

Home Improvement GUIDE



Curb Appeal

Think of curb appeal as your home's first impression. In fact, the curb appeal of any home can help (or hurt) the property values of the entire neighborhood.

According to the National Association of Realtors, 63 percent of homebuyers will drive by or schedule an appointment after viewing a home they like online. While you might not be in the market to sell, the “saleability” of your home should always be on your mind.

Improving your home's curb appeal can be done in the following three steps.

AN HONEST ASSESSMENT

Walk to the street and look back at your house. What do you see? Take an honest look at your home. Take a notepad and pen with you.

Write down projects that need to be completed. It is helpful to distinguish projects you want to start, versus repairs that need to be made to existing structures or areas.

A GOOD SCRUB DOWN

Dedicate a weekend to cleaning out the gutters. It is also important to examine the siding of your home. Is it in good shape? Pressure-washing house siding can strip away any green growth or mildew

hanging out in the cracks — making it look bright and new.

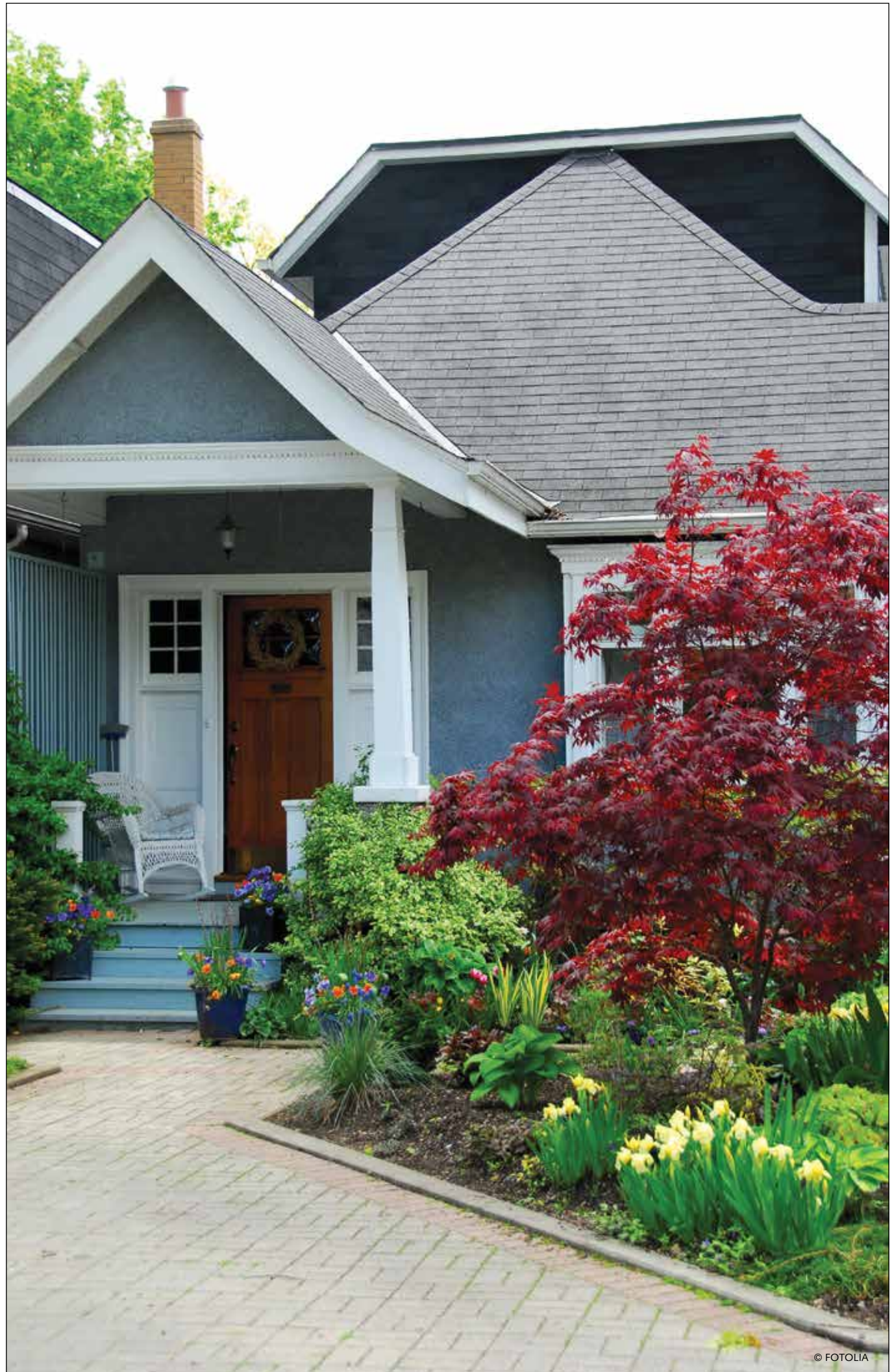
Spray for any weeds creeping up the driveway or walkways, and sweep the front porch. Keeping your property clean is an essential aspect of home improvement.

