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## How to make the best offer in a sellers' market

Provided by the Cortland County Board of Realtors® - The Voice of Real Estate

You've worked with a Realtor® to scour the listings, toured what feels like a million houses and finally found it: the house you want to call home. The next step is to make your purchase offer, and if you are like most people, the prospect can be quite intimidating. In a seller's market, there can be even more pressure on the buyer to submit an impressive bid. So how can you make sure that the offer you submit is the one that is accepted?

"In a seller's market, home prices are a bit higher, and inventory is lower," said Tracy Koenig, CCBR President. "This means you are more likely competing with multiple bidders. In a competitive market like this, buyers need every advantage they can get, and working with a Realtor® to make the best purchase offer is a smart move." And believe it or not, the bid with the highest price is not always the one that wins.

"Of course sellers want to get the best price for their home, but that isn't always the deciding factor," said Koenig. "Eliminating or reducing the number of contingencies with your bid, through things like pre-offer inspections, can also help make your offer stronger. The bid that causes the least amount of hassle for the seller is the one that will probably win."

That doesn't mean, however, that you should just submit a below market offer with no contingencies. "This is not the time to make a lowball offer," said Koenig. "When you are going up against more than one po-



tential buyer, it's the time to put your best foot forward." This might be your one chance to convince the owner to sell their home to you, so it's all the more important to submit your best possible purchase offer."

If you can pay cash for your home, chances are your bid will be accepted. Sellers appreciate all-cash offers as they usually mean a quick, streamlined purchase. Financing issues, such as delays in mortgage approval or getting funds moved from the buyer's bank account, are the primary causes of delays in the closing process. If a seller can avoid a lengthy or complicated process by choosing an all-cash buyer they likely will.

For most people, however, a cash offer isn't a possibility, and you'll need to qualify for some variety of mortgage financing. If this is your situation, Koenig recommends getting preapproved for a mortgage before you begin the search process. "With loan preapproval, you'll be able to make a solid commitment to buy, and your offer will be more appealing to the seller," said Koenig.

And of course, the most important thing that you can do to give yourself an advantage is to hire a Realtor®. "Realtors® have real insights and unparalleled knowledge of your local market and can help you navigate the complicated home buying process," said Koenig.

For more articles, to find a local Realtor®, CCBR Affiliate Member, Appraiser or local listings, please visit [www.cortlandmls.com](http://www.cortlandmls.com).

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## Simple ways to incorporate reclaimed wood

Homes come in many sizes and styles. But whether your home is a palatial postmodern masterpiece or a cozy farmhouse, reclaimed wood can be utilized to create an awe-inspiring interior.

Reclaimed wood serves both aesthetic and practical purposes. Visually stunning, reclaimed wood also is a great way to make use of old-growth forest wood. Why is that significant? According to the United States Forest Service, just 3 percent of old-growth forest has survived

into the second decade of the 21st century. Old-growth forest wood like that from longleaf pine trees has long been touted as excellent building material, but the pine utilized today comes from trees that are cut down when they're young. Reclaimed wood taken from old or demolished homes built with old-growth forest wood offers access to this highly valued building material while also providing environmental benefits.

Reclaimed wood can be in-

corporated into a home's interior or rather easily, and the results are often stunning.

- **Accent wall:** Transforming a wall into an accent wall with reclaimed wood is a simple project that won't affect the existing design of a home's interior. A living room or home office can be given a whole new look with the addition of an accent wall made from reclaimed wood.

- **Furniture:** Reclaimed wood also can be put to use, or reuse, as furniture. A home office desk made from reclaimed wood can

be both stunning and sturdy, while end tables and coffee tables made from reclaimed wood can add some unique character to a living room.

- **Kitchen islands:** Homeowners who aspire to have a farmhouse kitchen can consider reclaimed wood when creating their kitchen islands. Reclaimed wood can be used to make the body of the island, complete with cabinets and drawers, that sits beneath the countertop where cooks will prepare their meals.

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# Farmhouse frenzy

## The style that's taken over home design

Farmhouse style homes are having a moment. A 2020 survey from Homes.com asked more than 5,000 adults across the United States about their favorite house style from a list that included bohemian craftsman, mid-century modern ranch, French chateau, and Tudor, among others. Modern farmhouse was the runaway winner, as participants in 42 of the 50 states indicated this simple, cozy style was their favorite.

Home renovation projects can help homeowners put their own unique stamp on their homes, and such projects can be both aesthetic and functional in nature. The following are some farmhouse design elements homeowners can consider as they look to transform their home interiors with this popular style in mind.

- **EXPOSED BEAMS:** Exposed beams instantly evoke images of a farmhouse. The home improvement experts at BobVila.com note that this rustic renovation project can utilize real wood or faux beams that look like the real thing. Decorative beams that have nothing to do with a home's structural integrity can be installed by skilled do-it-yourselfers. However, even faux beams are heavy, and BobVila.com recommends homeowners have an engineer assess their existing structure prior to installation.

- **DISTRESSED WOOD FINISHES:** Distressing is designed to make something look less than perfect. Distressed wood finishes can be found throughout many farmhouse style homes. Furniture and picture frames can provide the distressed look farmhouse fans are looking for. This is a relatively inexpensive project that many homeowners can tackle on their own after watching some online tutorials that recommend the right tools and techniques to get the job done right.

- **KITCHEN SINK:** Many components combine to create a truly classic farmhouse kitchen. But perhaps no component is more essential than the classic farmhouse sink. The renovation experts at HGTV note that a classic farmhouse sink features a deep, wide basin. Farmhouse sinks are large enough to handle all the dishes that come after a big family meal. Old-fashioned porcelain sinks are worth consideration by homeowners who want their kitchen sinks to evoke a traditional farmhouse feel.

- **COUNTERTOPS:** HGTV recommends butcher block countertops for homeowners who favor European farmhouse style. Homeowners overhauling their kitchens to create a farmhouse feel should consider installing a large island with a walnut butcher block countertop for an authentic farmhouse feel.

Farmhouse style homes are wildly popular. Some simple renovations can help homeowners with a fondness for farmhouse style bring this classic look into their homes.

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# Tips for installing wood siding

## 1. Properly fasten the siding

You must use the correct type of fasteners to prevent your wood siding from buckling or becoming stained. In addition, using the appropriate number of fasteners and properly positioning each one will keep your siding looking its best for years to come.

## 2. Stain the wood











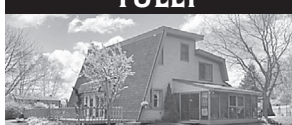




Stain helps protect wood siding from rot and deterioration. That's why it's important to apply it to any bare wood and along all cut and planed surfaces, even if they won't be visible after the siding is installed. In addition, wood siding should be refinished every five years to prevent premature aging.

## 3. Create an air gap

It's important to leave a small gap between the wood siding and the exterior wall. This allows moisture and warm air to circulate and escape. Without a gap, there would be a risk of water seeping in and damaging the wood.

## 4. Install flashing

You should install flashing both above and below all windows. This will help prevent water and snow buildup from compromising the integrity of your wood siding.

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