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**3rd
Edition**

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Home Improvement

The Basics of Home Improvement Loans

Home improvement loans are designed to help borrowers make improvements on their homes. It can be used for such things as adding a new room, remodeling a kitchen, building a pool, or re-carpeting the entire house. As a secured loan, collateral is required - current equity in the home. To qualify for possible tax deductions, the improvements must be on the borrower's primary residence, not rental property, second home, or vacation home.

The interest rate on the home improvement loan is typically lower than other secured loans because it is less risky, plus it tends to enhance the borrower's home. Borrower's must own their home or be making payments on their home to be eligible for a home improvement loan.

Home Improvement Loans

Home improvement loans are designed to help borrowers remodel or add additional features to their homes. Kitchen and bath remodeling is the most popular home improvement, but other purposes such as installing a new roof, building a garage, or adding a swimming pool are other common improvements. There are two types of home improvement loans available to most borrowers; Traditional Home Improvement Loans and FHA Title I Home Improvement Loans.

With either type, the borrower must own or be buying the home since it is to be collateral for the loan. Traditional Home Improvement loans require the borrower to have substantial equity in the home, usually 20 percent or more. The existing equity in the home, along with that created by the improvements, is the collateral. The lender secures the loan taking a first or second lien.

Most home improvement loans are for ten years or less, although some lenders have programs allowing for up to 15-year repayments, depending on the amount of money borrowed. As with mortgages, the interest paid on home improvement loans is tax deductible. Interest rates on home improvement loans are usually significantly lower than those for personal loans because lenders consider them risky. FHA Title I Home Improvement Loans are a U.S. Government program to help borrowers rehabilitate or improve their homes just like traditional home improvement loans.

This program is available through approved lenders, usually banks. Certain types of improvements such as swimming pools and barbecue pits identified as luxury items are not allowed under the Title I program. With Title I loans, the borrower is not required to have any equity in the home for collateral. The repayment period can be as long as 20 years and borrowers can have had past credit problems providing they have demonstrated recent acceptable credit.

With loan requests under \$7,500, the lender does not take a lien on the home. These requirements are less stringent than traditional home improvement loans and make it easier for more homeowners to participate. Interest paid is tax deductible.

First Time Home Buyer's Programs

Before you buy your first home, you should check you see if there are any special programs available in your community for first time homebuyers. You may be lucky and find such a program that will fit your needs. Even if you're only thinking about buying your first home, you should check out what's offered in your area. Some programs will educate you on how to buy a home.

In fact, here's a short list of things you should look for in a first time homebuyer's program. First, make sure the people offering the program have been in business in your community for a reasonable period of time. Some mortgage companies come and go and special offers aren't all they are cracked up to be. Local financial institutions are a good place to start.

Second, Find out what the requirements are to take advantage of the program. The best first time home buyer programs will be designed to help low and moderate income families. They'll offer reduced interest rates, lower down payments, and substantially reduced closing costs. Finally, see if the program offers an education segment.

Ideally, you should have the opportunity to be informed on issues like income and credit requirements, down payments and closing costs, how to budget and save, how to shop for a home, and how to purchase a home. If you select a homebuyer's program with all these ingredients, you're sure to save money and make the whole process easier.

Home Improvement Magazines

There are home improvement magazines for every room and every style and type of project you could imagine. There are even some that choose to focus on a particular material such as wood or one specific line of products. The choices continue to grow as the public's interest in home improvement itself grows.

Your favorite magazines, and also those you may never heard of, also provide their own websites for further information and frequent updates. BHG.com (Better Homes And Gardens) is one example of the wealth of resources available.

You no longer need to worry about finding that one special project described in one particular issue. It now awaits you online and is even updated as materials and components improve and evolve.

Whether you're a casual hobbyist or a dedicated professional, there's a magazine to suit you. Do you enjoy a flair for woodworking? There's more than one periodical devoted to the topic. Mad about masonry?

You can find one to match your interests and skill level. Do you tire of your kitchen's look every five years? You'll discover many exciting styles and approaches in many different publications.