A GENTLE SPRUCING

Your entryway is always a focal point. Make it stand out by painting your front door a bright, fresh color. Visit your local home improvement store or nursery and pick up potted plants and hanging baskets for the front porch.

If you have a large front yard, or own a home in a new development, consider planting a tree. Another easy upgrade to your landscaping is installing outdoor lighting.

Opt for budget-friendly solar lighting fixtures. They rely on the sun for power, which means no digging up the lawn to bury electrical lines. This also makes installation a breeze. Line walkways, highlight shrubbery and anything else that makes your home stand out from the crowd.



Refinishing Wood Floors

Flooring is a hot feature in the housing market once again. However, homebuyers are less enthused with new “wall-to-wall” carpeting and more interested in natural, hard surfaces such as hardwood floors.

If you live in an older home, it is likely that wood floors exist underneath carpeting. This does not guarantee they will be in optimal condition.

Removing old carpeting and restoring wood floors is a sound investment. You can expect a professional to take the following steps when refinishing hardwood floors. If you are feeling a confident burst of DIY zest, you can follow them yourself.

SANDING

A drum sander is used to remove all the old coatings of stain and sealer and to level out any minor bumps in the wood. Sanding should always follow the grain of the wood. A professional will attach a bag to the sander so that a majority of the resulting dust will be caught and not end spread over every room of your home.

EDGING

Edging is a term applied to sanding with a hand-held edge sander — frequently used to sand hard-to-reach areas and corners. (Drum sanders are big and round). The sandpaper should be the same

grit level as the paper used on the drum sander.

FILLING

Next, any gaps or cracks need to be filled. A wood filler that is tinted a similar color to the floor’s natural color should be used.

SANDING, AGAIN

And now another round of sanding. This helps to smooth over and blend the wood filler with the wood and is not as extensive as the first round of sanding. After the sanding is complete, the floors need to be both vacuumed and dry-mopped to catch any remaining dust and debris.

FINISHING

The final stage is staining and finishing the floor. Usually two coats of stain are applied and at least one coat of sealer. Each application requires an applicator resembling a mop.

You should wait at least four days before moving any furniture back into the space. The floors will take a full 30 days to cure, so limit area traffic and the placement of rugs.

Sticking to a Budget

It is easy to go over budget with home improvements, but with these easy steps, you can stay in the black.

KNOW WHAT IS IMPORTANT

Know what is important to you and what is important for increasing the value of your home. Some projects see a greater return on investment, and certain projects will affect your listing price more than others.

It also is important to know what you value. Oftentimes mid-project, you will find yourself needing to make tough choices on materials or installation costs. Knowing what you are willing to compromise on will make this decision smoother.

