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Tranquil setting sets off this magnificent home on 4.94 acres on beautiful Lake Carey. Walk through the doors and it leaves you breathless! This open floor plan features a well planned, over sized kitchen with a family sized island, or sit and eat together at the table. The delightful, warm great room is highlighted with a floor to ceiling stone fireplace and a wall of windows that screams 'Welcome Home!' Each area of this home is situated for dramatic furniture arrangements. The loft can be a great retreat for adults, a library/den, or a family play area. Luxury sized bedrooms with a master worthy of its name. With a full sized finished lower level to finish off this amazing home you will find another fireplace along with plenty of room for a cheerful area for everyday living.



101 Indian Spring Rd • Lake Carey
Listed by Ann A. Sheroda • (570) 489-4990
MLS #18-4318 • \$897,000

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Millennials Ready to Buy a House Before 2023



ASK OUR BROKER

WITH PETER G. MILLER
PETER@CTWFEATURES.COM

Rental Cash

QUESTION:

We want to rent a pet-friendly single-family home. Our credit is poor and we are currently unemployed but we are also prepared to pay a full year's rent in advance. So far not a single landlord will accept our application. Shouldn't a big payment up-front open doors for us?

ANSWER:

There's no doubt that rent in advance can be very attractive and some property owners might take it. That said, this offer has several parts. There's the cash and then there's also the unemployment, the bad credit and an unidentified pet. Some landlords will be dubious. Here's why:

First, if you have bad credit and no jobs, then how did you amass such funds? There can be a very good reason for this situation. Maybe you have just sold a home and are moving to a new community. Landlords – like mortgage lenders – will want to know the source of this cash.

Second, many landlords have a strict no-pets policy. Pets can be enormously destructive. In some jurisdictions, they can also create substantial landlord liabilities. Owners may face steep insurance costs or even the loss of coverage with pets on the property.

Third, investor mortgages may prohibit the collection of rent in advance. Lenders may prefer the steady collection of rent to assure there are steady rental payments. The logic is that if the money is paid up-front, an imprudent landlord might spend it and not have enough left over to make mortgage payments.

Fourth, landlords may be prohibited from accepting rent in advance. This prepayment ban can be related to the way security deposits are defined. The description of a security deposit may be so broad that it includes even a final month's rent. Landlords will need to check with attorneys to assure they have the right to collect prepaid rent in their jurisdiction.

Fifth, if a tenant check is somehow larger than the required amount, the landlord may call the police. The worry is that the check is part of an "overpayment" scam where the landlord is advised to process the check and then return any excess cash to the tenant. The check later bounces and the landlord has lost the money.

Sixth, landlords may worry that if occupancy continues past a year the tenants may not pay the rent given weak credit and lack of employment.

In today's market, there's no shortage of tenants who represent less risk. That, in the end, is likely the real reason why an applicant with big cash and little credit won't get a lease.

Have a question? Please write to peter@ctwfeatures.com.

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After years of renting, the generation expects to have the cash saved

BY JIM PARKER
CTW FEATURES

Younger adults were supposed to be the rental generation, bypassing home purchases altogether or living with their parents for years.

Now the negative home-buying mantra, most pronounced in the wake of the housing slide nearly a decade ago, is starting to change. Millennials shoppers are finding value in buying residences, if not right away.

Northshore Fireplace, an Evanston, Illinois-based home improvement company blanketing the Chicago area, surveyed 2,000 people this summer "to learn more about how people envision their dream homes in 2018 and to see if millennials are finally ready to start buying homes."

Among the findings, 60 percent of people from their late teens to late 30s intend to own a home within the next five years. Still 20 percent of millennials "get anxiety at the thought of owning a home," according to a marketing agency representing Northside Fireplace.

"While two-thirds of millennials don't have anything saved for retirement, they would be willing to spend on average \$1.5 million for their dream home. How's that for wishful thinking?" the agency notes.

Potential home buyers as a group believe they could land a home worth seven figures, but not a very large one. On average, the typical American dream home would cost \$1.3 million, count seven-and-a-half rooms and an average 2,195 square feet — more than one-third smaller than the average-sized home in the U.S. Nearly two-thirds of shoppers "believe they will be able to obtain their dream home within their lifetime."

The fireplace company's study also found men have wider eyes in terms of a



dream home, averaging \$1,917,000, than women at \$989,850, notes the DS News online site for the real estate servicing industry.

Still, 75 percent of the survey group note that owning a home is "a lifestyle choice, not a necessity or a requirement to a 'good life.'"

Some of the respondents say they already live in their dream home: 51 percent of the "dream home" owners reside in the suburbs, 25 percent in a rural area and 24 percent in a city.

In some cases, younger singles, couples or families ready to acquire a home are

skipping beyond the step of buying an entry-level house and heading straight to a high-end residence, according to an article this summer in USA Today.

"Millennials put off buying their first home as they struggled with the after-effects of the Great Recession. Now that they're snapping up houses in greater numbers, many older millennials are making up for lost time: They're bypassing the traditional gateway to home ownership — the starter, or entry-level, home — and buying larger, more expensive houses where they're likely to raise families and maybe even grow old," the newspaper report found.

"They rented for longer," says Diane Swonk, chief economist at Grant Thornton. "Now they're going to where they want to stay," she notes in the story.

According to USA Today, millennials can afford more expensive homes because they saved up money while renting. Also, there are few starter-priced homes on the market.

Starter homes are typically a one- or two-bedroom or maybe a small three-bedroom, says Lawrence Yun, chief economist of the National Association of Realtors. They typically cost \$150,000 to \$250,000, Swonk estimates.

The NAR says that 30 percent of millennials born between 1980 and 2000 bought homes for \$300,000 and more this year, compared with 14 percent in 2013. They are buying more substantial homes than similar age purchasers in the past. From 2012 to 2016, nearly a third of buyers age 33 to 37 bought four-bedroom homes compared to about a quarter in that age group in 1980, 1990 and 2000. That's based on an analysis of Census Bureau figures by Ralph McLaughlin, chief economist of Veritas Urbis Economics.

Leaving an Owner's Manual Smooths Transactions

Avoid post-sale questions by anticipating them



BY MARILYN KENNEDY MELIA
CTW FEATURES

To sell, homeowners know they must impress potential buyers. What they may not realize, though, is the importance of leaving a lasting good impression with the buyer who actually purchases their home.

In about ten percent of transactions, buyers have post-closing questions for sellers, estimates Leslie McDonnell of RE/MAX Suburban, Libertyville, Ill.

Usually, new owners send their questions through their real estate agent, who passes it to the seller's agent, who in turn queries the former owner and relays answers. About one-fifth of the time, McDonnell estimates, a buyer will contact the seller directly.

Questions can center on anything from whether the washing machine is still

under warranty to when to change the furnace filters.

Sellers may avoid the annoyance of questions — which can veer into complaints — by anticipating what the new owner should know.

"Thoughtful sellers," says Mike McElroy of Center Coast Realty, Chicago, "will put together a packet that has warranties, where to find this or that in the neighborhood and any other important information."

The condo buyers McElroy works with usually ask, "where the keys to the mailbox are, so I always tell sellers to leave them out, clearly marked."

Kathryn Bishop, an agent with Keller Williams Realty, Studio City, Calif., finds that it's especially important to leave behind instructions and any relevant information on "smart home" features.

Other information to leave behind, suggest the agents include:

Names of contractors who have completed remodeling projects or have installed new equipment.

Paint brands and color names used in rooms throughout the house.

Names of flooring and tile, and it's also considerate to leave any extra tile.

Contact information for any professional services used, like landscaping, gutter cleaning, snow removal.

Such seller etiquette not only avoids post-closing hassles, but it can also spur good neighborly relations when the seller stays in the area.

"We had a seller who just moved across the street, who left behind an information packet and a bottle of champagne," concludes McElroy.

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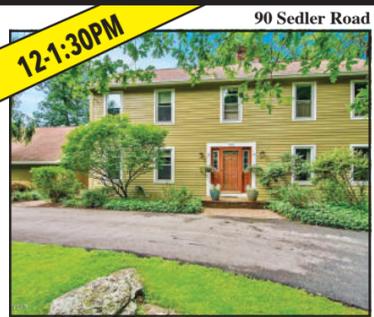


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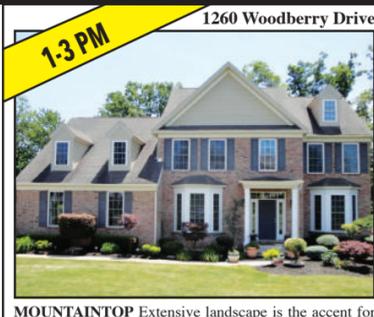
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OPEN HOUSES SUNDAY, SEPTEMBER 23, 2018



12-1:30PM
90 Sedler Road
DALLAS Serene estate like setting on 5.62 acres. Custom architectural features throughout this lovely 4BR, 4BA home. Great storage, finished lower level, 3 FPs.
MLS# 18-3886 **MARIBETH 570-696-0882** **\$449,000**
DIR: 309N to Upper Demunds Rd - R on Sedler - Property on R.



1-3 PM
1260 Woodberry Drive
MOUNTAINTOP Extensive landscape is the accent for this picture perfect home. 5BR, 3BA, HW floors, one year home warranty. **MLS# 18-3247**
LINDA WEBER 570-715-9341 **\$399,900**
DIR: 309S, right on S. Main Rd., right on Nuangola Rd., right on Fairwood Blvd. to end, enter Woodberry Manor to stop sign, right on Woodberry Dr. house on the right.



2:30-4PM
631 Ford Avenue
KINGSTON A Center Hall, brick Colonial to rival all. Elegance throughout. Beautiful HW floors & original woodwork, French doors. Large LR, DR, modern eat-in KIT w/breakfast area, 1st floor den, 5BR, 3 full BA, 1/2BA, 2 car garage. Nice back yard. 1 year home warranty. Finishable LL. **MLS# 18-2984**
TERRY NELSON 570-714-9248 **\$329,000**
DIR: Wyoming Ave, Kingston to E. Dorrance, L onto Ford Ave.



12-1:30PM
129 Lincoln Drive
SHAVERTOWN Beautifully remodeled 4BR, 4BA, new eat-in KIT w/stainless appliances & huge island. Walk-out basement, new roof, furnace, A/C, 2 decks, all nestled on over 1/2 acre. A must see!
MARY DONOVAN 570-696-0729 **\$298,500**
DIR: Rte 309N-L on Pioneer, L on Mt. Airy Rd, L on Lincoln Dr. Follow around circle to property on R.



12-1:30PM
9 Forest Drive
DALLAS Quality is evident in this stately, brick front, meticulously maintained 2-Story home. FR w/stone FP, DR w/crown molding, chair rail. Modern KIT w/granite counter tops, 4BR, new furnace w/central A/C. Newer roof, fenced in back yard up to woods.
MLS# 18-3479 **GERI 570-696-0888** **\$384,900**
DIR: Rte 309N-R on Upper Demunds, R on Aspen Dr, 2nd L on Forest. Home on R.



