waiting list. The dry wall was back-ordered also so decide what you need and ask how early you should order it.

If you want your house to look a lot bigger, make your rooms an extra foot taller. That space is very cheap since it simply contains air. We did that and when our insurance man visited, he said he wanted to measure the house because it was a lot bigger than the square footage I had told him. He couldn't believe the difference it made.

If you buy a house-building book and you select a house but you want to make some changes, you can usually let your builder make them. You don't have to hire an expensive architect.

When they are framing your house but the roof isn't on yet, it is ok for the floors to get rained on a little. It will make the wood expand and that will make the joints between the boards tighter. If it rains excessively, you can drive a nail- hole through the floor and the water will gently drain into the area below where it will evaporate later. If that fails, you can use a wet-vac or a squeegee but the nail hole will work twenty four hours per day.

Paint the grooves in your wall mirrors black before you hang them or your mirror will reflect those areas.

Some people have a brick exterior but they have siding or wood above their windows and above their garage door. They often do this because there isn't enough support for the heavy bricks over those areas. You can simply buy iron supports, which will support the weight of the bricks and then your bricks will go uninterrupted around the house.

A second story home is pretty but as we get older, it will make it difficult for us to go up and down the stairs. When we are thirty years old, it may seem like we will never get older but ... hopefully we will. A one-story house may have a better resale value because it won't be limited to only younger folks.

You can order blinds that are inside of your windows. This type of blind won't need dusting. You can either get blinds that can be raised and lowered or the kind that can't be adjusted. We were not told that and we bought the kind that couldn't be raised or lowered. We would like to have had an unobstructed view to the outside but it was impossible. We were told that we could change to the other type but it would be a lot of extra work so we just removed the blinds and now we can see out but that was an expensive error.

You can get light switches that will turn on whenever you open the door. These are made

especially for closets because you will always need lighting whenever you enter them. They also shut off when you close the door.

As we get older, our hands won't work quite as well so installing doorknobs that are the handle type, instead of the twist type, may make it easier for us to open and close our doors during our later years

You can buy instant hot water units. They are obviously more expensive and a luxury.

If you have a basement, water will naturally seep around the basement. Many people have a sump pump in their basement in case excess water collects. It may be wise to have a second sump pump that is battery operated because the time you will need the sump pump the most is when a bad storm hits and that is when your electricity goes off and your first sump pump may not work.

If your house is on an elevated area and there is a woods or a stream nearby, it may be wise to have a gravity drain dug. Then, your excess water will drain by gravity without any pumps to go out. With the gravity drain, you won't hear the pumps "kicking on" and you will save electricity and you may not have to buy the sump pumps at all or worry about them burning out at a bad time.

We installed stereo speakers into our ceilings but 99% of the time, we use our portable CD player, because it is easier to operate and it sounds about the same. If you insist on a built in system, you may want to put your control center in a closet on the ground floor if you can spare the closet space. We put ours upstairs and it is less convenient to use so we rarely use it.

You can buy cheap light switches but if they are too cheap, you will be reminded of that decision every time you flip the switch.

You will never have enough storage space. When you design your rooms, try to create extra storage space. We added a few closets that were not in the plans but we still are cramped for space. Trust me, or you will discover it when it is too late!

You should paint the walls where the furnace will go before they install the furnace!

If you have a handrail and one end is not attached to a wall, the end-post must be very secure or the handrail will wobble. One builder told us that the end of the handrail should pass through the floor instead of being cut off at the floor level or at least have the "bolt" go deeper into the floor. That will give it more stability.

It is wise to have an access door to your garage. We chose not to have one so now we have to open our garage door several times per day and our garage door opener will wear out sooner and we are letting a lot of cold air and moisture into the garage each time.

If you have a basement, having a walk-in wide access door to it makes sense because you can move a pool table or various items to the basement so much easier. It is always nice to drive your riding lawn mower and possibly a motorcycle in there during the winter too. There are negatives also. It will cost more and you have to provide water drainage.

If you don't have a door to your basement, you should always have a wide and straight stairway to your basement. Moving a refrigerator to the basement around a corner can be very difficult. You may not realize it won't fit until it's too late!

