

YOUR HOME

April
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TIPS AND TRENDS TO HELP MAXIMIZE HOME BUYING AND SELLING

Garage Makeover



When you begin to tackle your home spring cleaning projects, don't neglect your garage. Home to cars, bikes, tools, and countless other items, garages are often cluttered and disorganized. Fortunately, a tidy garage is well within reach. Here are some tips from Home and Garden Television on how to get started:

- **Plan.** Consider wearing protective gloves and appropriate clothing and shoes – you may find more dirt and grime than you expect. Designate an appropriate space to store garage items while you're cleaning and organizing. It helps to move items out of the garage temporarily.
- **Say goodbye.** It can be tough to throw things away, but is it really necessary to keep that broken shovel or the sporting equipment your kids outgrew ten years ago? Decide what you don't need anymore and have a garage sale, donate or recycle the items, or just throw them out.
- **Take stock.** In some regions, garages can heat up to over 100 degrees, in others they can dip well below freezing. They can be susceptible to water leaks and oil spills. So this is not the place to store valuables or family memorabilia. Move those important items to another storage area in your home.
- **Categorize.** Sort the remaining items into categories such as tools, household goods, toys, car care, etc. This way you can store all like items together and find them more easily.
- **Consider shelves and hooks.** All-purpose shelving, available at any large home improvement retailer, comes in a variety of shapes and sizes. And while shelf space is important, don't cover every wall. You'll need room for hooks to hang larger items such as rakes, hoses and lawn chairs. Hanging these items on the wall saves space and keeps them safely off the floor.

Organizing a messy and cluttered garage can seem like a lot of work, but if you tackle the project one step at a time, your garage will be as a neat and orderly as your home in no time.

Flood Protection

With the spring thaw upon us and hurricane season fast approaching, now is the time to ensure that your home and its contents are protected against flood damage. Flood insurance isn't just for those who live in high-risk areas. According to the U.S. Federal Emergency Management Association, almost 25 percent of flood insurance claims are filed in areas with minimal flood risk. In fact, just an inch of water in your basement can cause costly property damage.



Unfortunately, basic homeowner's insurance doesn't cover most instances of flood damage. But more than 200 insurance companies offer flood insurance policies through the government's National Flood Insurance Program (NFIP).

Ask your current insurance provider if it is licensed to sell National Flood Insurance. If you need to find a different agent, the NFIP Web site, www.floodsmart.gov, will help you locate a licensed provider in your area. The Web site also features a tool that calculates your flood risk based on your exact address and estimates your annual flood insurance premium.

Flood insurance is relatively inexpensive, averaging \$353 per year according to www.insurance.com, but it can be a life-saver when the unexpected occurs..

fast fact >>>>>>>>>>



One in five Internet users has a wireless network at home, according to a February 2007 survey by the Pew Internet and American Life Project.



Cheers!



Extravagant home wine cellars are a hot trend in the luxury home market. Wine enthusiasts are building elaborate cellars and tasting rooms, some featuring Italian-inspired décor, terracotta walls and slate floors, in their homes. These ultra-high-end cellars can cost up to six figures to build. And that's not including the wine.

Fortunately for wine lovers, there are several less expensive options for storing your vino. If you can't dedicate an entire room to wine storage, a temperature-controlled wine cooler may do the trick. Resembling a small refrigerator, these wine storage systems might fit in your kitchen or basement. Depending on their size, prices start at approximately \$400. The experts at www.wineenthusiast.com say a cooler is a great option if your wine collection is relatively small (in the 30- 50-bottle range).

But your home might already feature a suitable, even less expensive storage solution. Wine should be kept at a constant temperature between 50 and 70 degrees in a dark, vibration-free area that is not too dry. Your basement or a dark closet might fit the bill. Store bottles on shelves or in a wine rack to keep them off the ground, and be sure to keep wine away from windows, heating vents or household appliances.

Whether you're a casual drinker or an oenophile, keeping your wine in a safe place that protects its quality and allows it to mature (even if it's only for a couple months) is essential. And it's something you can do no matter what your budget

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