What you see may be very appealing and downright irresistible, but always remember that many of these projects can be extremely expensive and difficult. Keep your wallet and your skill level in mind and be sure to plan carefully for the projects you choose to pursue. The pictures certainly look nice, but it took a lot to make them look that way!

The Danger of Home Improvement Shows

Home improvement shows are pushing some Canadians to opt for the "reno" of their dreams instead of a project more in tune with their financial reality.

Recent surveys have found that 60 percent of respondents who have renovated their home recently developed a budget before starting their project. However, 27 per cent of renovators spent more than they planned.

Maintaining a renovation budget can be challenging, especially when home improvement TV shows and magazines stir-up consumer appetites for the latest in home appliances and decor. Home renovators often have the best of intentions when it comes to sticking to their budget, but often the influence of renovation shows can force them into a 'stretch' situation, which can cause major financial headaches when the final bill is tallied.

The ability to anticipate extra costs through appropriate financial planning can reduce the stress of home renovations. Experts suggest securing financing prior to the renovation, such as a personal or homeowners' line of credit, which provides the financial cushion most home renovators require. Having a line of credit available doesn't mean that you have to use it, but it does provide added security if you hit unexpected expenses such as re-wiring your home.

While the survey showed that 68 per cent of respondents use cash from savings or investments to pay for renovations, a lack of planning could mean financial challenges down the road. The survey also showed that 34 per cent of homeowners are borrowing to renovate.

Home Improvement Shows Could Spoil Your Whole Marriage

Attempts to emulate TV "fantasy homes" could be turning DIY into D.I.V.O.R.C.E, according to a new study from British Gas' Web site house.co.uk. Over half of our DIY is now inspired by TV shows, but 80% of families admit to having had arguments over failed makeovers.

Two in three families cite disagreement over color schemes being the likeliest source of a break-up.

The research was conducted to assess consumer attitudes to DIY. House.co.uk features a national directory of 'trusted tradesman', provided by HomePro Ltd, the leading online supplier of screened trade professionals.

Calling in a tradesman could help families avoid not just a dispute, but also a massive bill. Household spend millions fixing their DIY disasters.

Uncertainty over house prices means that 84% are taking tips from TV shows and redecorating instead of moving to another home.

Top Ten Reasons for DIY disputes:

1. Disagreeing over color schemes
2. The person doing the DIY didn't want to do it in the first place
3. Thinking it will be as easy as it looked on a TV show
4. Jobs not being completed
5. Finding the time to do DIY
6. Mess /disruption
7. Stress
8. Costs
9. Lack of basic DIY knowledge
10. Male/female differences of opinion

Beware of Home Improvement

"Home Improvement" was a very popular TV show several years ago, but it's become much more in recent times. You can't pass a newsstand or change a channel with seeing at least one home improvement themed offering before your eyes. We witness magical transformations as well as simple changes to elicit a new look and feel to a room. We're absolutely spellbound by the wonders wrought by hammer and blade.

In fact, we are so spellbound, we imagine ourselves doing it ourselves. We're told that we actually can, and off to the hardware store, lumberyard and wherever else we could travel we go. They had such fun on the show doing it and the pictures in the glossy magazines were so beautiful and surely we can do that and be deliriously happy too.

What often happens is we fail to see reality for all the pretty pictures and well-paid TV personalities. Did you think it was volunteer work for them? All the cool gadgets and eye-popping images cost money by the barrelful. When you're the one paying for it all, it's not quite as good a time if you go overboard.

It's vital to develop a good working budget before starting anything, and if you can't, then don't start! The costs will come from your own pocket, not some huge corporate sponsor.

Perhaps you figure you can save a bit by doing it yourself. It looks easy enough. If the work involved is not something in which you have actual experience and understand well, don't even think about it. Much money is made by many contractors who were contacted after the valiant yet futile efforts of some poor homeowner.