You should keep a record of all the paint, roof shingles and bricks etc. that you use in case you need to replace some of them later. If you used a rare paint shade, you may want to buy a little extra in case they stop carrying it.

Buying a deep sink will make washing those large pans a lot easier. We also bought a kitchen sink faucet that is removable and we love it because it can reach those hard to get to areas. Porcelain sinks are attractive but if you scrape them with a pan, you may need to rinse the mark off with cleanser. Stainless steel sinks are more durable but possibly less attractive.

Your kitchen and bathroom faucets should be of a high-quality since you will use it many times each day.

Our house plans called for a dead space under our stairway so we made a closet there. You will always need the extra storage space.

We put pea gravel along our sidewalks. We really like it and so do the dogs. They love to dig out little "comfy areas" for them to lay in. That causes the pea gravel to get thrown onto the sidewalk. Something to think about ...

If you have children, put some thought into the type of locks you want on your internal doors. You don't want them to lock themselves in the bathroom and you may not want them to enter some rooms at certain times.

I get the impression that builders have a hard time collecting for their work because the man who framed our house and the painter both wanted to be paid before they completed their job. Once they are paid, it will be several times harder to get them to leave their next job to return to your house. It is best to have a contract that says specifically when they will get paid before you start the house. Most banks require this so stick to it. My painter wanted to get paid early so he could take his family to see relatives. I could have paid him half but I paid for the entire job and then I had to beg him to complete his job.

If your painter is supposed to paint the tops of the window frames, make sure it gets done. I checked ours and only half of them were done. Once they were closed, it could have been easily missed. He said, "I didn't miss it - I don't normally paint the tops of window frames." Have an agreement ahead of time and be specific.

If you will have a propane tank, you may want to locate your house so you can hide it behind a tree or shed and it will still reach your house and have the proper grade for the gas to flow.

Our builder left the bottom step of our stairway uncarpeted for some reason. That made it easy to think that step was really the floor and to trip on it. We finally had to have carpet installed on the final step.

We installed overhead fans. There are many days when I am in my office and I can turn

on the fan and keep cool instead of air conditioning the entire house for one room.

If you have two doors, for example, the door leading into the bedroom and the closet door inside the bedroom, that could possibly hit each other, you may want to locate the hinges on one of them so they will open farther away.

We considered putting a light switch in the master bedroom that would turn on all the lights outside the house. We never and we regret it. It will come in handy if you hear a noise outside or if your dogs won't stop barking.

A lighted doorbell is helpful if your entryway is especially dark. If the light illuminates the keyhole it is even better. You can just have an electrical outlet there with a "dark activated" light plugged into it.

A "Lazy Susan" in the kitchen is a great way to use the space in the corner of the cabinets.

We have a cabinet that pulls out and exposes a wastebasket. It is great because we can sweep crumbs off of the countertop directly into the wastebasket.

If you pour your sidewalk before your ground settles, it is more likely to crack. Sometimes it takes six to twelve months for it to settle.

It is a good idea to videotape all of your walls when the wires and ducts are installed but obviously before the drywall is installed. Then, if you have a leak or noise, you may be able to locate the problem easier.

A sunken living room floor definitely "adds something" to your room but what it may add could be a lawsuit because many people will be tripping over the edge of it and you can't watch everyone all the time.

Most people have their basement concrete poured. It is quicker and guards against leakage. Now, they have forms, which make your walls look like bricks so you can just paint them and it looks like a brick wall.

It may be wise to draw a map of your outside electrical, water, telephone and sewer lines. It may come in handy if you have to dig later on. Be sure to put measurements, for example: 12 feet south and 4 ½ feet north of the north edge of the kitchen window. Be specific.

Electrical rheostats are nice for atmosphere. We also have one in the bathroom and it comes in handy during those very early mornings when you are not prepared for a bright light instantly.

If you plan to have a garden, allow for the house shadow in the various seasons, so it won't shade it.

Natural sunlight is very important. If you want your kitchen to have sunlight in the morning, don't forget to position your house accordingly. Remember, the south side of the house gets more sunlight than the north side.

