

YOUR HOME

AUGUST
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TIPS AND TRENDS TO HELP MAXIMIZE HOME BUYING AND SELLING

Home Warranty How-To's

According to the Better Business Bureau (BBB), many new-home owners are unaware of the limitations on home warranties, which can cause confusion and unnecessary frustration when problems crop up and repairs are needed. To prevent this, the BBB suggests prospective buyers do some research before accepting the keys to their new home.

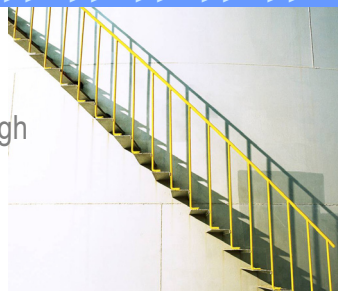


- Find out how long the warranty company has been in business. Request a reliability report from your local BBB.
- Shop around for the best prices. Most home warranties cost between \$300 and \$395, but not all offer the same benefits — and make sure to factor in the deductible.
- Ask questions regarding the company's policy on home repairs. Many have their own service contractors but others allow you to choose your own.
- Get a professional home inspection so you are aware of any possible problems that may not be covered by your warranty.
- Call the warranty company to ask questions and see how the customer service department treats you; this might indicate how you'll be treated during future calls.
- Know what is covered and what is not. Typically, major operating systems and appliances are covered due to normal wear and tear for the first year.

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When installing handrails, choose rails that are 1 ½ inches in diameter and are strong enough to support 250 pounds.

Source: AARP



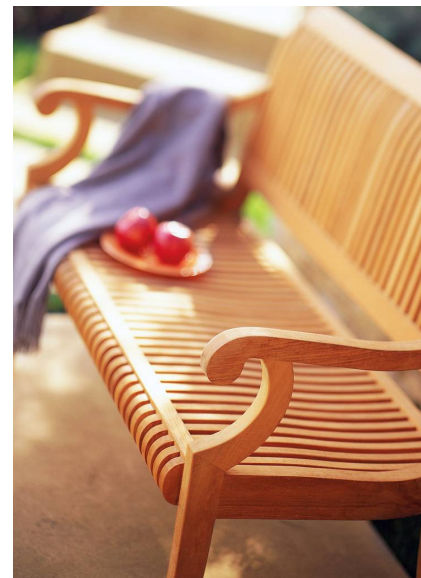
Universal Design

Opening a door when you have an armful of groceries is tricky for everyone. But a home that features lever-style door handles and wide doorways can make it easier. This is one example of universal design — home features that enable people to live comfortably and safely, even as they get older.

Universal design isn't just for seniors and those with disabilities. Younger buyers and families with young children also find that universal design makes homes more appealing and easier to use.

According to AARP, more than 89 percent of people age 50 and older want to stay in their current home as they get older. AARP offers some simple upgrades homeowners can make to create a safer, more comfortable residence for people of any age. And most of the materials needed for these changes are available at local hardware stores.

- Install handrails on both sides of all steps (inside and outside).
- Secure carpeting and area rugs with double-sided tape.
- Install easy-to-grasp handles for drawers and cabinet doors.
- Use brighter bulbs in all settings.
- Install nightlights in all areas that host nighttime activity.
- Add reflective, non-slip tape on all non-carpeted stairs.
- Install lever handles for all doors.
- Place a bench near entrances for setting down purchases and resting.
- Install lights and adjustable rods and shelves in closets.



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Choosing a Contractor

Before hiring a contractor to tackle your next home-improvement job, take the time to do some in-depth research so you won't be stuck with regrets — or an unfinished project.

According to Inman Real Estate News, the best way to find a dependable contractor is to talk to friends. Compile a list of names from people you know and trust, then research each contractor online to determine if they are licensed to do business in your state. You should also search for complaints filed against each contractor.

Once you have a short list of potential candidates, call to ask them for references who can give you first-hand accounts of their past performance. If the contractor won't gladly supply names of previous clients, cross them off your list. Also,

for bigger projects, it's often best to have a real estate attorney look over the contract and point out any red flags.



DID YOU KNOW

You can dispose of still-functioning appliances and fixtures by donating them to a favorite charity rather than sending them to a landfill. Or visit www.Freecycle.org to find out how you can donate them to individuals who can use them.

Appliances and fixtures that no longer work also can be recycled. Call your municipal solid waste agency, contact the Steel Recycling Institute at www.recycle-steel.org, or visit www.earth911.org for local options.



Say Yes to

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