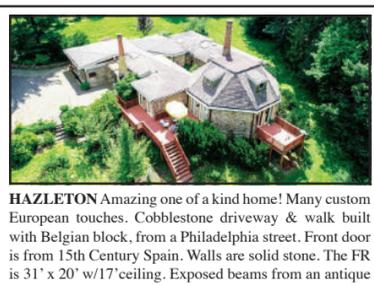
MOOSIC This is the home you've been looking for! Beautiful Ranch with every detail you can imagine. 4BR, custom gourmet KIT, Brazilian HW floors, Florida room and much more. Call today! **MLS# 18-3852**
PEG 570-714-9247 **\$849,700**



DALLAS Back Mountain Landmark w/8BR, commercial KIT, original Chestnut wood work bursting with genuine character. New roof, 3400SF dining hall. Would make a fantastic B&B or very spacious private residence.
MLS# 18-3785 **MARK 570-406-8195** **\$550,000**



SHAVERTOWN Architecturally designed and built. Vaulted, open great room w/floor to ceiling marble fireplace. Italian tile throughout. Master suite encompasses entire second floor. **MLS# 18-2596**
MARIBETH 570-696-0882 **\$639,000**



HAZLETON Amazing one of a kind home! Many custom European touches. Cobblestone driveway & walk built with Belgian block, from a Philadelphia street. Front door is from 15th Century Spain. Walls are solid stone. The FR is 31' x 20' w/17' ceiling. Exposed beams from an antique barn. DR features chandelier by sculptor Paul Evans. 3BR w/3.5 BA. All on over an acre. Lot has extensive natural landscaping and fruit trees. Owner has done all important updates, new state of the art gas furnace, water heater. Newer roof and gutter systems. Water proofing system in LL. New 2nd KIT and 3/4BA in LL. Large decks, this is a home that must be seen in person! **MLS# 18-4387**
MIKE 570-501-7584 **\$499,900**



DALLAS Impressive 2-Story home (3800SF) in upscale development. Intricate moldings through out. HW floors 1st & 2nd floor, FR w/2-story stone FP. Office w/custom built-ins. Gourmet KIT w/granite tops. Large eating area. LL finished w/gas FP. Private rear yard setting. See VIRTUAL TOUR!
MLS# 18-3666 **GERI 570-696-0888** **\$496,000**



KINGSTON TWP The Hawk's Nest - This legacy property has private access, sweeping views and an open design. Prestigious seclusion with natural landscape integrity. Handicap access. **MLS# 18-3503**
MARIBETH 570-696-0882 **\$449,900**



DALLAS Exceptional, "like new", 3100SF, 4BR home on large corner lot in Stone Hedge, Dallas. Beautiful red oak HW throughout; LR & DR w/crown molding, chair rail, large new KIT w/lovely oak cabinets, porcelain tile floor, large eating area, all appliances. FR w/FP opens to KIT & patio. MBR suite w/his her WIC & 2 sink MBA. Gas heat & A/C, 2 garages, lovely treed lot. Truly must be seen!
MLS# 18-3487 **RAE 570-714-9234** **\$449,900**



PITTSSTON Lovely 4BR, 3BA with excellent quality throughout. LR w/vaulted ceiling. DR w/crown moldings and chair rail. Herring Bone HW floors in LR, DR & foyer. Eat-in Cherry KIT w/granite, tile floor, island and French doors to patio. Lg 1st floor FR w/gas FP open to KIT. 1st floor laundry, MBR suite, 3 car garage, A/C, 45 year roof. Full LL ready to be finished. Lots of extras. Terrific development. VIRTUAL TOUR!
MLS# 18-4389 **RAE 570-714-9234** **\$425,000**



HARVEY'S LAKE Terrific 4BR, 3.1BA, 3900SF home on 4.14 acres. LR w/FP; DR w/Red Oak HW. Large, eat-in, Maple & tile KIT w/island; sliders to deck; 1st fl FR w/FP; MBR suite; rec room w/FP, new 3/4BA; 1st fl laundry; 2 garages, lots more! See Virtual Tour.
MLS# 18-400 **RAE 570-714-9234** **\$399,000**



BEAR CREEK VILLAGE Spacious, family friendly, 4BR 2-Story on 2.15 wooded acres in scenic, historic Bear Creek Village, a truly open and inviting community. A nature lovers dream surrounded by acres of pristine forest lands. You'll enjoy hiking, mountain biking, cross country skiing. Lake rights available with optional association membership.
MLS# 18-4711 **ANN LEWIS 570-714-9245** **\$350,000**



TRUCKSVILLE This is a contemporary show stopper! 4BR, 3BA, raised Ranch w/private back yard that is an oasis in the Back Mountain! **MLS# 18-3610**
SHANNON 570-696-0720 **\$395,000**



KINGSTON Beautiful, 3BR, 3BA, new Kingston listing! Features include: new KIT w/skylights, granite/tile, stainless appliances & custom cabinetry. Marble foyer, HW floors & new carpeting. A spacious MBR w/en suite you will love! Finished LL w/1/2 BA.
MLS# 18-4812
DEB ROSENBERG 570-714-9251 **\$340,000**



WYOMING Unique Contemporary Ranch on a corner lot. Open FR w/gas FP, HW floors, fabulous MBR w/large MBA, central A/C, gas heat, 4 season room, 2 car garage.
MLS# 18-4532
GERI 570-696-0888 **\$329,000**



SHAVERTOWN The neighborhood, the view, the convenience all enhance this charming 2-story with easy flowing floor plan. The 2 story foyer, DR, kitchen w/island & breakfast area, great room w/2 story stone fireplace and 4 bedrooms make this a real find! Cannot be shown until 9/10/18.
MLS# 18-4780 **JUDY 570-714-9230** **\$325,900**



HAZLE TWP Stunning log home with a view of the ski slopes! Great room with vaulted ceiling and stone fireplace. Large kitchen with an island. Dining room with access to a large deck. Laundry/mud room off the 2 car attached garage. First floor master bedroom with attached bath. Two huge bedrooms upstairs with a loft that overlooks the great room. Enjoy all Eagle Rock Resort has to offer as a homeowner. **MLS# 18-4581**
MIKE 570-501-7584 **\$299,900**



DRUMS Stone pillars flank the driveway, leading to double leaded glass entry doors. Dormer w/a lg palladium window. HW flrs, granite counters, SS appl. LR w/a gas FP, Gorgeous NEW Florida rmanisaping, landscaping lighting, 7 zone irrigantion system & custom Tiki hut outdoor KIT complete the package. **MLS# 18-4005**
MIKE 570-501-7584 **\$297,800**



CLARKS SUMMIT Wonderful home with HW floors through out, granite counter tops in KIT & BAs. 4BR, MBR suite. Roof only 4 years old, central A/C 2016. **MLS# 18-4023**
PEG 570-714-9247 **\$289,000**



HARVEY'S LAKE Sunshine streams into this open airy Chalet. Great room w/field stone FP, 3BR, 2BA. It is situated on a double lot with decks and 1 car garage. Don't miss this one! **MLS# 18-1734**
JUDY 570-714-9230 **\$223,900**



DALLAS New Goss Manor-5BR, 2.5BA, 2.5BA, 2FPs, updated KIT, replacement windows, siding, deck, covered patio, walk out basement, 2 car garage. **MLS# 18-4541**
MARY DONOVAN 570-696-0729 **\$219,900**



DALLAS Newberry, Orchard West- spacious 3BR, 2BA, eat-in KIT, 2nd floor Condo. 2 decks, tons of storage, country club living at it's finest. **MLS# 18-2172**
MARY DONOVAN 570-696-0729 **\$189,000**

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Distinctive Properties

Let locations inspire design



Homeowners looking to add flair to their homes can find inspiration anywhere. Style can even be tailored to reflect places homeowners have visited.

Whether they call to mind the narrow streets of London, the sand-bleached beaches of a Caribbean island or the urban buzz of New York City, designs can reflect one's travels and evoke some of the same feelings homeowners got when visiting their favorite places. Professional interior designers often pull inspiration from unique places, and so can homeowners who love to travel.

Those who want to illustrate their wanderlust through their home's decor can consider these tips.

Work with colors

Think about the colors that signify a particular locale and bring those hues into the space. The color palettes of the beach, for example, include grays, beiges, blues, and greens. The popularity of gray-tone neutrals allows homeowners to bring in these colors as a neutral backdrop, and then add a splash of whimsy with a few decorative accents.

Try natural materials

Vacation hotspots like Hawaii, Southern California and other areas of the Pacific tend to put heavy emphasis on natural materials. Items like bamboo, sea grass, stones, and woven baskets can invite the outdoors into a home.

Embrace the vibe

Urban centers are awash in energy and color. This spirit can be reflected with modern architecture, bold prints, metallic accents, and innovative lighting.

Pick an inspiration piece

Homeowners can direct their focus to one particular memento from a vacation or excursion. A vivid piece of artwork, a piece of furniture, a sculpture, or even a wardrobe element can serve as a catalyst for an entire room. Use this piece to match colors and textures.

Remember, to evoke the spirit of an area when decorating, keep it subtle. Too many details or over-the-top replication might seem like one is dressing a stage set rather than his or her home.

How to employ staging to impress buyers

Homeowners must consider a variety of factors when putting their homes on the market. One of the more important things to remember is the benefits of making a strong first impression on prospective buyers. That's why many homeowners rely on staging when selling their homes.

Staging requires more than just clearing out clutter or baking a batch of cookies to create a welcoming aroma. Staging helps potential buyers visualize the potential of a home and see themselves owning and living in the property.

While homeowners can effectively stage their own homes, sometimes it is well worth the investment to call in a professional designer or stager. Stagers often work their magic on vacant properties or those that have been sitting on the market awhile. A stager conducts careful research into the market of a particular area and learns about the neighborhood before deciding how to appeal to likely buyers. For example, when staging a coastal home, a stager may go with nautical themes and create the impression of a relaxing and laid-back property for entertaining by the beach.



Certain rules should be followed when staging a home. Furniture, decor and other amenities in the home should not detract from the house itself. Instead, such items should complement the architecture and feel of the space. Here are some additional staging suggestions.

Remove personal effects. Homeowners are urged to replace personal photographs with neutral artwork and remove other decorative items that reflect their

personalities. As an example, an avid outdoorsman probably will want to remove hunting trophies. The goal is to help buyers see themselves in the home, and that can be difficult if existing residents' personal effects are everywhere.

Put away nonessential items. Staging helps homeowners create dream spaces. Coffeemakers, backpacks hanging on the wall and dishes in the drainboard may be part of daily living, but they can make it hard for buyers to see a home's potential. Store such items before holding an open house.

Maximize lighting. Whenever possible, take down or open window treatments to display architectural moldings and let in as much natural light as possible.

Opt for neutral colors and furnishings. Use neutral taupe and gray paint to keep homes prime for buyers.

Homeowners who have more eclectic or colorful tastes can put their items in storage and rent neutral furnishings until the home sells.

Staging can improve the chances that a house sells quickly. Staging helps potential buyers see themselves in the space without distractions from the previous owners' decorating or belongings.

Did you know?

According to Energy Star, the U.S. Department of Energy and Consumer Reports, homeowners who want to curb their energy consumption can consider upgrading, repairing or replacing the biggest energy consumers in their homes. The following appliances tend to consume the most energy in a typical home.

Heating & cooling unit: Nearly half of all energy used in a home is consumed by HVAC systems. Regularly inspecting and servicing the system can conserve energy and save money.

Water heater: Energy Star suggests replacing water heaters that are more than 10 years old. Also, washing clothes in cold water can reduce energy consumption.