Some window companies do not sell pre-painted windows. If you will need to paint your windows during the winter, you will have to leave them open so parts of them can dry so you will spend a little extra on your heating bills during those days. If it rains, the paint may get wet. The pre-painted windows are less problematic but they cost more. If you get the kind that need painted, be sure your builder remembers to paint all of them. (Open them and check the tops etc.) One of our windows became warped and when the window man opened the window, he noticed that the top of the window hadn't been painted. He said, "That may void the warranty" but he eventually fixed the window.

Hardwood floors are more expensive than carpet but there are certain areas where they are recommended such as in the kitchen and bathroom, especially by the stool, and in high-traffic areas. You can also use tile or linoleum.

Your septic tank needs to be approximately 300 feet from your house. Check your local regulations.

If you have a basement and you don't want to have poles which support the ceiling, you can have an I-Beam put across the ceiling.

If you buy a lot in the city, it will probably have trash pickup, electricity, water, gas and cable etc. If you live outside of the city limits, you may need to have a propane tank if gas isn't available and a satellite if cable isn't available etc. The city lot may have sidewalks. If you live in the country, you may have the added expense of buying a leech field for your septic system. You may also have to pay to have a well dug. If you live in the country and you have a long driveway, you'll be responsible for the snow removal and the snow trucks may not get to your main road until later in the day. If you live in the city, the houses around you will be similar to yours due to the zoning laws but if you live in the country, you may build an expensive home and have a pig farm move next to you.

If you have a self-cleaning oven, they get very hot and they may damage the adjacent cabinets even though you have a heat shield between them so don't select a cabinet that is easily affected by heat. Make sure they install the heat shield!

Windows are available in single and double and triple panes. Some have ultraviolet coating. Some are better for insulation purposes. Get brochures from the various manufacturers and do your homework.

As a person gets older, having a washer and dryer in the basement may become a problem. A laundry room on the main floor may be a better idea.

The front of your house will affect your resale value because possible buyers will determine if they want to investigate further after just seeing the front of your house.

Your front door should be high quality because, as a person enters your house, the front door will make a good first impression on them and give them some idea of how the rest of the house is built.

Your kitchen should also be of high-quality because many ladies will spend a lot of time in there and if they like their kitchen, they will like their house. * Rule of Thumb: If

Mama ain't happy, nobody is happy... he he

You may like a basement with no windows or just a few tiny closets but you may have to consider building the opposite for when you sell the house later.

It is nice to have a covering over your front door entrance for those days when your key won't work quickly and it is raining.

You should keep a list of the names of the materials used in your house construction such as the paints, roofing- shingles etc. It may be wise to buy an extra gallon of paint for touch-ups in case you're paint is not available when you need it later.

You should keep a record of the people who did your plumbing, electrical work and brick work etc. in case you have a problem later. They will be more familiar with your house than a stranger. (Our heater didn't work after about two months but we called the company who installed it and they fixed it for free since they installed it.)

If you are doing your own landscape, it may be wise to buy a landscape book or you may ex. put a bush in front of a window that will eventually block the window.

If you have to dig a leech field for your septic system, it is recommended that you let the dirt settle for 6 to 12 months before you plant grass over it or your ground may end up uneven. Is very difficult to wait that long because you'll want to see grass instead of dirt but you should definitely wait as long as you can.

If you will have a propane tank, the people who deliver it will probably not worry about its location as much as you do. They may put it close to the house so they do not have to run as much tubing to your house. Then, if you decide to move it behind a structure to hide it, it will cost you an additional fee. Plan ahead.

Recessed lighting or track lighting is less expensive than regular lighting because you do not have to buy as many fixtures or lamps. You should have an idea where you want them placed before your builder says, "Where do you want them? I'm installing them tomorrow!" (Do you want them in a line or in a circular pattern or in a hit and miss pattern.)

You should anticipate where you will put your kitchen table and tell your builder where to center the light above it or they may center it according to the room size and your light may not be directly over the kitchen table.

A pantry is a good idea in the kitchen because most people never have enough storage space in the kitchen or in the rest of their house for that matter.