Marriages have been torn apart by the repercussions of a botched makeover. Unless you know you can do it, conduct some good diligent research and find a reliable contractor who can and can do so within your means. After all, you want it to look good not only on the shows and in the magazines, but in your own home.

Got Home Remodeling Ideas?

Got home remodeling ideas? There's loads of information available online for every type and aspect: kitchen, bathroom, laundry room, basement, bedrooms and more. You can find an amazing array of options and opportunities right at your fingertips. If you're unsure exactly where you want to start, start with the ones you know.

Your favorite home improvement shows and magazines all have their own websites with information on materials, products, resources and all the latest innovations. Some of the best include HGTV.com, DoItYourself.com, DIYnet.com and BHG.com. Typing in the name of your personal favorites will most likely take you right where you want to go!

The major sites can help a lot in deciding what your next project will be. You can start with the broader categories and keep digging deeper until you locate the project of your dreams. Major retailers and manufacturers also provide valuable information about specific materials and products, not to mention plenty of advice about installation and usage.

Even those magazines about working with specific materials such as wood or a particular style of design offer websites with all the latest tips and techniques you need to know without flipping pages or scouring back issues. It's all archived and available with just a quick click.

Your local contractor most likely has a website of his own, showcasing previous projects, providing testimonials and contact information from satisfied customers and quotes for basic and custom packages.

You may even be able to pick and choose what you'd like to include in your own project, submit the necessary dimensions and receive a fairly accurate estimate of the cost and time involved in your particular project. Both you and your contractor can save time and aggravation, making the process less stressful and a lot more enjoyable!

Remodeling a Fireplace Can Be Fun

Remodeling a fireplace can be fun. According to DoItYourself.com, modifying the appearance of a fireplace can be one of the most gratifying changes you can make to a room. There is some expense involved, but the payback is worth it. And, if you're somewhat handy, it's work you can do yourself.

First you have to determine the style you're striving for: contemporary, traditional or modern. Since you're working in a combination of wood, tile or stone, and maybe Sheetrock and plaster, proceed only after you've done your homework. Your home may be traditional, so let's use this style as our prototype, but many of these principles still apply if your home is modern or contemporary.

Look through shelter magazines that show homes similar in style to what you like to help you identify the details that will be useful in designing your own fireplace. After you have about 10 to 20 pictures, you will see a consistency in style.

Now you're ready to apply what you've learned to design your own fireplace surround. Because this is a project that requires a variety of tools and exact measurements for the end result to be perfect, if your own skills at using a hammer and saw, cutting tile and spreading cement are somewhat limited, I strongly encourage you to work with a good contractor or handyman who can implement your design. Even the pre-made mantels require some carpentry to ensure stability and permanence.

Walk through your designs carefully with the person who will make it and make sure he or she understands the end result you want. Order all your materials and wait for them to be delivered to your home before you start the work so you don't get stuck in the middle of the project while you're waiting for something. Once you have everything, this project should take no more than a day or two to complete.

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With this information in hand you should have enough to redesign your fireplace surround into a more appealing focal point for your home.

Choosing Remodeling Contractors

Whether you're planning a new kitchen or bathroom, an addition for a growing family or simply getting new storm windows, choosing a remodeling contractor that's competent and reliable is the first step to a successful and satisfying home improvement project. Hiring a good contractor is not as simple as making a phone call and picking the first person to call back. Most homeowners find that home improvement companies vary widely in terms of cost, professionalism, availability, and expertise in your particular area.

Taking the time to research and choose the right contractor can easily save you hundreds, if not thousands, of dollars and countless headaches. Here are some guidelines to remember:

Always get at least 3 estimates on any project

You'll be surprised at how two contractors can bid the same project for completely different prices. Be sure they are drafting the proposal on the same scope and quality of work. Remember to "compare apples to apples, and oranges to oranges."

Ask to SEE a copy of the contractor's license and certificate of insurance

Most states require a contractor to carry worker's compensation, property damage and personal liability insurance, but many contractors still don't have it or have let their policy lapse. If they don't have the necessary coverage, you could be held liable for an injured employee or damage

to a neighbors home caused by the contractor.