Kitchen/laundry appliances: Trade in old appliances for new models, which are more energy-efficient. For example, an Energy Star-rated refrigerator uses 50 percent less energy to run than a refrigerator manufactured 15 years ago. Innovations in laundry appliances also help make units more efficient without compromising on performance.



Distinctive Properties



Taking Advantage of Staircases

If you live in a multistory home and don't have closets under the stairs, you're missing out on valuable storage area. With a little help from a professional, open the walls under your staircase to create a hidden room.

Ways to Use the Space

Before you undertake a project of this size, you should know exactly how you will utilize the square footage you didn't know you had. Consider these creative suggestions when planning the renovation.

- Build an area for your pets, including their favorite bed, toys and food dishes.
- Create a coffee nook with all the tools you need.
- Showcase your favorite books with a stylish shelving area.

Safety First

Altering your home's structure requires serious planning. Hire an expert to determine if the wall surrounding your staircase is load bearing. According to the International Code Council, a load-bearing wall helps support the floors and roofs of a structure. Removing such walls can lead to sagging ceilings, sloping floors and cracks in surrounding drywall.

Especially in older homes, other safety risks to consider when demolishing a wall are:

Asbestos: The Environmental Protection Agency banned sprayed asbestos for use in fireproofing or insulation in 1973. Inhalation can cause irreversible respiratory diseases.

Lead paint: The Centers for Disease Control and Prevention reports lead-based paint was banned for use in housing in 1978. The agency states exposure to this dangerous chemical is the most hazardous source of lead for U.S. children.

Adding Electricity or Water

It's likely the area under your staircase has not been fitted with water or electrical connections. If you are building a new laundry room or a reading nook, make sure to hire a licensed and experienced plumber and electrician to do the job.

Smart Upgrades For Convenience

Do yourself a favor by adding new levels of convenience to your home. Smart technology gives homeowners the opportunity to relax and allow gadgets to take some of the stress out of their busy lives.

According to the National Association of Realtors, the smart home technology industry is expected to reach \$130 billion by 2025. Keep in mind, when selling, not all technology will be well-received by potential buyers. Statistics from the 2016 Smart Home Marketplace Survey held by Coldwell Banker reveals interesting results regarding technology in homes.

- Fifty-seven percent of people with smart products were men; 43 percent were women.

- Forty-three percent of Americans with smart home technology are millennials.

- Smart Security was the most popular type, gaining interest from 58 percent of the group being researched. Appliances were one of the least desired at only 34 percent.

Even if you're not planning to go to the market, you can still benefit from the many conveniences from smart technology.

Vacuuming Bots

You are probably familiar with robotic-vacuum cleaners that whip around your living room sensing dirt and debris. While they may benefit some homes, many owners discover they simply aren't effective in their layouts. Consider installing



sweep inlets throughout your home and simply brush debris towards its opening to eliminate it. These powerful vents do away with the need to search for a dustpan or awkwardly bend over every time you sweep a room.

Connected Home

Today's technology gives us the ability to stay connected with our loved ones everywhere we go. So, why not take advantage of the way it also benefits the home? Consider installing these smart upgrades to change the way you interact with your property.

Smart thermostat: Save money with a thermostat that learns your behaviors and automatically sets the temperature. Most can also be manually changed remotely, from your smartphone.

Security system: Be alerted any time something goes awry at home, no matter where you are. Many services include accessible cameras, so you can view the interior and exterior of your property from a smart device.

Smart locks: Engage or disengage your home's lock from anywhere. They are great for double checking the door while you're away or unlocking it before hauling in the groceries.

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Distinctive Properties

Easy Weekend Projects

Home improvement ideas don't always have to be massive modifications. Sometimes, a little goes a long way. Plan a renovation that you can complete over the weekend while staying tight on your budget.

Consider tackling one of these easy and enhancing projects, as recommended by the experts at Better Homes & Gardens.

Create Storage in Your Entry

Having space to store a coat or shoes is a great advantage to implement at your home's entry points. Consider installing a shelving system or enclosed closet near your front door to give guests a place to lay their belongings. If this project isn't feasible, you can still gain a lot of storage by purchasing a small table or shelf to place by your door.

Replace Kitchen Faucet

A simple and affordable way to update your kitchen is to install a new faucet for the sink. To avoid making major modifications, consider the configuration of your current unit and purchase one with the same setup. Simply disconnect the hoses and install them on your new faucet. A good rule of thumb when dealing with the types of fittings on plumbing is to apply a layer of Teflon tape to its threads. This will ensure the connection is tight and help to reduce the risk of leaks.

Eyes to the Sky

Give your ceiling some TLC. Check for cobwebs near the corners and clear ceiling fans of any dust. If you notice your fans are outdated, it's an easy job to install them with new energy-saving options. Consider the size of your ceiling and purchase a fan that will fit and be effective in heating and cooling. Remember, the Electrical Safety Foundation International urges us to ensure the power is off before attempting to make any electrical repair.

Add a Medicine Cabinet

If you are lacking space in your bathroom, a medicine cabinet is a great place to store the necessities of your daily morning routine. Make sure to install the new storage on your structure's studs to ensure it is held tightly. Use a simple stud-finding tool to ensure you are mounting to the proper location.



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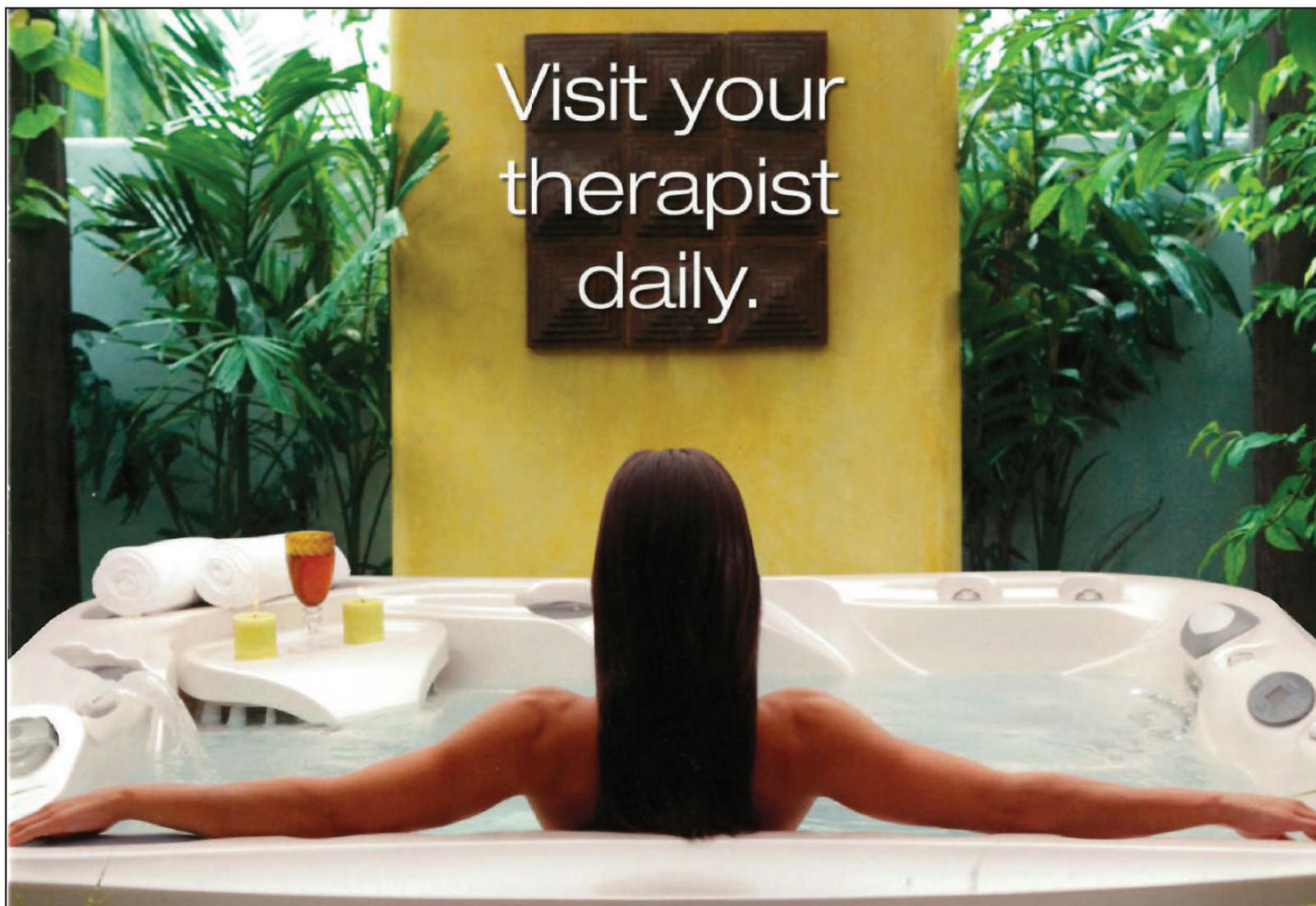
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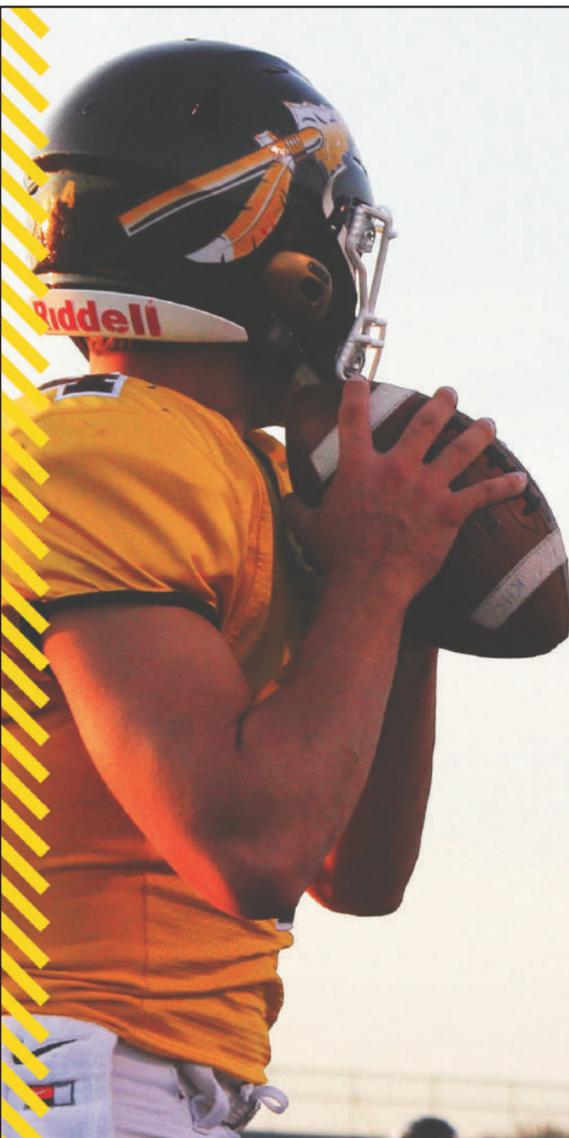
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Distinctive Properties



Choose the Perfect Location

Site selection should be the first aspect of building any new home. Remember, during or after the construction of your home, you may have a change of heart and decide to alter the layout of a room you designed. This can be easily corrected, but the plot of land your home sits on cannot be changed.

Is There Enough Space?

Ask yourself how much space you need. Do you want acres of land surrounding your home or a smaller yard that requires less maintenance?