If you plan to finish your basement later, it may be wise to have them put the drywall, boards, bathroom shower unit and all the large and heavy items which will be needed later into the basement before you build the next floor. Moving the drywall through your finished house at a later date may create a mess and trying to put the bathroom shower unit through your hallway may be impossible. One advantage to finishing it later is that your needs may change and you may want to design it differently than you originally planned.

If you have a second story, you may want to purchase windows that you can clean from the inside.

You should know ahead of time which light switch outlets you want to be wired to the light switch that you will turn on when you enter the room. The light switch should be wired to some of the tops of the outlets. Therefore, whenever you enter the room and flip on the light switch, those outlets will be activated. If a light is connected to them, the light will turn on. Radios etc. should be connected to the lower half of the outlet, which will remain activated at all times

You may want to have a mini-wall between the bathroom stool and the rest of the room or even a separate room for the stool.

We have a telephone in the bathroom and it is very useful when you just leave the shower and the phone rings.

Your builder may be able to install your telephone lines for a lot less money than the telephone company. It is a very simple task so you may want to ask them if they will do that for you.

If you plan to have a security system, it will probably be installed by someone, besides your builder. Therefore, you should notify them in plenty of time. If they are running behind schedule and the builder already has the drywall up, you are pretty much out of luck. Some people think that security systems are over rated because smart burglars can simply cut the wires as they enter your house. Then, your house alarm will be activated but your system won't call the police. If the wires are buried, it is safer but even then, a burglar can cut the wires where they attach to the main telephone lines at the edge of your property. If you live close to another house and your security system causes your alarm to be activated, that will give you some protection. Some people choose to have a recording of a barking dog or a real dog inside as their security system.

If you can, put the towel rack over your heater/ac vent in the bathroom and you will have a heated towel in the winter and a cool towel in the summer.

It is wise to have your tub as an enclosed unit. Otherwise, you may have mildew problems on your ceiling due to all the moisture.

We ordered a fancy stove with a grill and we paid a lot extra for it. Then, my wife decided that she didn't want to grill in the house because of all the odors. Therefore, half of our stove was useless and we ended up buying two more burners for the grill side.

You may want to locate your water/gas meters so the person who reads them won't have to walk past your bedroom window.

When they delivered the drywall for our house, they laid it on our living room floor in two large stacks. The builder knew that it was very heavy so he put a brace under that area in the basement to prevent damage to the floor. (He just put some boards from the basement floor to the ceiling above.) I would ask your builder to do that.

Before our carpet was installed, our floor squeaked. The builder said the carpet would silence the noise but it never. Then, they said, "There is nothing we can do about it." I had to hire another builder to remove the carpet and tear up the floor and fix the squeaks. If you have a contract that states they will fix any problems that are unresolved, you will be fine but if you don't, you may be reminded of your builder's mistake every time you step on those squeaky boards.

The best thing to do is to fix the squeaks before the carpet is installed. The builder will know that you are anxious to move in so they may say, "It may take a long time to fix those squeaks so you won't get to move in right away." Tell them to fix them anyway.

A poured basement is less likely to leak since there are no joints and they are quicker to construct. They pour it one day and remove the forms 1-2 days later. When they pour the concrete, there is a gap of about 2 feet between the yard and the concrete wall which will need to be filled in with dirt. It will be tempting to want to fill in the gap with dirt before the concrete floor is poured so that it looks nicer but there have been cases where the pressure of the dirt pushes against the concrete wall and pushes it inward. That isn't something you want to happen.

When we moved into our house, we put a lamp next to our two-story living room wall and we noticed that there was a shadow on the wall, which was caused by a slight wave in the drywall. When the drywall is being finished, if you put a lamp at the base of the wall, especially on a two-story wall, you will be able to easily notice any imperfections. Then the imperfections can be corrected much easier.

Large windows are beautiful but they may become very expensive when you buy curtains for them. We have 5 large double-windows in our den and one estimate was \$13,000 for curtains! We eventually used blinds and saved over \$12,000!