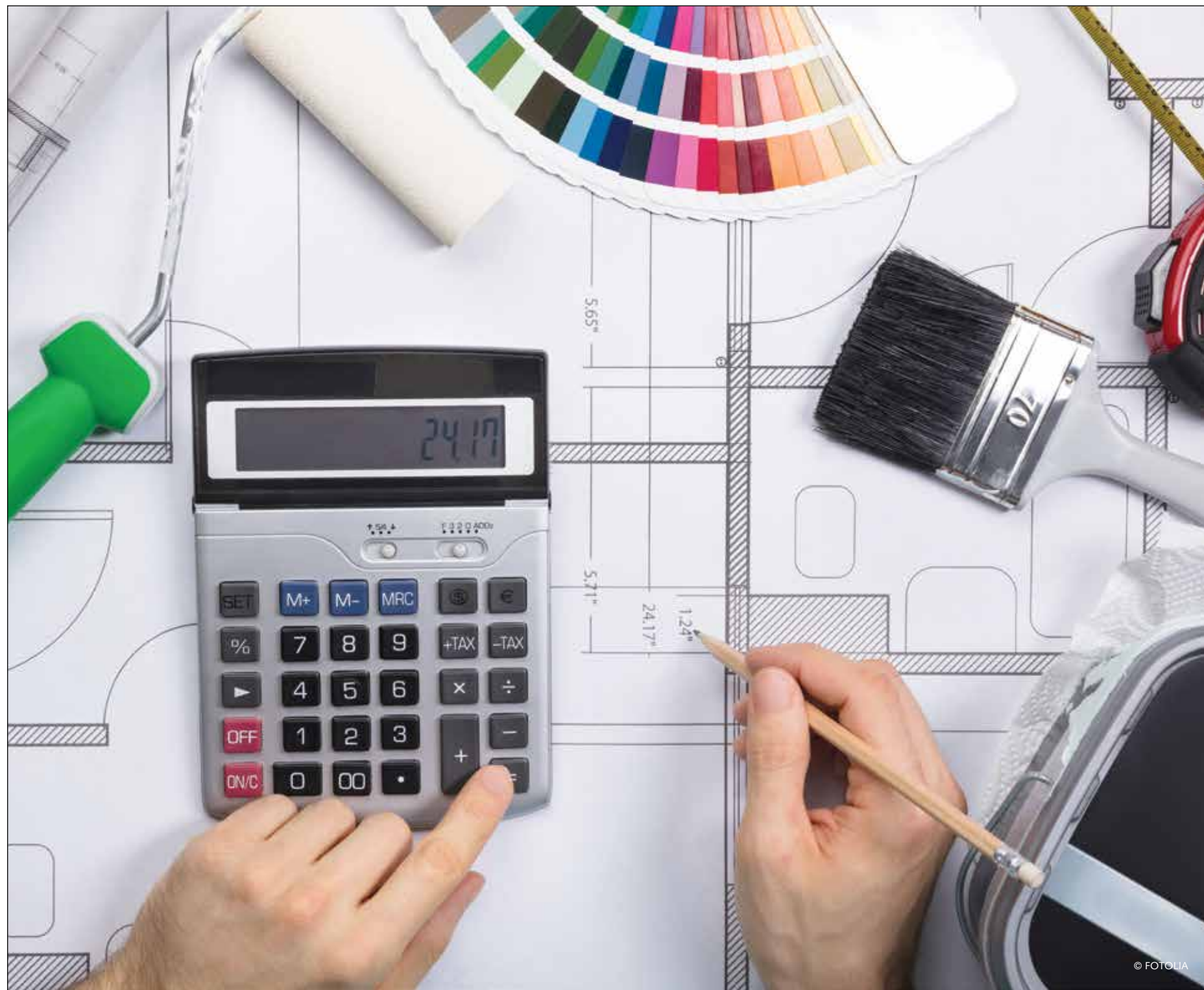
DIY. OR NOT.

Completing a home project yourself to save money may not necessarily be the best way to go. For example, if you don't have the knowledge or experience, you could end up paying much more in the long run.

While your labor is free, knowledge certainly isn't. It is smarter — and more budget-friendly — to know what you can handle and what is over your head.

WHEN TO HIRE AN EXPERT

If you feel like a project is



over your head, it is time to start looking for an expert. Be sure to get at least three quotes for each service you need done.

Remember that bids are

about more than price. You should care about outcome, as well. Going with the cheapest bid doesn't do you any good if the level of work proves to be less than desired.

