

# YOUR HOME



TIPS AND TRENDS TO HELP MAXIMIZE HOME BUYING AND SELLING

April 2006

## Landscaping Can Increase Your Home's Value

**A** home with neat, attractive landscaping can make a positive impression on prospective buyers and entice them to see the interior of the house. Studies show that landscaping improves the value of your home, and homeowners can sometimes reap as much as a 100 percent to 200 percent return on their landscaping investment. By comparison, a redecorated bathroom returns only 75 percent.

When starting a landscaping project, experts suggest the following tips:

**Develop a plan.** Determine how much time and money you have for your improvements. Then plan to do one activity each month.

**Appeal to the senses.** Color can attract potential home buyers and result in a quicker sale. Plant flowers along your driveway or repaint the exterior of your home. Choose a color scheme that sets your home apart from others in your neighborhood.

**Add pathways and lighting.** Winding or staggered pathways from the street to the front door are popular. Use stones or small flowers as a border along the path and low-voltage lighting in the yard for visual appeal.

**Choose plants with care.** Ask gardening experts in your area what plants are most appropriate for your climate. Plants spaced too close together or are labor-intensive can deter potential buyers.

**Explore options.** Use gardening and home design software to experiment with different looks before spending money on landscaping services.



## Reduce Flood Damage in Your Home

**A**pril showers may bring May flowers, but too much rain can flood your home. To minimize flood damage, insurance experts suggest the following preventive measures.

- Know your flood risk. A flood map from your local building department can show the projected flood elevation in your neighborhood and how much water could enter your home.
- Get flood insurance. Many homeowners' policies do not cover flood damage, so a separate policy for flood insurance is necessary.
- Consult with a licensed electrician about elevating electrical wiring equipment, such as fuse boxes, outlets and light sockets, at least 12 inches above the projected flood elevation in your home.
- Install a backflow valve to prevent sewage from backing up into your home.
- Plug basement floor drains with either removable or permanent grids.
- Move valuables and irreplaceable items, such as family photo albums, tax and bank records and insurance policies, to higher locations.
- Move hazardous materials to higher locations. Cleaning up a house filled with flood water mixed with toxic materials can be difficult and costly.



# INSPECTION TIPS FOR HOMEOWNERS



**H**aving a home inspected is like giving it a physical exam. Even if you don't have immediate plans to buy or sell, having your home regularly inspected can help maintain the health of your investment.

Experts suggest getting a home inspection every 10 years. The inspection can serve as a home maintenance guide and identify any problems that have surfaced since your previous inspection. If you are planning to sell, you have an opportunity to make necessary repairs before putting the house on the market.

Hire an experienced and professionally trained inspector and ask about their credentials. Many inspectors belong to a professional association, such as National Association of Home Inspectors (NAHI) or the American Society of Home Inspectors (ASHI), and adhere to a code of ethics and industry standards for home inspections.

Review sample inspection reports from several firms. Make sure the report is easy to understand and provides a clear explanation of the inspector's findings. Ask questions throughout the inspection to learn as much as possible about the home. Knowing that your home is in good health can bring peace of mind.



## CRS: EXPERIENCE YOU CAN COUNT ON

**T**he decision to buy or sell a home is fraught with personal choices. Working with an experienced agent you can trust can ease your mind. But how do you know you've found the right one?

Many agents are eager to work with you, but only an agent who is a Certified Residential Specialist (CRS) can provide the expertise to guide you through the transaction. A CRS is a proven leader in residential real estate who belongs with the top four percent of all agents in the country. CRS agents have a high volume of transactions and advanced training in areas such as business planning, real estate investing, marketing and technology. CRS agents offer years of experience, demonstrated success and professional advice to help you make smart decisions about buying or selling your home. A CRS must also maintain membership in the NATIONAL ASSOCIATION OF REALTORS® and abide by its Code of Ethics.

With so much at stake in the fast-paced and competitive real estate market, you know you are in good hands when you work with a CRS designated agent.



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