Always investigate local references

Don't be afraid to call them and ask specific questions like: "Were you satisfied with the work?" "Did they start and finish on time?" "Was there ample communication between the contractor and homeowner?" Often, a contractor will think he did a great job on project and use the customer as a reference, although the customer feels differently about the job.

Your home may be your most valuable financial asset

That's why it's important to be cautious when you hire someone to work on it. Home improvement and repair and maintenance contractors advertise in the Yellow Pages including our online version HelpPages.com, in newspapers, and on the radio and TV.

However, don't consider any ad an indication of the quality of a contractor's work. Your best bet is a reality check from those in the know: friends, neighbors, or co-workers who have had improvement work done. Get written estimates from several firms. Ask for explanations for price variations. Don't automatically choose the lowest bidder.

Most Importantly: Ask yourself, "Do I feel comfortable working with this person for the duration of the project?" The key to a successful relationship with your contractor and a successful project is communication. If you don't feel comfortable communicating with this person, it is likely that problems could arise.

Think Before Remodeling Old Homes

It's human nature to crave the fresh, the new and the fashionable -- and that goes for remodeling as much as anything else.

The quest for the mythical updated look of magazine lore has long tempted both owners and architects to graft trendy additions onto older homes just to make them ever-so-briefly fashionable again.

Alas, you need only to leaf through a 20-year-old copy of Better Homes and Gardens to see how such updates have stood the test of time. Most would elicit groans, if not laughter. The lesson is simple: Given the ever-shifting sands of architectural taste, the only kind of addition that'll be permanently in fashion is one that respects the original architecture.

But how to do this? It goes without saying that the overall proportions of any new addition -- wall heights, window styles and sizes, and the roof style and finish -- should keep with the original building.

Beyond these basics, however, the real trick is to identify and repeat the designer's signature details. By going through these characteristic traits -- every house, new or old, has a whole raft of them -- you can pretty much make any addition look spot-on original.

Typical candidates include:

- Porch railings and columns
- Window muntins
- Roof edges
- Attic vents

Last, if you have trouble coming up with a detail that has no direct precedent on the existing building, ask yourself: What would the original designer have done? Would he have used paired French doors or a sleek aluminum slider? Would he make the chimney skinny, stout or asymmetrical?

In short, what would his own signature detail have been? With the original designer guiding you, your addition can't help but fit.

The Basics of Remodeling on a Budget

The basics of remodeling on a budget aren't difficult; they're just not used enough. A little planning can go a long way, while still allowing you to achieve your remodeling goals.

Creating Your Budget

The first step is to research costs by making a list of prices of the products you plan to install and/or purchase. You can get the sample prices by looking on the Internet, or by contacting:

- kitchen and bathroom showrooms
- home improvement retailers
- appliance stores

If you're unsure of which products you might ultimately choose, write down the range of prices for those items.

Ask contractors for bids on the project based on your selection of products and finishes. Examine the bids to ensure they include enough details on items that can affect the cost. There should be a list of all the functional components -- framing material, drywall, and plumbing and electrical systems, and details on what type of fixtures and appliances will be included.

Remodeling budgets fall into three general categories:

- mechanical (electrical, plumbing and heating)
- labor
- materials

Each category typically accounts for 25 to 35 percent of the total budget. You also should set aside 10 to 20 percent of the total budget to cover unexpected construction costs, price increases for materials and project changes.

Once the bids are in place, then review your financial picture. Look at your finances for the past year to see if you had enough cash flow to meet expenses. If you are considering taking out a loan, can you make the payments without cutting into your routine expenses?

Staying On Your Budget

Once the project begins, keep track of budget changes and decide whether you will increase the total cost of the project or scale back on another area to stay within the budget. Consumers often exceed their budgets because they ask the contractor to add little projects that are outside of the bid estimate. Avoid using the words, "While you are here, you may as well. "

What are other ways to stay within your budget?