Do you have enough room for your home and other outdoor buildings, such as a garage or workshop? Even if you are not planning to construct these extra structures initially, it is a good idea to have ample space in case you decide you want them down the road.

Give yourself enough space to add on to your home. If you plan to have a large family, you might want to add extra rooms in the future.

When designing a build, you should already have in mind which area of the home you would add to, if needed. Make sure there is plenty of extra land near this part of the home and that it is suitable for building.

Think Convenience

Will your new home be located close to the places you frequent? How close will your new home be to your workplace, favorite stores and emergency services? How long of a commute are you willing to make each day? Building close to your workplace can save you money in fuel costs.

Living miles away from a town that offers grocery stores or gas stations can be easy with proper planning.

Kids

If you have children, you should research the school district in the area where you plan to build. If you are planning to make this a forever home, ensure your children will be receiving an exceptional education in a safe school district.

Know the Pros You Need

Many different professionals are required to turn your ideas into the home of your dreams. Learn how each worker's significant role will ultimately impact the finished product you will soon call home.

Land Surveyor

The first step to building a new home is choosing a land plot. A surveyor will ensure the spot you decide on is suitable for a structure. Approval will depend on slopes, risks of flooding or underground issues that may be hazardous. They also will tell you exactly where your property begins and ends.

Architects

Before construction begins, you need to have a solid blueprint of your home's design. An architect will determine the best way to build and make the best use of the existing space. They ensure that the house flows smoothly, providing for good traffic, function and accessibility of the home. Be sure to tell them exactly what you want so they can create the perfect design for you.

Civil Engineer

These engineers review the home during construction. They will ensure your home is being built to local building codes and assess the structure's integrity. Don't be surprised to see civil engineers dropping in from time to time; it's in your best interest as they make sure the building plans are being executed correctly.

Carpenters

The people responsible for the framing of your home are called carpenters. They are also in charge of finishing all woodworking in your home, such as cabinets, doors and window frames.

Electricians

It is crucial that a licensed electrician installs the power to your home. They begin staging electrical boxes and running wire once the framing is completed. After the walls are finished, they then cover the boxes with plates and perform a thorough test to ensure everything is working properly.

Contractors

The overseer of the construction of your home is your general contractor, who will hire other construction teams to complete designated projects, including roofers, carpenters and general laborers.

Designers

While not responsible for the integrity of construction, interior designers offer tools to make your house a home. Landscape design can be just as important and beautiful as your home's interior.



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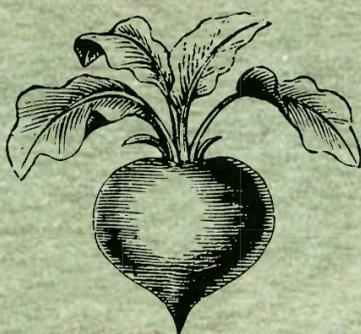


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QUESTION:

We're in the process of buying a home. As part of our offer we have the right to get a home inspection. We got the inspection back and the seller wants to get a copy of the inspection report. We paid a lot of money for the report so why should the seller get a free copy?

ANSWER:

You want the seller to get a copy of the inspection report because it's in your interest.

As a purchaser, it's important to understand the quality of the home you're buying. You don't want any surprises. Toward that end, you've ordered a home inspection. What you can do with that inspection depends on how your purchase agreement was worded.

Some agreements say you have a right to an inspection but regardless of what you find the deal is on and the owner has no obligation to make repairs. Other agreements say you have the right to demand repairs for defects found in the inspection up to a certain dollar amount. If the seller doesn't want to spend the money, then the deal is off and your deposit will be returned. There can be other variants as well, a good reason to get negotiating help from a broker or attorney before you sign anything.

Some sale agreements say that the owner is to get a copy of the inspection report. Another approach is to say that the owner is entitled to a copy of the inspection report in exchange for allowing the inspector on the property. Same result.

Let's say your property inspection found that the house is loaded with aluminum wiring. It will cost \$6,000 to resolve. You want this repair because many property insurers have higher rates for aluminum wiring or may not offer coverage at all. This is important because your mortgage requires that you have property insurance. That insurance might be more expensive in the future or even unavailable is a potentially huge problem.

Before spending a dime, the seller will want a copy of the report and should get it. Not just a page here and there but the entire report.

It's important to understand that you have a lot of leverage in this situation. If the owner does not want to make repairs then the looming sale problem is that you won't buy the property. However, lurking in the future is a related problem. The seller will have to disclose the faults found in the inspection report to potential purchasers. Waving such a big red flag may discourage other buyers from making offers or push them to make smaller bids. In effect, you may be the owner's best hope for a quick sale.

Have a question? Please write to peter@ctwfeatures.com.

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BY JIM PARKER
CTW FEATURES

Crosscheck real estate careers and college degrees and you're liable to find lots of matches. However, the list may be substantially smaller when searching for Realtors and commercial brokers who majored in disciplines directly related to buying and selling homes or negotiating office or retail deals.

Unlike studying to be a lawyer or doctor, people interested in real estate aren't obligated to attend graduate school or major in real estate although taking courses or even concentrating in the field can be helpful. Many agents got their starts showing homes as a sideline or became involved after earlier career choices weren't right for them, while commercial brokers may have studied real estate in school but majored in another area. Some professionals obtain broader degrees such as finance or master of business administration (MBA) that likely include real estate subject matter.

Still in recent years, real estate by itself has become more complex, and it's emerged as a career for many professionals rather than a gig between jobs or a part-time occupation. Real estate study tracks are increasing in interest, whether students take courses on campus or online. The NAIOP Commercial Real Estate Development Association lists 94 universities in the U.S. and Canada that have established real estate programs.

According to TheBestColleges.org website, real estate is emerging as a profitable career and studying it in college can boost the chances of earning significant wages down the road. Citing a survey from PayScale salary, benefits and compensation online site, TheBestCollege.org notes the average income for an agent or broker

with a bachelor's degree in real estate is \$54,803, and the average pay for someone who's earned an MBA in real estate, a program that typically takes two years to complete, is \$72,120.

"Regardless of where you live, a career in real estate requires substantial knowledge of the real estate market and finances, as well as a familiarity with zoning and tax laws, insurance, and mortgages and banking," TheBestColleges.org notes. Graduates of real estate programs can be "highly sought after" especially in fast-growing housing markets such as Colorado, New York, Illinois, Florida and West Virginia, the website says.

TheBestColleges.org doesn't see signs of the industry slowing down. "The field of real estate is expected to grow slowly but steadily through 2024, with millennials, the country's largest demographic group, entering prime working age and becoming heads of their own households over the next decade."

In deciding on a college, students should look for a real estate program that fits their needs. For instance, some schools offer specializations that would appeal to students "with specific career interests, such as commercial real estate or real estate finance," says BestColleges.com, another education-related Internet site.

Cost often is a factor. "In-state tuition prices are typically lower than out-of-state tuition prices. Students wishing to earn their degree locally find that completing the first two years of their education at a nearby community college saves money," BestColleges.com says.

In findings this year, U.S. News and World Report released rankings of the top dozen real estate schools in the country. In order they are the University of Pennsylva-

nia; California — Berkeley; the University of Wisconsin; New York University; the University of Georgia; University of Texas; Southern Cal (USC); University of Florida; Marquette; Cornell; Florida State; and the University of North Carolina.

BestColleges.com, meanwhile, analyzes online real estate programs. "Commonly promoted as convenient, flexible, and accessible, online programs allow students to earn their degree from home while saving money by eliminating commuting costs," the website notes. "Online programs frequently offer distance learning discounts, such as flat tuition rates for out-of-state students," it says.

The website lists its top five online real estate programs in order: the University of Memphis, West Georgia University, NYU, East Tennessee State University and Clarion University of Pennsylvania. Memphis, for instance, offers a fully online real estate degree that "prepares students to launch careers in real estate investment, valuation, property development (and) mortgage banking," the website says.

In some cases, real estate programs in frothy local markets single out their home towns as job starting points. The Carter Real Estate Center at the College of Charleston on its online site champions the area housing economy and how it's a prescient time to think about real estate as a career.

"Charleston's real estate market is steadily on the rise, so the timing is perfect to explore a minor or concentration in real estate," the center points out. "From manufacturing and warehouse expansion, corporate real estate and Class A office, retail renovation and development (to) condominium construction, the real estate industry has so much to offer."

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In Competitive Markets, Some Home Sellers Go to Extremes

'Extreme staging' involves replacing all the occupant's furniture, hoping to spur a sale

BY MARILYN KENNEDY MELIA
CTW FEATURES

Buyers are drawn to homes they can easily envision themselves living in.

That's why agents routinely advise removing photos, mementos and anything else so personal that it suggests to buyers they are viewing someone else's home.

Now, agents say some homes sell faster and for a higher price if the seller himself doesn't feel like he lives there.

One recent seller had "large gold-trimmed over-sized furniture, and very opulent items all over the place," says Buddy Quaid with The Quaid Group of Austin, Texas. Quaid recommended going far beyond the usual "staging" practice of clearing away clutter and rearranging furniture. Instead, all of the furniture and décor were put into storage, replaced by rental furnishings.

It's a considerable expense and hassle for sellers to undergo such extreme measures.



But many decide to live elsewhere or carefully reside among rented pieces that must be returned in good condition, after their agent makes clear "the costs and potential rewards," says Isil Yildiz of Compass, a New York City realty firm.

If the homes in the immediate market support "a price much higher than you can hope to achieve with your home's current condition," sellers should consider

"extreme staging," says Brenda Di Bari of Halstead Real Estate in New York City.

"I would say 'extreme staging' is for those sellers with larger pockets who are selling something worth the cost of staging," adds Quaid.

One consideration is the cost of rental furniture, typically charged by the month, as well as storage fees for the owner's pieces. With larger homes, it also requires painting and minor repairs. Costs for such dramatic staging can reach \$30,000, says Yildiz.

Sellers in competitive, higher-priced markets like New York, Los Angeles and San Francisco are more likely to take such measures, says Di Bari.

Besides netting a higher sales price, sellers who go to the max receive an extra benefit, adds Ilaria Barion, a professional stager. "Eventually, if you sell, you will need to pack and move," she says. "You won't regret packing in advance."

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Distinctive Properties

Plan for a Deck

A backyard deck can be a great place for relaxation and entertainment. It also will enhance the attractiveness of your new home's exterior. While working with your home builder, ask about rates for crafting a deck. You might be surprised at how affordable they are.

Material Choices

There are many options for deck materials. Prices vary greatly, so make sure you can afford the cost not just of the initial build but also the maintenance that comes with it.

Composite: This man-made material is quickly becoming the most popular for decks. Consisting of recycled wood fibers and plastics, this material's price is generally higher than traditional wood options but requires little to no maintenance. This can end up saving you money and valuable time later.

Imported woods: Tropical hardwoods such as Cumaru, Tigerwood and Ipe give a deck a beautiful, exotic feel but come with a few downsides. Installation may require more labor for your builder due to the material's density. Cutting and drilling is a much bigger project than with composite or regular wood. Before making a purchase of imported wood, ask your builder if it is certified by the Forest Stewardship Council, which ensures that the lumber was harvested in an environment-conscious manner.

• **Pressure-treated lumber:** The most budget-friendly option for your new wood deck is pressure-treated lumber. It is very inexpensive, and builders love it due to the ease of installation. It is typically treated to resist rotting, fungus and certain bugs. This material does require some regular maintenance including pressure washing.