BUDGET FOR THE UNEXPECTED

Pad your budget. No matter what you think something will cost, unexpected issues always arise, from a hidden pipe that

needs moving, to extra shipping charges, to unanticipated permit fees. A safety net of 10 percent of your overall budget should protect you from over-extending yourself.

Remodel or Move?

Before you decide to move up to a bigger home or one with a more modern floor plan, consider remodeling.

A remodeling project can cause some short-term upheaval in your life, but a move also can be a disruption. Before you decide to shop around for a new home, consider talking to a contractor about how your home could be changed to better suit your needs.

HAPPY REMODELERS

While homeowners often wait until they're planning to sell to remodel, many report that they're happy staying put after a major remodeling project.

According to the National Association of Realtors' 2015 Remodeling Impact Report, 64 percent of homeowners said they experienced increased enjoyment in their home after completing a remodeling project, and 75 percent said they felt a major sense of accomplishment.

"Realtors know that certain home upgrades and remodels can be beneficial to get more buyer eyes on a property, potentially bring in more offers or gain more equity from a home," said NAR president Tom Salomone. "But remodeling projects are just as valuable to homeowners who simply want to get more joy out of their dwellings."

Judy Mozen, president of the National Association of the Remodeling Industry, said, "Remodeling projects can greatly improve both the value of and satisfaction with one's home, which are great things no matter the reason for a project."



LOVE YOUR NEIGHBORHOOD?

When you bought your home, you probably researched taxes and nearby schools, parks and shopping, as well as less tangible items, such as a warm connection amongst neighbors. In short, you bought your home for a reason, and even if some of those reasons no longer hold true (such as sufficient space), a good remodeling job could help you fall back in love with your once-beloved home. You have probably

made many memories in your home. Speaking to a professional remodeler could help open your eyes to possibilities you hadn't considered before, and allow you to stay put in your home and make even more memories there.

VALUE ADDED

You could find that a remodel adds unexpected value to your home. According to the NAR report, Realtors listed the interior projects that yield

the biggest returns at resale as hardwood flooring refinishes (with 100 percent of the project's cost recovered), insulation upgrades (95 percent), new wood flooring (91 percent) and converting a basement to a living area (69 percent). Outdoors, Realtors listed top resale-value projects as new roofing (105 percent of project cost recovered), a new garage door (87 percent), new vinyl siding (83 percent) and new vinyl windows (80 percent).

Preparing for a Remodel

A remodeling project involves financial, design and logistics challenges. It can all seem overwhelming. That means it's crucial to have a plan.

“The planning and researching phases of a project are the most critical steps in the remodeling process,” according to the National Association of the Remodeling Industry. “The more knowledgeable and prepared a homeowner is, the more they protect themselves.”

NARI offers the following tips for a successful remodeling project.

Research your project. This involves looking for photos and information about completed projects you like. Reading about others' experiences can help prepare you for potential challenges and educate you about the time and materials involved.

Plan for the long term. Ask yourself how the project fits with your long-term goals. Are you planning to add to your family? Is there a potential move in your future? Answering these questions will help you make wise decisions about how to use your time and money.

Set your budget. Be realistic, and be sure to include all the materials and labor you will need. Be honest with your contractor about your budget, and ask for his advice about cost-saving measures you can take.

Use advanced search for professionals. Read a remodeler's online reviews and look into licensing, certifications, association memberships and other credentials. Look at the company's online portfolio and see



how it interacts with its customers on social media.

Ask the right questions. NARI suggests asking remodelers about their education and training, whether they specialize in a certain type of remodeling and how they handle issues with clients.

Verify your remodeler. Before you choose a remodeler, you want to be sure you've done your homework. See if it's possible to arrange a visit to a current job site. Double check his certifications and licenses with the issuing agencies.

Review contracts word by word. A remodeling contract contains language designed to protect you and the contractor. Be sure to read it thoroughly and ask questions about anything you don't understand. Make sure you know how and when the contractor will be paid, how change orders will be handled, how long the job will take and how additional fees and delays will be handled.

Keep design in mind. Think about how the space will be used and how it could be made more useful. Visit websites to find design ideas and talk to

your designer about what you like about a particular design.