- avoid the temptation to add "small" details to the project
- do some of the work yourself, if you have the skills
- divide the project into phases to spread out the cost over six months to a year.

The Benefits of Remodeling Porches

Remodeling porches can create great benefits for your home. This example from DoItYourself.com shows that you can make more of your outdoors with these fresh-as-air ideas that use paint, stain, and basic carpentry skills to spruce up a plain backyard. Mosquitoes, plus the desire to enjoy spring, summer, and fall relaxing outside, prompted the owners of an Atlanta, Georgia home to transform their back porch from a concrete slab to a screened-in showcase. The decision was simple; the solution wasn't quite so easy.

Though they knew they wanted to screen the existing back patio -- a square of concrete tucked under a roof overhang -- complications arose. The porch needed to blend in with the existing house and still withstand the local insects, high humidity, and scorching summer temperatures. The concrete slab had a slight drop for rain runoff, so the homeowners had to trim the inside of the frame to fit that slope.

Here's a step-by-step of what they did:

1. Cut the paneling. Pre-primed 4x8-foot sheets of beadboard ceiling paneling are cut to fit.
2. Install the ceiling panels and fan. A nail gun makes quick work of installing ceiling panels and is easier than holding a panel while swinging a hammer. Before all of the paneling is installed, the ceiling is wired for a fan and light. The fan enables the homeowners to keep their porch 8 to 10 degrees cooler than the outdoors, while the light allows the porch to be used at night. One person held the fan while the other connected the wires then screwed the fan into place. The ceiling's finish trim hides the seams in the paneling.
3. Frame the porch. The 2x4 frame of the homeowners' porch was sized to fit the standard- width screens that were installed later. Crosspieces can be either nailed directly through the vertical braces or toenailed in place.

4. Attach interior paneling. A staple gun secures the interior pine-and-plywood beadboard paneling. Though the panels are level across the top, they had to be trimmed at the bottom to follow the uneven concrete floor, which slopes to accommodate rain runoff.

5. Attach and level exterior paneling. The hardboard exterior panels are added one at a time, from the bottom up. The builders custom-cut the first one to follow the bumpy ground line. It took some practice tries to get the paint the same tone of pale yellow as the weathered version on the house. The weather-resistant exterior paint requires only a washing with soap and water to maintain its color.

6. Finish off the screen. Vinyl grids are screwed directly into the wooden frame. The screens attach to the channels in these grids, creating a staple-less installation for fiberglass or aluminum screens. Once the screens are rolled into the grid channels using a spline, excess screen is simply trimmed off. A mallet snaps the caps over the vinyl channels and locks the screens in place.

Basics of Remodeling Your Laundry Room

You're not alone in your dreams of remodeling your laundry room. Many people are interested too, due to a trend towards more upscale laundry rooms. Part of this is due to the stylish design of some newer, high-end washers and dryers. In many ways, this is a positive trend; people spend time in the laundry room, and want it to be nice and cheerful.

However, moving the laundry room away from the basement has created a major fire safety issue, and there are some other very important issues to consider. First we will discuss some of the important safety and economic issues, then some ways remodeling your laundry room to make it look nicer.

In the old days, most people had their laundry room in the basement. As a result, their clothes dryer could vent outside a few feet away, which is the ideal scenario. Few people realize that their clothes dryer is a serious fire safety concern.

According to the US Consumer Product Safety Commission, there are an estimated annual 15,500 fires, 10 deaths and 10 injuries associated with the clothes dryer. Moving the laundry room away from the basement has significantly increased this risk, because it requires the venting to be longer and sometimes have more bends. This increases the chance of lint buildup, dryer overheating and fires.

Washing machine hoses failures are another major consideration. According to State Farm, washing machine hose failures cause \$170 million in damages to homes in the US & Canada each year.

The third consideration is whether or not you have a septic system. If you do, you will want to install a washing machine lint filter, as lint from septic systems is a leading cause of septic system failure.