Things to Consider

You also will be able to choose from different types of railings. Composite and vinyl rails cost more, but the low maintenance they require can save you headaches. Sealing and staining wooden rails can be a time-intensive project, so keep that in mind.

If you plan to connect your deck to your home, you need to choose an access point. Sliding doors are a

popular option, as you won't have to worry about furniture or other outdoor accessories being damaged by swinging doors.

Finally, consider your budget when choosing your new deck materials. Your local builder can likely create any deck design you have in mind. Much like any other aspect in home building, the cost must be analyzed and in line with your budget.

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How to build your home bar



Many people enjoy opening their homes to friends or family. In fact, according to the National Eating Trends survey and custom research by the NPD group, in 2016 the average person ate 38 meals at other people's homes.

Knowing how to cook, set the mood and entertain is increasingly important for many homeowners. Installing and outfitting a home bar can provide guests with the features of a night out, only without the crowds or bar tabs that come at the end of the night. A home bar is a place where hosts and their guests can gather and enjoy great conversation. Such a spot also can serve as a neighborhood hangout — a smart choice for those who want to indulge safely and not have to drive home afterward.

Creating a home bar need not be a difficult project. By investing in basic equipment, stocking up on preferred liquors and gaining some mixology expertise, hosts can impress and entertain their guests.

Establish a bar setup

Home bars can range from rolling carts to built-in wet bars to a single tray of items. Space in a home will dictate the kind of bar homeowners can have. Rolling bar carts are popular and versatile, and they can be kept stationary or rolled in and out of a room as needed. If a bar cart is open, organization is key, as you don't want it to look unkempt.

A full-blown wet bar will require more construction, including plumbing and electricity if you need outlets for plugging in appliances. Wet bars are ideal in dens, renovated garages and finished basements.

Stock up on equipment

A new home bar requires barware and glassware. Various drinks are best served in requisite glassware and prepared with the right equipment. A home bar will benefit from a muddler, jigger, cocktail shaker, strainer, ice cube trays, and bar spoon. Glassware can include short glasses, tall glasses and wine glasses with stems. Martini glasses provide a chic look and are practical for those who prefer cosmopolitans and martinis.

Fill it with spirits

No bar is complete without alcohol and mixers. Homeowners can buy the types of spirits they love and complete their bars with the basics for mixing. When stocking a bar, keep in mind that everything does not have to be top-shelf. Vodka, gin, tequila, rum, and whiskey are some of the more popular spirits. Simple syrup, fresh fruit, club soda, cola, and bitters are examples of versatile mixers.

Entertaining guru Martha Stewart says to have enough supplies on hand for guests. Expect each person to have three drinks (requiring three glasses), use a pound of ice, and three cocktail napkins per two-hour party. Don't forget to also have nonalcoholic items on hand for those who don't imbibe.

Caring for kitchen countertops



Kitchen remodels are a popular home improvement project that help homeowners recoup large percentages of their initial investments at resale. A kitchen remodel can invigorate a home and make the most popular room in the house more functional.

According to HomeAdvisor, a home-improvement informational guide, homeowners spend an average of \$22,000 on kitchen remodels. However, lavish projects can cost more than \$50,000. Protecting such investments is important and requires that homeowners understand how to properly maintain kitchen features so they have the longest life possible. This includes the new countertops that make the kitchen look complete.

Countertops come in various materials, not all of which should be treated the same way. Quartz, granite, marble, laminate, and tile countertops require different types of maintenance.

Quartz

Engineered quartz countertops are popular. Quartz countertops are nearly maintenance-free and resistant to stains, scratches and even heat. Quartz will not need to be sealed like natural stone and can be cleaned using just a damp cloth with a mild, nonabrasive soap.

Granite

Polished or honed granite countertops offer a high-end look that adds instant value to a kitchen. Natural variations in granite give each kitchen a custom look. To keep granite countertops clean, avoid abrasive cleansers that can scratch, and opt for warm, soapy water instead. Stains are possible, but can be remedied with a baking soda paste left to sit for a couple of hours, advises Angie's List. Wipe up

oils, acids and soda promptly to avoid stains, and follow advised sealing routines.

Marble

Marble is a natural stone that is porous and will need to be resealed periodically. Because marble has high levels of the mineral calcite, it can be reactive when acids come in contact with it, and etch marks may appear. Promptly wipe away tomato juice, lemon juice, perfume, or toothpaste. Marble is softer than granite and will wear at a faster rate. Avoid scratching and exercise caution when using knives or sharp objects around marble.

Laminate

One of the more budget-friendly materials, laminate countertops can be fabricated to mimic the look of natural stone, wood or even quartz. Laminate is less resistant to damage than other materials and will need a gentle touch. Formica® says to never use abrasive cleansers, scouring pads or steel wool when cleaning laminate countertops. For tough stains, an all-purpose cleaner should suffice when applied with a nylon-bristled brush. Test any cleanser in a discreet area first.

Tile

Cleaning tile countertops requires getting into crevices along the grout lines. A toothbrush and a mildew-fighting cleaner or bleach diluted with water is advised. Also, unglazed tiles need to be sealed yearly. Some soap may leave residue, which can be removed with a solution of vinegar and water.

Check with the manufacturer or installer of the countertops to learn more about the ways to clean and maintain new counters.

Did you know?

According to the home improvement resource HomeAdvisor, adding square footage to a home can cost homeowners anywhere from \$7,000 to \$100,000. When adding square footage to a home, homeowners may need to knock down an interior wall or walls, the cost of which can vary widely depending on the walls being knocked down. Load-bearing walls are needed to support the home, and while such walls can be removed, homeowners may need to hire structural engineers at additional cost to orchestrate such removals. In addition, homeowners can expect to pay more when knocking down walls that contain ducts or electrical wiring. It also can be costly for homeowners whose homes are old to knock down walls. HomeAdvisor notes that the wall-removal process in old homes that contain lead paint or lath-and-plaster walls is more intricate and may cost homeowners more money.



Distinctive Properties



Green options in home siding

If new siding is on the list of must-do home projects this year, there are many factors to consider. Though it's a transformative renovation, replacement siding is a significant and potentially expensive undertaking. Therefore, careful consideration must be given to the materials used and their maintenance, longevity, insulation factor, and cost. Many homeowners also want siding that is eco-friendly.

Sustainability is an important consideration for many homeowners. Data from the National Association of Home Builders' "Green Multifamily and Single Family Homes 2017 SmartMarket Brief" indicates that at least one-third of single-family and multifamily home builders who were surveyed said that green building is a significant portion of their overall activity (more than 60 percent of their portfolio). By 2022, this number should increase to nearly one-half in both the single-family and multifamily sectors. Green building has become an important and established part of the residential construction sector.

Where siding is sourced, the materials that go into its fabrication and how well that siding insulates a home are key aspects of its "green factor." The following are some of the more sustainable options in home siding.

Reclaimed timber

A house sided with clapboard, or a log cabin-inspired look, is iconic. These types of siding are typically made from insect-repellant pine, cedar, cypress,

or redwood. While lumber certified by the Forest Stewardship Council is environmentally friendly, homeowners may want to seek out reclaimed lumber. This wood has history and causes very little environmental impact. Plus, timber salvaged from old buildings or fallen trees may be superior to new wood because it likely came from slow-growing, old trees with dense grain.

Brick

Avoid any negative environmental impact by choosing locally produced or reclaimed bricks - or those made from post-consumer content. The longevity of bricks can often offset the energy expenditure in their manufacture. Plus, many bricks are made from natural clay, which can be an excellent insulator.

Stucco

HouseLogic says traditional stucco is made from sand and Portland cement mixed with water to make a usable plaster. It's tough and durable - often lasting the life of the house. Eco-friendly variants include stucco made with an earth-and-lime mixture, offset-

ting the CO2 emissions associated with cement production. Stucco can reduce air infiltration that causes drafts in a home.

Fiber-cement

Fiber-cement is similar to stucco in that it is made from sand, Portland cement, clay, and wood pulp fibers. It can be fire-resistant and insect-proof and will not rot. It's a stable material that can recover almost 80 percent of the initial cost, according to the National Association of Realtors®.

Stone

This nonrenewable resource can be beautiful on a home and durable, but mining it can impact the environment. If homeowners can use reclaimed or displaced stone, those are more sustainable options. Manufactured stone, which is cement and other materials molded to look like stone, is also aesthetically appealing and more eco-friendly.

Replacing siding is a significant undertaking. Homeowners can consider sustainability when selecting replacement siding materials.



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OPEN HOUSE SUN 9/30 12-1:30 PM



217 Kokinda, Duryea

Privacy and quiet on this double lot at the end of Kokinda Rd. A large bright family room includes a wall of windows. Inviting renovated kitchen include newer stainless steel appliances. Lower level includes an office, laundry, and storage. A coal furnace can be used as a second source of heat if desired.

Dir: 81 to exit 178, Pa 315 S. to Main St. turn on McAlpine St. left on Kokinda Dr. (dirt Rd) on left, last home on left.

MLS# 18-3864

\$238,000

OPEN HOUSE SUN 10/7 & 10/14 12-1:30 PM



134 RED COAT LANE, HANOVER TOWNSHIP

Well built and very well maintained large home in desirable Liberty Hills! Very spacious kitchen includes eating area, welcoming grand family room with gas fireplace and cathedral ceilings with French doors to access deck, solid oak doors and wood work throughout. Very large finished lower level for recreation or entertaining. Whole house generator, over-sized 2 car garage has separate gas heat.

Dir: South Main St. Wilkes-Barre to St. Marys Rd. follow to Liberty Hills on left. Take first left onto Red Coat Ln, house on left.

MLS# 18-3176

\$270,000



DALLAS

Private end unit, great views, 1st floor master, 2 car garage, plenty of storage, large bright living room w/ fireplace & balcony. LL includes large family room area & patios overlooking golf course & pond. Pets considered, length of lease negotiable. Includes golf, swimming, and tennis amenities.

MLS# 18-4682 \$2,200/mo.



HARVEYS LAKE

Lake view home at Harvey's Lake! 2 Story 4 bedroom, front porch, 3 season sun room, large kitchen and family area. Master bedroom 2nd floor, 2 car garage.

MLS# 18-3081 \$248,000



HARVEYS LAKE

Enjoy Harvey's Lake in this 2 story home on Ashley Lane. A fantastic panoramic view of the lake from the front porch and deck. 40 Feet of lake frontage included on Lakeside Drive pole 269, includes a boathouse and deck. There is a large 30x30,, 2 story over-sized 4 car garage next to the home, every man's dream! Included in sale is a 1989 Chris Craft Cavalier Boat, and a 1997 Kawasaki 1100.

MLS# 18-4193 \$475,000



SHAVERTOWN

A spectacular panoramic view from expansive windows on multiple levels is certainly an incredible sight! Exquisite brick home in Woodridge II on 3.2 acres offers a spacious eat in kitchen open to a large inviting family room. 3 Fireplaces, spacious multi level deck, built in pool and mature landscaping are included in this stately home.

MLS# 17-2990 \$799,000

80904034

The benefits of hiring professional contractors

The DIY movement has inspired many homeowners to tackle home repair and remodeling projects on their own. DIY projects can be rewarding, and many homeowners who have embraced the DIY movement have discovered talents they never before knew they had.