It is important to have your house sitting high enough so your plumbing pipes will have the proper grade to flow out of your house but you may need to buy fill dirt to fill in around your house and each truckload is expensive. If you just buy topsoil for the top layer, you will save some money since it costs more. We were tempted to let our neighbor have the dirt from our basement. They said we would need it to landscape around our house. They were right.

Inspect your paint job thoroughly as it is being done. Once they install the carpet, it is much harder to cover up a bad spot because they will want to touch it up instead of using their roller for the entire wall and the touched up areas are often noticeable.

When you pour concrete for a sidewalk etc, tie your dogs up. Our dog, Blackie, did a swan dive into ours.

When your windows arrive on the building site, arrange for them to be installed the same day. There are people who watch a house being built and they know when the windows will arrive and if they are left lying around, they may borrow them.

I know of one couple, who had a Christmas tree closet in their living room. Each year, they stored their Christmas tree in there and they never had to decorate their tree again! You can also store your decorated tree in the shed if you have a big enough door in the

living room to bring it in.

When you are determining the color of your carpets, it may be easy to say, "I want blue in the kitchen and green in the hallway." Try to visualize what it will look like if those two carpets will lay next to each other. Even if a hallway separates them, the colors may clash so be careful. Sometimes you can minimize the clash by putting a wood or tile floor between the different carpets.

Most people try to avoid putting their washer/dryer on the upper floors in case there is a leak. If your washer/dryer are in a lower level of your house, you can make a laundry-chute so you can put your clothes into it from the above floors and they will end up in the laundry room. Sure beats carrying all the bed sheets downstairs each time.

There are certain paints, which are better for high traffic areas or small areas, where people will often rub against the walls. They are easier to clean. Consult with your paint supplier.

Many of the nicer windows have little air holes, which allow ventilation so they won't fog in bad weather. If your windows fog, the painter may have painted over them so that is the first place to check.

When you decide how to finance your house, using the internet may save you money. Be sure and ask your most important questions before you fill out their long form or you may fill out ten pages and then realize that you see something you don't like about their policy. For example: If you pay it off early, will there be a penalty?

You may want to insulate around the plumbing, from the upstairs bathroom through the main level walls and down to the basement. Apparently our builder never did this and whenever the upstairs toilet is flushed, it makes a very loud noise in our bedroom. It sounds like water is running through our walls.

You will NEVER have enough electrical outlets. Just yesterday, in our loft, we had my stepson's laptop computer, a Christmas tree, a telephone, my laptop computer, two lights and some other things and we had to keep plugging and unplugging cords to be able to function. An extra electrical outlet would have been so useful.

Know what kind of furnace you will be getting because the contractor may save some money by buying a less expensive one but if it needs repairs, you will have to pay them. The furnace should be an efficient one because the amount of gas it can save over many years will add up and gas may become more expensive later on!

If your drywall is already in place and then your brick is late, rain could ruin your walls. Since bricks can sometimes be back ordered, know when it will arrive before you install the dry wall.

If you will have a table near the center of the floor with a TV or phone on it, you may want to have an electrical and phone outlet under it so you don't have cords running from the table to the wall to trip over.

A built-in bookcase looks very nice and it will free up some space in your room and they

really don't cost that much more money, especially when you deduct the money you would have spent on bookcases.

For extra storage space, you may want to use the space above your garage. It is easier to put some plywood there, to walk on, before you finish the house. Dragging it through the house later on is probably impossible. It can be great for storing Christmas or seasonal items that you rarely use.

There are different paints, which will hide some imperfections in your drywall and it is difficult to not have some imperfections if the wall is tall enough.

Houses may take six months to two years or even longer to finish settling. If you plan to add a porch after the house is built, this may need to be considered or they may settle at different levels.

We placed a marble slab in front of our fireplace but now we have to worry every time we kneel on it to put logs in the fireplace or when strangers visit and they stand on it because it will crack easily.

Picking the correct color and size of bricks will take time. (Some come in King or Queen size.)

You need to specify the color of the mortar to be used between the bricks on the outside of your house. If you leave it up to them, your house may appear differently than you expected.