Now, for your organization and decorating tips:

1. Consider placing the laundry room near the largest source of dirty clothes. This is probably the master bedroom. A door leading from the laundry room to the master closet/dressing room is a major convenience.
2. Replace decorating your walls with bright colors.
3. Replace laminate counters with granite or other hard surface materials.
4. Add custom or high-end cabinets that provide more storage space.
5. Add closets that hide appliances when not in use.
6. Add more surface area for folding, ironing and folding clothes.
7. Updated flooring options include vinyl or tile that coordinates with wall colors.
8. Placing insulation in the walls and floor of the laundry room will help reduce noise and vibrations in the adjoining rooms.

Basic Basement Remodeling

One of the easiest ways to "add a new room or rooms" to your home is by basement remodeling. Most basements are dark areas where we store seasonal decorations, old toys, sporting equipment and anything else not used on a regular basis. We rarely go down to the basement, and much of the stuff in the piles gets thrown out or given away when we move.

But, perhaps it is time you reconsider how you use your basement. Remodeling the basement is a cost-effective way to greatly expand your home's living space. Suddenly you could have a guest room, a children's playroom, a home office, a recreation room; the possibilities are only limited by your imagination.

Below are eight easy steps to reclaim your basement.

1. Solve Basement Water Problems First

Even if your basement rarely has problems with dampness or flooding, it's best to solve the problem completely before beginning any remodeling work.

Permanent solutions can take time to implement. A good place to start is to talk to an independent home inspector who specializes in waterproofing problems.

2. Decide on the Best Use of Your Basement

Consider using the space for activities for which typical basement characteristics offer natural

advantages.

The lack of light is useful when setting up a home theater or a dark room. The isolation helps create a sound break for a play area, a teenager's hangout or a place to practice a musical instrument.

3. Get Help with Your Basement Design

While your basement may not be much to look at now, you'll want to end up with quality living space when the project is complete. An architect or interior designer can help you get the most out of the space. A little forethought and careful planning now can help you create a space that is attractive, comfortable and useful.

4. Pay Attention to Air Circulation

When your home was first built, the odds are that there were few if any registers or vents installed in the basement. When you remodel your basement, you need to think about the need for good air circulation, adding openings where necessary.

To be on the safe side, install a carbon monoxide detector in your basement so that you'll have an early warning of any problems with the venting of the furnace or any other major appliances.

5. Maximize Your Basement's Natural Light

For many reasons, you'll probably want to add more light in your basement.

Another advantage of enlarged windows is that they provide alternative escape routes in case of fire.

One concern that some people have about basement windows is that they provide thieves with ideal access to the home. One way to mitigate that risk is to install glass bricks (rather than conventional windows) at high-risk locations.

Maximize the effect of regular windows by mounting some windows in the interior walls between rooms that open pathways for natural light to reach interior rooms.

Who's Doing Do It Yourself Home Improvements?

Who's doing do it yourself home improvements? Here's what Arbitron, a major media service, recently revealed:

According to a new study by Scarborough Research, an average of 49 percent of adults in 75 cities nationwide made any home improvements in the past 12 months. The survey results indicate that consumers in smaller markets may be more likely to spend money on home improvements than their mega-city counterparts.

Ranking number one among the cities surveyed is Harrisburg, Penn., where well over half (59 percent) of the residents began a home improvement project in the past year. Following closely on the lead of Harrisburg residents, 56 percent of consumers in Buffalo, N.Y. and Toledo, Ohio initiated a home improvement project.

Other markets that hammered their way into the top 10 include Detroit; Flint, MI; Atlanta; Syracuse, N.Y.; Rochester, N.Y.; Indianapolis and Cincinnati. Over half (55 percent) the residents in each of these markets have begun or completed a home improvement project.

Meanwhile, consumers in Honolulu were the least likely to get into the swing, with only 37 percent enhancing their homes in the past year, ranking their city number 75 among those in the survey. Other large metropolitan cities whose residents performed less than average work on their homes include Fresno, Calif. (40 percent); Las Vegas (40 percent); New York (48 percent); Chicago (46 percent); Miami (45 percent); Los Angeles (44 percent); Washington, D.C. (44 percent); San Francisco (43 percent); and San Diego (42 percent).