But no matter how simple popular home renovation television shows make remodeling projects appear, homeowners should know that such undertakings are far more difficult than they appear on television. Homeowners who overestimate their abilities and the time they have to complete projects can cost themselves substantial amounts of money. In fact, there are a variety of reasons homeowners might want to work with professional contractors when tackling home improvement projects.

Experience

A trial and error approach can work with various projects and problems. But applying such an approach to home improvement projects is risky and potentially dangerous, not to mention costly. Experienced professional contractors with strong track records (seek recommendations from friends or neighbors) won't have to go through trial and error and are therefore more likely than DIYers to complete a project on time and on budget.

Inspiration

One oft-overlooked benefit of working with professional contractors is the likelihood that they can draw up ideas for projects that homeowners might otherwise never have thought up on their own. Homeowners without specific ideas in mind can ask contractors to come up with various scenarios before committing to a particular one. Veteran contractors can draw on years of experience to create designs that DIYers might be incapable of coming up with and/or incapable of seeing through to completion.

Cost

Conventional wisdom suggests it's less expensive to do something yourself than to hire someone else to do it for you, but that's not necessarily true of home improvement projects. Labor costs typically account for a substantial amount of professionally contracted projects, but homeowners can cut those costs by volunteering to do some of the simpler tasks themselves. In addition, contractors often purchase materials at a much lower cost than individual homeowners because contractors buy in bulk. So while labor costs might be lower on DIY projects, the cost of materials can offset those savings.

Resale value

Many homeowners renovate their homes with eyes on improving the resale value of those homes. But if homeowners want to showcase a newly remodeled kitchen when selling their homes, they should be prepared for prospective buyers to ask who worked on the project. Fearing potential problems down the road, some buyers might be put off by homes that were remodeled by DIYers and not professional contractors.

Renovating a home on your own can be a rewarding project for homeowners. But it's important that homeowners recognize the many benefits of working with professional contractors before making any final decisions with regard to who will tackle their next project.



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Basement remodeling tips

A basement remodeling project can add valuable and usable space to a home. For many years, homeowners overlooked the potential of a basement remodel, perhaps thinking it would not be a smart return on investment. But that's no longer the case.

The latest "Cost vs. Value" report from Remodeling magazine says the average basement remodel can cost around \$61,000 with a 70.3 percent recoup rate. In addition, HGTV says architects and contractors indicate the cost of redoing a basement is roughly one-third to one-half less than the price of putting an addition on a home.

Before remodeling a basement, homeowners should think about how they want to use the space. Homeowners also must focus on some potential obstacles in a basement that will need to be addressed so that the area can be as functional as possible.

Basements can be chilly and damp. That means moisture issues and heating and cooling needs must be addressed prior to any construction. Homeowners may have to consider the installation of a dehumidifier and run venting through the basement to allow for proper climate control. If a basement takes on water, either through the walls or a concrete slab, a professional waterproofing company can come in and fix



these issues so they will not damage drywall and flooring afterwards.

The presence of insects and pests also must be addressed. Exterminators can help homeowners figure out which insects are in their basements and how to make the space less hospitable to these unwelcome guests so that the room will become comfortable for human occupants.

Space is often at a premium in basements, which may contain HVAC units, water heaters, filtration devices, ductwork, pipes, and the other appliances. Qualified contractors can suggest solutions for cordoning off

appliances and camouflaging pipes and wires so they won't detract from the finished product. However, building access panels into the design will make it easier to service or repair features as necessary. Homeowners also may want to wrap pipes before drywall is installed to quiet noisy drainage pipes.

Uneven basement flooring will need to be smoothed out and flattened before carpeting or tile can be laid down. A self-leveling underlayment can be applied to fill in gullies, while larger cracks and holes will need to be patched.

Once the structure of the basement is addressed, then the design work can begin. Many professionals advise against drop ceilings, which can take away from ceiling height and look cheap. Basements can be dark, so the addition of plenty of lighting can help brighten the room. Small basement windows can be replaced with larger ones to add more light as well.

Homeowners can mimic built-ins and architectural details from elsewhere in the home so the basement is aesthetically cohesive and doesn't seem like an addition. Bookcases and shelving can add valuable storage space as well. Decorate the basement with bright, neutral colors so they make the space feel more inviting.

With some effort and financial investment, basements can be as beautiful and functional as other rooms in a home.

Design a more functional pantry

Many homeowners wish they had more storage space, and kitchens are one area where people seemingly can always use more storage.

Despite a desire for more kitchen space, until recently, kitchen pantries fell out of favor. Builders and architects may have thought that close proximity to supermarkets as well as multi-use cabinets in kitchens would offset the need for pantries. But according to a recent survey from the National Association of Home Builders, a kitchen pantry is the most desirable kitchen feature for buyers in the market for a new home.

According to a 2016 survey from ReportLinker, 98 percent of Americans say cooking at home is their preferred way to prepare a meal. And despite the wide array of restaurants, prepared meals and fast food options nearby, more than one-third of people cook at home daily, with nearly 50 percent cooking between three and six days a week.

In order to accommodate for spending more time in the kitchen, homeowners are directing additional attention to kitchen preparation and storage features. In fact, one recent trend in kitchen renovations is creating custom-designed pantries.

Locate the appropriate space

Ideally, pantries should be in or adjacent to the kitchen. But not every home layout allows for this setup.

Some homeowners need to move storage pantries into the garage, the basement or a mud/laundry room.

Various factors should be considered before placing a pantry outside a kitchen. What is the climate? Will



food spoil? Is there a possibility that vermin or insects can infiltrate the room and access food? These factors will dictate whether to have closed cabinets, air-tight bins or open shelves or if other modifications must be made to the room prior to building.

Choose the type of pantry

Accessibility is essential in a pantry. Everything should be easily reached and grabbed as needed without having to move too many things. Ideally, foods should be arranged in a single layer so that all items can be viewed at a glance. Shelves of various depths and heights can accommodate items of different sizes. Adjustable shelves are ideal because they can be modified as foods change. Sliding drawers can improve reach in cabinets.

In smaller spaces, French door-style reach-in cabinets are convenient and flexible. In complete kitchen remodels or new constructions, walk-in pantries offer the most space and flexibility.

Must-have features

Pantries serve different functions in different homes. For the bulk shopper, a pantry with plenty of room for large items will be needed.

Lighting can be beneficial in all pantries. Lights can improve visibility when trying to locate items. Others prefer an outlet for charging hand-held vacuums or other small appliances. Counter space in the pantry enables homeowners to unload groceries directly onto pantry shelves.

For pantries located outside of the kitchen, built-in freezers can maximize storage possibilities, especially for those who freeze-and-eat after bulk shopping ventures.

Pantries are popular features that homeowners can customize depending on their storage needs and the amount of time they spend in their kitchens.

Essentials for a DIY spa bathroom

Relaxing at a spa each week may be a luxury reserved for celebrities and socialites. For many people, a day spa is a treat enjoyed on special occasions or while on vacation. However, home bathrooms can be designed to provide the same types of amenities offered at day spas right in the comfort of one's home.

The American Psychological Association says that money, work and the future of the country are particularly strong stressors today. Eighty percent of workers feel stress on the job and learning how to manage stress is a top concern, according to the American Institute of Stress. Creating a Zen-like retreat at home can help alleviate stress and improve health.

Homeowners whose renovation plans include turning a bathroom into a spa oasis will need to choose which features they desire most. These suggestions can spur on more ideas to create the ideal retreat.

Soaker bathtub: There's

something to be said about a luxurious soak in a tub. Tubs come in different sizes and shapes, like the highly recognizable clawfoot tub and other freestanding units. These types of tubs, as well as corner tubs, can offer deep-seated luxury by way of a relaxing and restorative soak. Pair with scented bath bombs or salts for a true spa experience.

Steam shower: Steam showers are self-enclosed units that feature generators that deliver steam through steam heads. The steam fills the space and can help a person unwind before a refreshing shower or bath. According to the retailer Modern Bathroom®, modern steam showers come with digital controls, which makes it easy for users to activate the shower, adjust the length of time that the shower will operate and adjust temperature controls. Extra features like music, mood lighting and aromatherapy can be included as well.

Heated floors: Heated floors provide the utmost in comfort



when stepping out of the bath or shower. They can warm the room and make using the space more comfortable in cold weather.

Vessel sinks: A vessel sink typically features a bowl or basin that looks like it was placed on top of the vanity. Vessel sinks can elevate the ambiance in spa bathrooms.

Plush towels and robes: In addition to fixtures and other functional components of the bath, linens are key. Soft-spun Egyptian or Turkish cotton towels and robes are a must-have luxury for the full spa experience.

Comfortable seat: A bench or chair nestled by a bathroom window is the perfect spot for

pedicures or catching up on some light reading.

Natural light: Skylights or privacy-ensuring windows are a must to create a relaxing space close to nature.

A spa bathroom at home is within reach. With a few touches, any bathroom can be transformed into a luxurious oasis.

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Debt Concern

QUESTION:

Why is student debt so high in our country? How can people buy homes if they're saddled with huge monthly costs?

ANSWER:

In 2007 student debt amounted to \$510 billion, a figure which soared to \$1.38 trillion at the end of 2017, according to the Federal Reserve Bank of New York. It's estimated that on average, students graduate from college owing \$35,000.

The massive, sudden and remarkable increase in student debt shows up when mortgage lenders compute debt-to-income (DTI) levels.

A household with a joint income of \$90,000 a year has a gross monthly income of \$7,500. If lenders will allow 36 percent of that income for recurring debts, it means buyers can spend as much as \$2,700 a month on such things as housing costs, auto payments, student debt and credit card bills.

If our two buyers have \$70,000 in combined student loan debt, then at 5 percent over 20 years the monthly cost is \$492. Add in two new car loans at, say, \$515 each, and \$300 in credit card spending, and our borrowers have recurring monthly debts of \$1,822. That leaves \$878 for housing costs (\$2,700 less \$1,739). If taxes are \$175 a month and insurance is \$100, then we have \$603 available to pay mortgage principal and interest. At 4.5 percent interest over 30 years, we can borrow \$119,000. In many markets, that's not enough for ownership.

How can potential buyers resolve the debt bomb?

First, look for mortgage programs which allow more debt; some are now available with DTIs of as much as 50 percent. However, big monthly debt payments represent a lot of risk. If monthly incomes go down, then borrowers, lenders and mortgage investors could all face losses. A safer bet might be a smaller FHA loan with a 43 percent DTI ratio for monthly expenses.

Second, consider an ARM, perhaps a 5/1 or 7/1 mortgage. Such loans have significantly lower start rates when compared with fixed-rate financing, but – again – there is risk if rates rise in the future.

Third, start a budget – and stick to it. Pay down bills and don't get saddled with new ones. Your credit score will improve, and thus you will qualify for a better mortgage rate.

As a country we need to re-think the value of a college degree in an economy increasingly dominated by artificial intelligence and robotics. In turn, for too long we have looked down on those who earn a living in the trades, and yet many professionals earn good incomes and have no college debts. If you don't believe it just get a quote from a plumber, electrician or auto mechanic.

Have a question? Please write to peter@ctwfeatures.com.

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Pick the Perfect Unit

Knowing what to consider before purchasing a townhome, condo or multifamily home will save you major headache as a homeowner



BY ERIK J. MARTIN
CTW FEATURES

Thinking about buying a townhome, condo, or other multifamily residence? Attached home living can offer a lot of perks, including little to no upkeep required and not having to worry about leaf and snow removal. But choosing a unit without giving serious thought to its placement within the building can result in serious buyer's remorse.

