

YOUR HOME SEPTEMBER 2008

TIPS AND TRENDS TO HELP MAXIMIZE HOME BUYING AND SELLING

Frame of Reference

One of the easiest ways to make your house feel more like a home — and also make it more appealing for showing — is to decorate the walls with framed art and photographs. It can seem like a daunting task to frame and hang art, but it's easier than you think.

In most cases, you can do it yourself. Ready-made frames are usually available in standard sizes at stores everywhere. Odd-sized artwork, however, often requires a custom frame from a professional shop. It's generally a pricier option, but it can be a worthy investment. To find a reputable framer in your area, go to the Professional Picture Framers Association's Web sites: www.ppfa.pmai.org or www.findapictureframer.com. Whether you do it yourself or hire a professional, keep these tips in mind:

- When deciding on a mat and frame, select the mat first and then find a frame to complement it. Be sure that the subject and tone of the picture are enhanced by mat and frame selection.
- Get creative with mats. Don't look just at color, but at texture and size.
- To make a picture look bigger, use a darker-colored mat. Lighter-colored mats draw attention away from the frame and allow the viewer to concentrate on the image within the frame.
- Consider using wide mats (greater than two inches) for prints and photos to create an updated look. Mats wider than prints give greater importance to small images.
- Layering mats can create a unique piece of custom-framed artwork. Using two or more mats is also a good way to accent colors in a room.
- Frames and mats can create a theme for your artwork, so make sure you choose frames and mats that correspond with what you want to convey.
- When choosing a frame, make sure the color of the frame doesn't overpower the colors in the art.
- Put artwork in a frame large enough so that it doesn't get lost in the decor of the room.

Source: HGTV.com



Think Sink

Put your money where your mouth is. When it comes to remodeling your home, that old saying is especially appropriate. A kitchen is one of the best rooms in your home to consider renovating. Your bathroom is next on the list.

Whether you're planning to stay in your home for a while or are looking to sell in a few years, kitchen and bath remodels are great ways to increase the value — and enjoyment — of your home. Quantifying how much a renovated room will improve your quality of life may be impossible, but determining what percentage of each dollar spent on home improvements you'll recoup when you sell is a little bit easier.

According to Remodeling magazine's 2007 Cost vs. Value Report, which surveyed 300 real estate professionals in 60 markets across the nation, the average return on investment for:

- a minor kitchen remodel (average cost \$20,000) is 83 percent;
- a major kitchen remodel (average cost \$55,000) is 78.1 percent; and
- a bathroom remodel (average cost \$15,000) is 78.3 percent.

Despite these ROI statistics, it's always a good idea to research the features that are popular with other homes in your neighborhood. If most houses have upgraded kitchens with all the latest bells and whistles, you're likely to get a better return if you remodel your kitchen. To get a better sense of how a kitchen or bath remodel might shake out given your neighborhood, talk to an appraiser or go to www.cyberhomes.com, where you can enter your address and use the "Refine Value" tool to see how changing different aspects of your home might impact your bottom line.

Source: www.costsvalue.com



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

Kitchen cabinets are expected to last up to 50 years, medicine cabinets for more than 20 years and garage/laundry cabinets for 100 years or more.

Source: National Association of Home Builders/Bank of America Home Equity's Study of the Life Expectancies of Home Components



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Play It Safe

Is your home designed for kids? Probably not. But it is important to create a home that's safe for kids, even if you don't have children, especially if you want it to appear family-friendly.

Safety gates, outlet covers and cabinet locks are some of the more obvious tools to child-proof your home, but potential hazards lurk elsewhere. Think about how kids often run into a room — and think about the sharp corners of tables, counters and bookshelves. In the kitchen, consider installing padding on the corners of islands and countertops. You might also want to consider installing a stovetop barrier to prevent pots from falling or being pulled off the stove and to protect children from hot splatters and spills.

Floor vents can also attract curious hands; if pulled out from the floor, the grate's sharp edges can be dangerous. To deal with this danger, screw the



vents into the floor. Standard doorstops — the kind with the rubber tips — are another often-overlooked hazard. The tips can easily be pulled off and pose a potential choking hazard. Consider replacing these

with solid, one-piece doorstops.

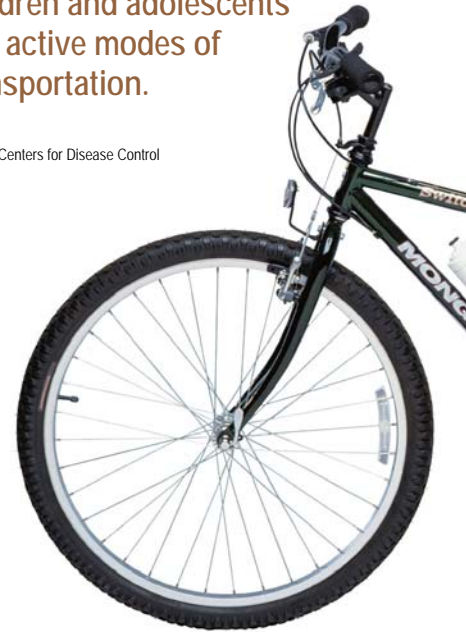
These solutions for warding off accidents are easy and inexpensive — and worthwhile in more ways than one.

Source: Ron Hazelton's House Calls (www.ronzazelton.com)

* DID YOU KNOW

In 1969, approximately half of all schoolchildren, age 5 to 18, walked or bicycled to or from school, and 87 percent of those living within 1 mile of school walked or bicycled. Today, fewer than 15 percent of children and adolescents use active modes of transportation.

Source: Centers for Disease Control



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