"These findings suggest that some exceptional opportunities exist for home service advertisers who want to reach highly motivated consumers that are going to make home improvement purchases," said Alisa Joseph, vice president, director of sales, Advertiser Marketing Services, Arbitron Inc./Scarborough Research. "Scarborough is one of the few sources that enables advertisers to examine specific local-market purchasing behaviors so they can move beyond preconceived notions and spot opportunities that may be less-than-obvious."

The study also found that certain types of home improvements were more popular than others. Twenty-five percent of consumers had the interiors of their homes painted or wallpapered, or had landscaping work done. Meanwhile, only two percent had a home security system installed and a mere one percent added a pool or spa to their homes.

Despite the popularity of smaller home improvement projects, consumers are increasingly willing to spend more to make their homes look and feel better. More than a third (36 percent) of those who engaged in home improvement projects spent over \$3,000, compared to about 30 percent in 1999.

Forty-six percent of the people who engaged in home improvement projects are between the ages of 35 and 54. Nearly two-thirds (63 percent) are married and 55 percent have household incomes of more than \$50,000 per year.

Other findings from the Scarborough Research study include:

- Internet users are more likely to improve their homes. For instance, those who have spent \$1,000 or more online are 19 percent more likely than the norm to initiate home improvement projects. In addition, consumers who use the Internet to purchase through an auction site, access automobile information or seek financial information/services are between 18 and 20 percent more likely than average to enhance their homes.

- Over half (53 percent) of consumers remodeled their kitchens themselves while only four percent actually paid someone to do the work for them. Other do-it-yourself home

improvements include interior paint or wallpapering (78 percent), landscaping (76 percent) and remodeled bathrooms (61 percent). The home improvements that rank high among paid labor include installing a home security system (81 percent), heating or air conditioning (76 percent) and carpeting and floor covering (63 percent).

- Consumers who listen to '70s Oldies/Classic Hits, New Country and All Sports radio formats are 14 percent more likely than the norm to have home improvements done.

Enjoy the Savings of Energy Efficient Home Improvements

Energy efficient home improvements can be more valuable in the long run than mere cosmetic changes. Better yet, your wallet will like them too!

If you're planning to refinance your mortgage, consider borrowing more than the amount needed to pay off your existing mortgage, and use the extra cash to make energy-efficiency home improvements. Here's why.

You'll gain two benefits:

1. Interest paid on your home mortgage is usually tax deductible as is interest on home equity loans.
2. Energy-efficient home improvements will immediately lower your monthly energy bills.

Energy Efficient Mortgages

Just like the real costs of owning a car includes operating expenses, the same is true for a home. Rising utility costs must be factored into the costs of owning home.

When you are buying, selling, refinancing, or remodeling your home, you can increase your comfort and save money by using the Energy Efficient Mortgage (EEM). It can be applied to most home mortgages. EEMs provide the borrower with special benefits when purchasing a home that is energy efficient, or can be made efficient through the installation of energy-saving improvements.

Homeowners with lower utility bills have more money in their pocket each month. They can afford to allocate a larger portion of their income to housing expenses. There are two options with the Energy Efficient Mortgage.

Financing energy improvements through an EEM provides the following benefits:

1. Cost-effective energy-saving measures may be financed as part of the mortgage.
2. Make an older, less efficient home more comfortable and affordable. Increase your buying power.

3. Stretch debt-to-income qualifying ratios on loans for energy-efficient homes.
4. Qualify for a larger loan amount. Buy a better, more energy efficient home.

Other Financing Possibilities

Check with utilities or energy-related businesses in your area to see if they offer loans or incentives for installing energy-efficient heating and air conditioning systems, windows, insulation, or other energy efficiency improvements.

Many utilities in the United States offer a range of improvements in the energy efficiency of their customers. The Edison Electric Institute (EEI), offers a list of member company programs that offer efficiency services to homeowners, companies, and industrial plants.