Make your selections. Making firm decisions about your project materials plays a huge role in the project being completed on time. Don't always choose the least expensive material. Instead, consider value. Ask that materials be listed in the contract.

Create a communication plan. Communicating with your remodeler and vice versa is key to a project's success. Work out with your remodeler how you will contact her and how often you will be in touch.



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Every homeowner should have basic do-it-yourself skills. Learning to DIY can save you money on tasks from installing a ceiling fan to tiling an entire room.

Every home — whether newly constructed or a fixer-upper — comes with a list of projects that need to be done. Americans spent \$340 billion on remodeling and maintenance in 2015, according to Harvard University's Joint Center for Housing

Studies.

If you are starting from scratch on home improvement skills, it's important to know where to look for your education. There are likely a variety of free or low-cost options available both online and in your community.

HARDWARE STORES

Hardware stores big and small offer in-store clinics where basic skills are taught, and you can even learn to complete an entire project. You might find classes such as interior painting and drywall repair or beginning tiling.

Some stores also offer libraries of online DIY videos for a range of projects.

Local hardware stores can be a treasure trove of information. Not only will you likely find experienced home improvement pros behind the counter, but they also might be able to recommend local contractors they trust.

ONLINE SOURCES

Habitat for Humanity offers its Habitat Learns program, a free online training portal for its volunteers, to the general public. Its Residential Construction Basics series, recommended for prospective homeowners, includes training on all of a home's major systems, as well as construction terminology and processes. Topics include foundations,

floor systems, framing walls, roofing, heating and cooling systems, electrical systems and interior and exterior finishes.

Consider other online training portals that offer a wide range of courses from professional development to craft projects. Udemy.com offers low-cost courses (starting at \$10) on topics such as patching walls and building a home automation system. Sites that offer free online tutorials include RonHazelton.com, DIYNetwork.com and AsktheBuilder.com, as well as Pinterest and YouTube.

LOCAL SOURCES

Check with your local com-

munity college to see if a home improvement course is offered. Many community colleges offer non-credit courses through continuing education or community outreach programs.

These courses are designed to provide practical knowledge at an affordable price. Classes are often offered on nights or weekends, making it easy to fit them in around your regular schedule. For small projects, a one-time workshop might fit the bill.

These courses are often taught by local home improvement contractors, allowing you to benefit from their expertise and make connections to local pros.

Business Is Booming

If you're thinking of remodeling your home, you've got plenty of company. The housing and remodeling industries are booming, according to a pair of reports out in mid-2017.

Home improvement and repair spending was healthy and stable growth was expected through the first half of 2018, according to the Remodeling Futures Program at the Joint Center for Housing Studies of Harvard University.

According to the Center's Leading Indicator of Remodeling Activity (LIRA), annual increases in remodeling expenditures were expected to remain at or above 6 percent through the second quarter of 2018.

"The remodeling market continues to benefit from a stronger housing market and, in particular, solid gains in house prices, which are encouraging owners to make larger investments in their homes," said Chris Herbert, managing director of the Joint Center for Housing Studies. "Yet, weak gains in home sales activity due to tight inventories in many parts of the country is constraining opportunities for more robust remodeling growth given that signifi-



cant investments often occur around the time of a sale."

LIRA did project that annual increases in remodeling expenditures will soften somewhat moving forward, according to a news release.

In a separate study, the Center declared the national housing market fully recovered

from the depths of the housing crisis. "A decade after the onset of the Great Recession, the national housing market has, by many measures, returned to normal: housing demand, home prices, and construction volumes are all on the rise, and the number of distressed homeowners has

fallen sharply," the Center said in a news release announcing its "State of the Nation's Housing 2017" report. "However, high demand and tight supply are pushing up housing costs and adding to concerns about affordability."

National home prices finally passed the pre-recession peak

in 2016, according to the report, and prices were up in 97 of the nation's 100 largest metropolitan areas in 2016.

The report also had an optimistic outlook on the coming decade, projecting that housing demand will soar as both millennials and baby boomers age.