

# YOUR HOME

MARCH 2008

TIPS AND TRENDS TO HELP MAXIMIZE HOME BUYING AND SELLING



## Project Runaway

**Y**ou know that remodeling can add value to a home, but how do you know what rooms are worth remodeling, how much to spend and how to prevent your project from getting out of hand?

First, think about design and function, and distinguish between your wants and your needs — do you want to refresh your space to help you sell your home or do you want to create your dream room in the house you're thinking of buying? Your goals for the project will set the parameters of your budget.

Room size, floor plan, product choices and amount of required labor affect the cost of a project. Kitchens, for example, can range from \$5,000 to \$50,000. The National Association of the Remodeling Industry recommends saving 10 percent to 20 percent of your budget for unforeseen costs. Be ready to make compromises here and there and plan to do some of the work yourself if you're hoping to keep costs down.

There are various ways to finance a remodeling project, and many professional remodeling contractors are familiar with available financing options. Be sure to research funding sources carefully and compare qualification guidelines, interest rates, terms and tax considerations.

Finally, make sure you have a thorough and clearly written contract. It should include specific details about what the contractor will and will not do; a detailed list of materials for the project; approximate start and completion dates; total price, payment schedule and cancellation policy; and a minimum one-year warranty.

Sources: Kitchens.com; National Association of the Remodeling Industry ([www.nari.org](http://www.nari.org))

## Home Alone

**S**pring break should be a relaxing time, especially if you're planning to go on vacation. But preparing your home for your departure can be stressful. Whether you're leaving home for a week or a month, you can rest easy with these tips for keeping your home safe while you're away:

- Arrange for someone to do seasonal maintenance, such as mowing, raking or snow removal.
- Have mail or packages picked up by a friend, forwarded or held by the post office.
- Stop newspaper deliveries and ask a neighbor to pick up freebie newspapers and circulars.
- Lower your telephone ringer (and answering machine volume) and never leave an outgoing message that says you're away.
- Use timers to turn lights off and on at the appropriate times. Compensate for having lights on when no one's home by turning off other appliances that are often left on, such as DVD players, computers and microwaves. Also consider connecting a radio to a timer.
- Leave blinds open in their usual position.
- If you live in a cold climate, keep the heat on just enough so that the pipes don't freeze.
- Ask neighbors to park their car in your driveway.
- If you leave your car in the driveway, be sure to remove the garage-door opener from plain view.
- Double-check all doors and window locks.
- Tell a trusted friend or neighbor where you'll be.



Sources: Travelocity.com; Tripso.com; Insurance Information Institute

## fast fact » » » » » » »

### Spring Cleaning Tip

Cut the finger off an old rubber glove and slide it over the handle of long-handled tools and brooms. This prevents them from slipping when you prop them against a wall while working.

Source: HGTV.com



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# Maid for Each Other

Spring has sprung and so have all the dust bunnies in your home. Now it's time to bring in the professionals for a clean sweep. Whether you need a professional to come in and do a one-time, big clean or you are looking for a more regular solution to household dust and dirt, it's important to find a reputable service provider and to communicate your needs and expectations up front.

Asking friends or neighbors for cleaning-service recommendations is the best way to start the process. Consider whether you want to use a cleaning service or an individual housecleaner. Call several prospective cleaners and ask them about experience, rates and availability,



and if they're bonded and insured. Find out if the people who will be coming through are employees or private contractors and if they bring their own cleaning supplies. For regular services, find out if it will be the same crew every time.

Once you've selected someone, it's a good idea to meet in your home and walk the cleaners through the house, pointing out places you want cleaned and asking specific questions, such as, "How would you remove these stains from my carpet?" or "What do you use to clean hardwood floors?"

Be sure to determine the day and time the cleaners will come and how long they expect the cleaning to take. Ask how service complaints are handled. And make sure to get everything in writing.

## DID YOU KNOW?

According to *Remodeling* magazine's 20th annual *Cost vs. Value Report*, the top five midrange home improvements

that bring the greatest returns are: a wood deck addition (85.4 percent); siding replacement (83.2 percent); minor kitchen remodel (83 percent); wood window replacement (81.2 percent); and vinyl window replacement (79.3 percent). For more information, go to [www.costvsvalue.com](http://www.costvsvalue.com).



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