Homeowners will find more energy efficiency services from utilities on the National Energy Affordability and Accessibility Project (NEAPP) website.

Ten Tips to Conserve Energy in Your Home

Wintertime heating costs continue to rise every year. Natural disasters and the war in Iraq inflate the prices of home heating expenses, for electric, gas and oil furnaces. Be aware that there are steps that you can take to lower your bills and put a little cash back for other things, or just to brace for the next rise in energy costs for your home.

Look over these 10 tips and see what you can do to lower your bills by conserving energy in your home.

Insulate Windows

Go though your house and check your windows. Make sure they're well sealed. A good test is to do a smoke test. Turn off all fans and your furnace, stand close to a window and produce smoke. If there's a minute leak of interior home air to the outside the smoke will move in the direction toward the window. Kits can be bought at your local hardware or home improvement store for insulation.

Buy a Ceiling Fan

Because warm air rises you'll want to get the warmer air down low by buying a ceiling fan. Reversible switches come on most all models and can be used in summer time too. The relative cost of the ceiling fan and its usage costs are quickly made up in savings.

Shut Doors

If a room is not being used then shut the door and leave it closed. This is really useful if you're not using the room on a long term basis. Rooms that are used some of the time will have the door fanned and cold air will escape into the others rooms. Of course this will cause your

furnace to work harder, and drive cost for heating up too.

Shut Curtains and Mini Blinds

If a wintry day is sunny or even if there is minimal sun, make sure you open them during the daylight hours, and shut them when dusk approaches. The warmth from the sun's rays will help warm the house, and keep it tapped for the night time. Re-open them when the sun is up the next morning.

Weather Proof Doors and Caulk Windows

Draft doggies aren't necessary around doors if they have been weather stripped. Look around the bottoms of doors, and if air is streaming in then weather proof it. Check windows too because wear and the age of windows can let in cold air too. Caulk and seal windows, and if interior of seal is damaged replace it with the correct seal type.

Realign Doors

Doors just like windows can with use over time begin to sag from their original tight fitting position. Before winter sets in go around and really look at how your door closes. Adjust them for a nice fitting.

Check Furnace

Hire a contractor in HVAC, heating, air venting and air conditioning, to give your furnace a once over to check for any inefficient or heating or cooling safety issues. A poorly running system can cost more dollars from you pocket, and safety issues are a priority for a home owner's peace of mind too.

Replace the Air Filter

You can eliminate unnecessary high cost bills by conserving energy by simply changing out a clogged air filter. Not only does it cause your system to run slowly, but the danger is it can get into the motor and cause a fire, or just burn up the motor itself.

Close House Vents

Right before the season of fall go around your house and shut up the vents that allow circulation of air during the summer time. In the winter the goal is to keep all cold air out. Cold air under the floor boards infiltrate the house and drive up heating cost.

Check Roof Top Insulation

If it's been a few years since you've checked out the insulation in your attic then go up and look around. Insulation should have enough air pockets to trap the cold air and push it back from the interior of the house. Old rotten insulation is usually brittle and flat. Replace the insulation with new and you'll see evidence of your energy conservation in your heating costs.

Your Path to a Smarter Home Sale

Improving and selling your home doesn't have to be overwhelming. Whether you're looking to renovate for personal enjoyment or to boost your property's value before selling, making informed decisions is the key to success.

Throughout this guide, we've covered practical tips, pitfalls to avoid, and strategies to maximize your home's potential without unnecessary expenses. From understanding the dangers of home improvement shows to choosing the right contractors and making budget-conscious decisions, you now have the knowledge to approach your home improvements confidently.

Key Takeaways:

- Plan ahead and budget wisely to avoid costly surprises.
- Focus on high-impact improvements that provide the best return on investment.
- Avoid the influence of unrealistic expectations set by TV shows and media.
- Work with trusted professionals to ensure quality results.

Ready to Take the Next Step?

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