



Robin Talks Real Estate

Spring Home Improvements

Realtor Robin Jones

So, the first day of Spring is this week, the Home Show was last week, and you're filled with grand ideas for updating your home. That's great! But make sure you think of every possible detail.

Home improvements do more than just make your surroundings more livable—they increase your home's value. Whether you're a weekend warrior tackling a few small updates or you've hired a contractor for some serious renovations, your changes will likely need to be evaluated by your insurance company.

If you're concerned about rising premiums, consider this...many improvements that are considered upgrades or are security related may actually lower your payments. If you don't like what you find out, it's OK to shop around and get other quotes. As much as we don't want to think about the possibility of losing everything, imagine how much worse it would be if your policy wasn't sufficient to cover your losses.

If you check with your insurance company before you begin improvements, you may even be covered for building materials during your project.

If you do what many people do and take out a second mortgage to finance your renovation, don't forget to check on your life insurance policy, too. Is it enough to cover what you owe on that second mortgage if the worst happens?

Home improvement projects are a great way to increase the value of your home and spring is the ideal time to start a new project. Just remember, you should cover all your bases.

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