Consider the risks when you share walls with neighbors in a multifamily development: pick the wrong spot, and unwanted noise, ugly views, privacy problems, and more may plague you.

"With single-family detached homes, at worst you have a neighbor who's noisy or whose property is an eyesore. But if you own a condo with a neighbor above who's training for a tap-dancing competition, you're going to go insane," says Chris Taylor, broker with Boston-based Advantage Real Estate.

Picking a unit prudently is essential, agrees Genevieve Wilner, agent with Monument Sotheby's International Realty in Baltimore, "not only to ensure that you're happy living there, but to get the best resale value when it comes time to sell."

Adriana Mollica, Realtor with Teles Properties in Beverly Hills, has several criteria she asks her attached home shopper clients to ponder carefully, including:

- Accessibility – Think twice about a unit that's a far walk from your parking

spot and resident amenities.

- Common walls – Corner unit condos and end-of-group townhomes are more private and desirable.

- What's above and below – Top floors are pricey but preferred because no one lives above you. Avoid living directly below a common area like a rooftop deck or directly above a high-traffic noise nuisance such as a garage gate.

- Outward exposure and views – Windows, balconies, patios, or terraces facing south are ideal for maximum sun exposure. Vistas of nature, parks, scenic grounds, or open space are coveted, while views of streets, highways, building exteriors, a cemetery, or some public eyesore are not.

"In addition, pay attention to the condition of the common areas and building exterior," Mollica says. "Purchasing a unit that is completely beautiful and renovated on the inside but located within a building that looks like it's slowly deteriorating is not a good investment."

Leave no stone unturned, notes Wilner. "Remember that higher floors may have more desirable views, but may also have a significantly longer elevator ride," she says. "People with dogs or limited mobility may find a ground floor unit near the lobby best suits their needs. And those who want more privacy may need to add window treatments to a ground floor unit and should look closely at the unit's balcony, which may abut neighboring balconies."

Prepare to pay a lot more for coveted addresses like a corner unit, penthouse

condo, or end-of-group townhome – sometimes 40 percent more (or higher) than a typical unit, Wilner says.

In the Washington D.C. area, "each floor you go up can add \$5,000 to \$10,000 to the unit's price, and reserved indoor parking alone can cost \$20,000 to \$50,000 extra," says Robyn Porter, Realtor with W.C. & A.N. Miller in Bethesda, Md., who recommends passing on units situated near the trash chute, laundry room, building front door, elevator or that face another building.

Also, give pause to homeowners/condo association rules that may make it difficult for you to make improvements inside your residence, throw a party, or resolve a dispute with a neighbor.

"Ask to see the association's bylaws and documents so you understand what's allowed and not allowed," Taylor says. "Find out what you need to abide by when making alterations to your property. What regulations are in place to handle noise disturbances or privacy issues? How are common area repairs determined? Are there predetermined quiet hours or restrictions on smoking or excessive visitors?"

Lastly, when touring the unit and building, aim for a few return visits so you can view it at different times of the day.

"If you see a unit at 1 p.m. on a Wednesday, chances are most people will be at work. Try to also see it after regular working hours and on weekend to determine if the neighbors will be noisier at night and on days off," Taylor adds.

© CTW FEATURES

Not Worth the Risk

Some 'overly optimistic' homeowners go without flood insurance

BY MARILYN KENNEDY MELIA
CTW FEATURES

It happens with every severe storm: news footage shows owners with demolished homes who lack the flood insurance to recover.

Many owners did have coverage, says Howard Kunreuther, a University of Pennsylvania flood insurance expert, because most mortgages require borrowers with homes in high-risk areas to carry a federal flood policy.

But after a few years, some drop the policy because they're "overly optimistic, and don't think (a flood) will happen to them," he says. Although mortgage companies should monitor to ensure borrowers keep coverage, some drop it without being detected, he adds. Other research shows that some owners drop coverage because they find it difficult to afford.

This year, average annual premiums for all federally backed policies average about \$900, according to Insurance Journal. But there's considerable variation in federal flood premiums, depending on the state and whether an owner's home is in a high hazard zone.

In other cases, owners are switching from federal insurance to a policy from a private company.



"Most private companies do not yet offer flood insurance, but that is changing as many more companies are choosing to offer it," says Matt Chamberlain of the actuarial advisory firm Milliman.

In recent research, Milliman found that a majority of single-family homes in three states – Texas, Florida, and Louisiana – could see cheaper premiums with private insurance.

It's worth checking with an agent – the only way to buy a federal flood policy is with an agent – to find out if a private

option is available. Private coverage is not always cheaper, however, says Chamberlain.

Whether it's private coverage or federal, Kunreuther is on a mission to spur owners to get coverage and keep it. "Part of the problem is that 'high risk' is defined as an area will flood at least once in 100 years," he says. "But that means you have a greater than 1-in-4 chance over a 30-year period – the length of your mortgage."

Distinctive Properties



Home Equity Loans

If your renovation plans will take a toll on your wallet, you may be interested in acquiring a home improvement loan.

These special finances differ from a traditional borrowing agreement and can offer great advantages.

Before attempting to qualify for a loan, it is a good idea to check your credit score. Sit down with an expert to discover and resolve delinquent accounts or dispute issues that may be errors. You will have a much better chance at receiving fair financial backing if your credit history is in good standing.

Differences From Traditional Loans

According to the experts at Lending Tree, a home equity loan is defined as one that allows homeowners to borrow against the equity built up in their homes. You can determine how much equity you have in your home by subtracting the balance of your mortgage from the fair market value of the home, which usually requires an appraisal. According to the Federal Trade Commission, lenders will expect you

to have at least an 85 percent loan-to-value ratio after you take out a home equity loan.

Requirements

Even if you have the appropriate amount of equity in your home, there are other factors that will determine if you're approved. Here are a few things to consider from the Lending Tree.

Income: The amount you make will have a great affect on your loan. You will need to prove you make sufficient income to cover debt and the amount of the future loan. Be prepared to present check stubs and income tax forms.

An appraisal: To determine the market value of your home, a professional appraisal is typically required by lenders. An expert will evaluate your property and determine what it's worth.

Credit history: A lender will scrutinize this log to discover your payment history to your other debtors.

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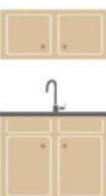
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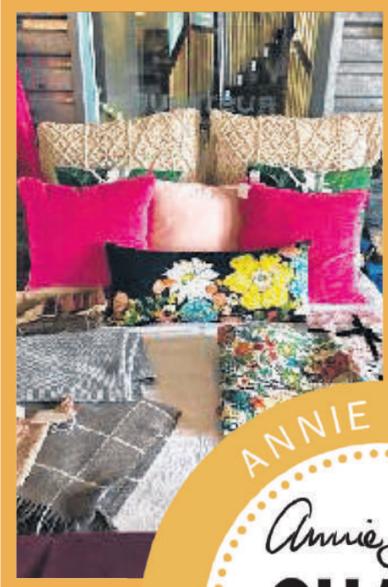
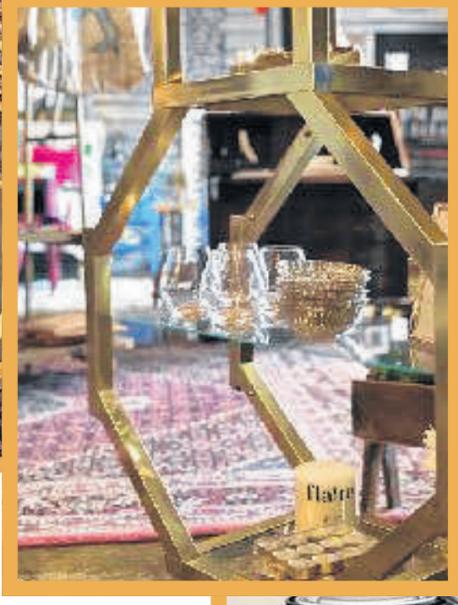
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Distinctive Properties



Make fall clean-up eco-friendly

Certain tasks become necessary once autumn arrives. Whereas spring and summer were spent tending gardens and maintaining a yard prime for entertaining, autumn is about preparing properties to survive the winter. Just as with other jobs around the house and yard, fall clean-up can be done in a manner that is respectful to the environment.

Leave plant stalks and leaves

It is tempting to want to cut back perennials and other greenery so a property looks neat. But as flowers and plants dry and drop to the ground, they help insulate the roots from the cold. They also provide a natural habitat and serve as a winter food source for birds and small animals.

Rake leaves sensibly

Power blowers and mulchers make fast work of leaves, but at the expense of the environment. Gas-powered devices discharge fuel exhaust into the air, contributing to greenhouse gas emissions. Instead, reap the benefits of peace and quiet as well as exercise from manual raking.

While raking, do not feel the need to remove every leaf. A certain amount of organic matter can be beneficial to the soil and even insulate the lawn somewhat.

A leftover leaf here or there also may provide protection for insects and small animals. For example, many native bees spend the winter in tunnels in the ground, cracks in mortar, holes in dead wood, or within hollow stems, and they need lawn and garden litter to survive.

Compost is a friend

Spread a thin layer of compost on the lawn and in garden beds. Compost prevents weed growth, insulates and protects the soil and provides nutrients that will be needed once the spring busy season begins. By using compost, homeowners can reduce dependence on chemical fertilizers and weed killers.

Check for drafts and leaks

Fall is an ideal time to check windows and doors for cracks where water, air or insects can enter. Seal up holes and cracks, and ensure there are no drafty

areas. Drafts can cause home heating and cooling systems to work harder, expending more energy than necessary.

Collect and harvest

Be sure to gather any useable garden vegetables and fruits and prepare them for storage if they cannot be consumed in the next few days. Canning is a time-honored preservation method. Herbs and seeds can be dried and saved for use later on. Vacuum seal fresh basil and parsley.

Take inventory

Look at which items in the yard have seen better days and prepare to recycle or reuse them in different ways. Faded plastic planters can be used as impromptu bird baths in a garden. An old tire can be mulched and turned into soft material to put around a playset. Inquire as to the proper way to recycle plastic lawn chairs that may be broken.

A guide to safely removing fallen leaves



Raking leaves is a chore many people immediately associate with autumn. Even though raking seems like a simple activity, it's still possible to be injured while removing leaves from the yard.

The University of Pittsburgh Medical Center advises that pain from outdoor leaf chores can range from strained back muscles to twisted knees. Blisters on the hands and sunburn are other potential side effects. Many people do not realize that raking is a thorough cardiovascular workout. Individuals at risk for cardiovascular disease or those who have recovered from surgery may not be well enough to rake leaves.

Here's how to make autumn leaf removal more of a breeze when the job is done safely.