You need to decide if you want smoke detectors and CO2 detectors? Do you want them hard wired, so they will not have a battery to go dead? If you have a fire, the hard wire could possibly burn up before the smoke gets to that detector. If you have the battery type, you need to keep a fresh battery in them.

Do you want recessed bathroom tissue holders? They don't cost that much more and they look nicer and they give you more room.

Do you want the paint on your ceilings flat or do you want them to have a textured-finish? The textured finish costs very little if any extra and I think it looks a lot better.

You need to plan what kind of light switches you'll want and where will each of them be located.

You'll need to pick out each lighting fixtures and locate them too.

You can buy a more expensive thermostat that is programmable but we rarely get up the same time each week and ours was so fancy, we had trouble re-programming it every week. We finally bought a simple one with large numbers that light up when you adjust them. We love this one! We considered putting the thermostat in the bedroom. Then, you could turn up the heat from your bed and snooze another ten minutes while the house gets warm.

Buy the overhead fans you want and decide where to put each of them. They will need to

know which way you want the fan blades turned since they are usually a different color on each side.

You need to decide if you want basement windows and where you want them? They increase your lighting but they may decrease your security - especially with spiders.

You need to decide if you want the carpet in your closet to be made of remnants? That will save money but it won't look as nice. The remnants will cheapen the appearance of your new home so I would vote against it - strongly.

You need to decide if you want a gas or electric oven/furnace and stove. A gas furnace is cheaper, especially if you can get natural gas.

If you have a two-story house, you may want to have a fan in a second story window for those days when your house is very hot. This fan may help you to avoid using your expensive air conditioner.

Electric fireplaces have several advantages over the real fireplaces. They are less messy and, when you are finished with your fire, you can shut it off and shut your flu. With real fireplaces, you have to leave your flu open until the embers die down. That causes you to lose heat, especially if you forget for several days.

Buying a used house

For resale purposes, it is better to buy the *cheapest* house in a *nice* area that to buy the *niciest* house in an *average* area.

Section Two - Buying an *Existing* House

The best way to determine if you are getting a fair deal is to compare the cost of the house you are interested in with similar houses in the area. You can do it yourself or you can have your Realtor provide you with a CMA (Comparable Market Analysis) A CMA lists such things as addresses of recently sold houses, prices, date sold, the number of bedrooms and bathrooms and such things as the house's condition, it's size and extra features.

If you want to buy a house that has siding on the outside, the siding may be covering something you don't want to buy so you may want to hire a building inspector. I have seen many houses that looked like they were ready to fall down and then they had siding put on them and they looked brand new. **BE VERY CAREFUL!**

Never buy a used home without having it inspected. It may have termites or bad electrical wiring or a bad furnace. Home inspections generally run \$300 - \$600 and include an inspection of the heating and air-conditioning units, plumbing, electrical work, roof, walls, foundation/structure, drainage, garage and basement. What they often don't cover is a check for radon, asbestos, mold and lead inspections. You may need to hire a separate person if you want those items checked.

Underground heating oil storage tanks should be inspected since a leak may cause a huge

legal and environmental and financial problem. A seller's disclosure statement should reveal if there is an underground tank on the property. The Environmental Protection Agency has guidelines for underground tanks.

Never hire a home inspector who is recommended by the Realtor since they are not likely to refer you to an inspector who will kill the sale.

Don't pick the first Realtor you see in the phone book. References from friends can be very helpful. Check out three Realtors and ask to see their activity list. That shows every property they sold in the past year and the sales price. Make sure they have experience in the area that you want to live and in the price range you are looking for.

Inspect your possible future home during the day and then go back and look at it after dark. It may be a busy hangout during the later hours when all of the neighborhood kids get out of school and turn up their stereos.

Make sure it is not in a flood plane. If you have a heavy rain - drive by the property and see for yourself.

You may want to ask the neighbors if they know of any problems that you are unaware of. My neighbor built a \$400,000 house but when it rains, there is a creek that flows through his yard!

Building a house is a HUGE endeavor and the better prepared you are, the better your outcome will be and the less stressful the process will be for you. It is always wise to visit a lot of open houses and to read a lot of house building books to get ideas for your specific house. We hope this book has been helpful to you.

Good Luck!

The End