- Pay attention when using a leaf blower. Be cautious not to point an operational blower in the direction of people or pets, as debris can be blown about and cause injury.
- Stretch out before raking leaves. Warm up muscles beforehand so they are less likely to cramp. UPMC experts suggest taking a short walk prior to raking to stimulate circulation.
- Use proper raking form. Much like snow shoveling, one should emphasize proper posture when raking, with legs slightly bent and weight distributed evenly. Hold the rake handle close to the body and keep one hand near the top of the rake for better leverage.
- Use the proper gear. A leaf rake fans out like a triangle and comes in various widths. Choose a lightweight material that can be easily maneuvered. A metal rake is for stones and dirt and shouldn't be used for leaves. To get between bushes, a smaller version of a leaf rake, called a shrub rake, should be used.
- Wear protective gear. When raking or leaf blowing, protect your eyes against debris. You also may want to use a mask to prevent inhalation of leaf mold and other particulates. Gloves can protect hands from blisters.
- Follow manufacturers' directions. Read the instructions for powered leaf blowers, and never modify the device in an unauthorized way.
- Use a tarp and lift wisely. Rake leaves onto a tarp that can be dragged to a garbage pail or to the curb for municipal pick up. For those who must lift bags of leaves, do so by bending at the knees, not from the waist.
- Wear sunscreen. Protect skin from the sun. Even though temperatures are cooler in the fall, this does not mean the sun's rays are less harmful. Also, take breaks to rehydrate frequently.
- Use a secure ladder. When removing leaves from gutters, be sure the ladder is sturdy and secure. Consider having a friend serve as a spotter, holding on to the ladder to offer greater security. Do not overextend to stretch for leaves.

If at any time during leaf clean-up you feel sharp or dull, incessant pains, stop working. Listen to your body's signals and start the task anew the next day or when you feel better.



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Paint Your Foundation

If a concrete foundation has seen better days, a fresh coat of paint can enhance your home's curb appeal. It is also a great opportunity to inspect the perimeter for cracks and repair them before the problem requires an expensive solution.

To pull off the look you're aiming for, it's important to prep the foundation before applying paint. This typically entails cleaning the concrete with a water hose or bucket of water. Don't forget to clear the area of any weeds or mulch which may have accumulated.

Fix Cracks

While you're cleaning the foundation, take the time to inspect the concrete for any cracks or damage. It's likely that degrading areas may become even more stressed under the high pressure of your hose. Easily repair small blemishes with concrete filler and sandpaper. However, if you notice an extravagant crack or other damage, it's best to have a professional inspect it to determine the best course of action.

Choose a Color

A home's foundation can make a big statement toward the attractiveness of the structure. While a white base can accent the color scheme you have chosen for siding or shudders, don't be afraid to experiment with bold colors. When deciding on a shade, consider more than just matching your home. For instance, plant flower beds around the perimeter of the building that are highlighted by the foundation's backdrop. It will play a large role in enhancing the landscape you are aiming for.

Use the Right Materials

The exterior of our home's experience extreme conditions from the elements. Using the proper paint is crucial to your foundation remaining attractive. It's important to understand that concrete is porous, meaning it will absorb paint much quicker than wood. Because of this, you will need to seal the foundation before applying your first layer of color. By applying a suitable sealer, you will effectively fill any pores in the concrete.

Next, you'll want to apply the concrete-approved paint with a masonry brush or roller. If you are having trouble deciding which paint is best for your climate and project, don't hesitate to ask a professional at your local hardware store.

Did you know?

According to the home improvement resource HomeAdvisor, adding square footage to a home can cost homeowners anywhere from \$7,000 to \$100,000. When adding square footage to a home, homeowners may need to knock down an interior wall or walls, the cost of which can vary widely depending on the walls being knocked down. Load-bearing walls are needed to support the home, and while such walls can be removed, homeowners may need to hire structural engineers at additional cost to orchestrate such removals. In addition, homeowners can expect to pay more when knocking down walls that contain ducts or electrical wiring. It also can be costly for homeowners whose homes are old to knock down walls. HomeAdvisor notes that the wall-removal process in old homes that contain lead paint or lath-and-plaster walls is more intricate and may cost homeowners more money.



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Distinctive Properties

Build a Privacy Fence

Make your backyard paradise private by enclosing it with a wooden or vinyl fence. If your household has young children or pets, this barrier can ensure they have a safe place to play outdoors. Depending on the size of your property, this project can be quite an investment, but the benefits can be well worth the cost.

Before you begin searching for a contractor or preparing to do the job yourself, check with the local government to ensure your project is legal. You may be required to get a permit before construction can be started. It is also a good plan to hire a surveyor to make sure the fence doesn't intrude on a neighbor's property. This can cause big trouble and expensive modifications down the road.

Choose the Material

Depending on the type of fencing materials you choose to use, it may alter how you plan for the number of supplies you need to complete the job. Here are two of the most common styles you can use.

Vinyl: This type of fence is the way to go if you are looking for a low-maintenance addition. Pre-cut panels are typically offered in six- or eight-foot sections. The downside to vinyl is its cost as it is much more expensive than traditional fences.

Wood: This old-fashioned material is great for those who want an affordable price but don't mind treating it periodically. There are options of using pre-cut panels or individual pickets; the latter is great for uneven yards, allowing for each piece of wood to be placed at proper levels.

Measuring the Perimeter

After you have double checked that your future fence line won't intrude on your neighbor's property and you've decided on the material you want to use, it's time to measure. Divide the number of feet by the length of wood you are using to reveal exactly how much you need.

Contractor or DIY?

Installing a fence is not impossible for those who choose to do it themselves. However, professional contractors have the experience and special tools to get the job done right, the first time.



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Distinctive Properties

Autumn is prime time to tend lawns and gardens

Autumn is gardening season. That statement may not seem right to those who think of the spring as the peak time to care for lawns and gardens. However, autumn is an ideal time to get into the garden and ensure that flowers, trees and garden beds will over-winter successfully.

A number of things make autumn a prime gardening season. The cooler days of fall enable gardeners to spend ample time outdoors without the threat of blazing heat. In addition, soil harbors a lot of residual warmth in autumn. Also, the colder temperatures haven't yet arrived in autumn, nor have the leaves completely fallen, making fall a prime time to assess what's already in the landscape, what needs pruning back and where to address planting for next year.

Gardening enthusiasts can focus their attention on these areas this fall.

Pamper perennial

As annuals and perennials start to fall back, mark the spots where perennials are located so they can be easily identified later on. This way, when planning spots for spring bulbs or other spring layouts for next year, perennials won't be overlooked or covered over.

Prune shrubs

Look at shrubs and trees and cut out dead or diseased wood.

Clean up borders

Weed and tidy up borders and lawn edging.

Install pavers or rock wall.

Embrace the cooler temperatures to work on labor-intensive projects, such as putting in a garden bed, retaining wall or walkway.

Remove spent summer veggies

Take out vegetable garden plants that have already bloomed and borne fruit.

Tidy up vegetable gardens and start to sow cooler weather plants, such as onions, garlic, beans, and sweet peas.

Rake and compost

Rake the leaves and gather grass clippings to add to the compost pile.

Plant spring bulbs

Get tulips and other spring bulbs ready for planting so they'll burst with color next year.

Dig up herbs

Relocate herbs like parsley or basil to indoor gardens. Otherwise, strip all leaves and freeze for storage during winter.

Consider mums

Chrysanthemum plants are perennials. While they look beautiful in pots, if planted, maintained and winterized, they can bloom every fall.

Fertilize the lawn

Fertilizing in autumn helps ensure grass will stay healthy throughout the winter.

Add mulch and compost to the garden

Replenish spent soil with mulch and compost so garden beds will be revitalized for spring planting.

Prune hedges

Tidy up hedges, as they won't be growing much more this year.

Clean and store equipment

Clean, sharpen and oil all equipment, storing lawn and garden tools properly so they are ready for spring and not lying out all winter.

Autumn may not seem like gardening season, but there are plenty of lawn and garden tasks to tend to during this time of year.



Factors to consider when choosing and applying mulch



Homeowners may associate mulch with springtime lawn and garden care, but mulching in fall can benefit a lawn as well. According to the Morton Arboretum in Illinois, mulch protects roots against extreme temperatures, and not just those associated with summer heat waves.

Mulch is often connected with its ability to help soil retain moisture during especially warm times of the year, when mulch promotes strong roots that can help lawns and plants survive periods of extreme heat. But when applied in the fall, mulch also inhibits freezing and thawing in winter, reducing the likelihood that plants will be injured.

While applying mulch in fall can be beneficial to lawns, homeowners should first consider a few factors.

Timing: The Morton Arboretum notes that mulch being applied as winter protection should not be applied too early in the fall, as doing so may delay the soil freezing process. Homeowners should wait until after a hard frost in the fall to apply winter mulch. In many places, hard frost will not appear until late fall.

Texture: The Morton Arboretum recommends medium-textured mulch. Fine particles may pack down and retain moisture that will evaporate before it reaches the plant roots. Materials that are too coarse may be incapable of holding sufficient amounts of water to benefit the soil.

Nutrients: Humus is an organic component of soil that forms when leaves and other plant materials decompose. Organic mulches provide humus and decompose over time, adding nutrients into the soil. The Morton Arboretum recommends that homeowners use organic mulch that was composted or treated prior to application so any weeds, insects or microorganisms are killed.

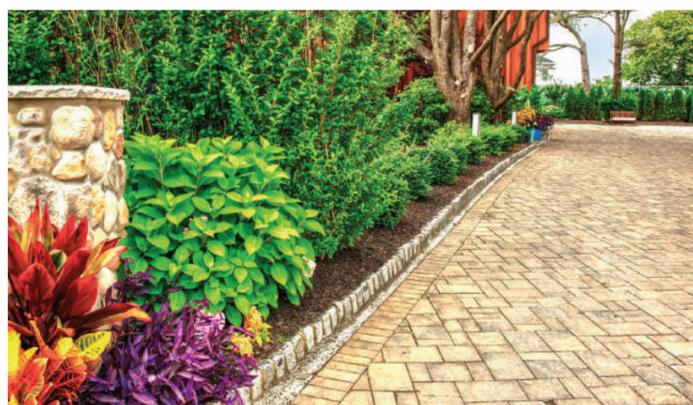
Application: Correct application of the mulch is essential. Applying too much mulch can adversely affect lawns, plants and soil. In addition, excessive application can cause decay and make lawns and plants more vulnerable to disease. Homeowners uncertain about when and how to apply mulch in the fall can consult with a lawn care professional to devise a plan that ensures their lawns and gardens hold up against winter weather.

Mulch may be widely associated with spring lawn care, but applying mulch in the fall can benefit lawns and gardens as well.

Did you know?

Outdoor remodels and landscaping projects can add valuable curb appeal to homes. The National Association of Realtors and the National Association of Landscape Professionals agree that certain projects offer significant returns when selling a home. The NAR says these are the 10 most appealing outdoor features to buyers.

- Standard lawn care
- Overall landscape upgrade
- New patio
- New wood deck
- Softscaping
- Sod lawn
- Seed lawn
- Outdoor firepit
- Outdoor fireplace
- New pool



Distinctive Properties

Repair a Damaged Lawn

The health of your lawn will make a difference toward how your home is perceived by others.

In minor cases, you can repair patches, but sometimes a complete overhaul is necessary. Become the envy of your block this year by bringing a fresh breath of life into the greenery.

Here are a few common issues that many Americans notice in their yards and how to correct them, according to Consumer Reports.

Crabgrass

This irritating weed often sprouts along with the rest of your lawn. It's also notorious for promoting soil erosion, so eliminating it quickly is important. One way to contain the issue is by applying the natural herbicide corn gluten meal. This is a natural alternative to chemical herbicides that works quickly to stop crabgrass in its tracks. You also can lessen the toll it takes by setting the deck on your mower to just over 3 inches. If grass is cut too short, it creates a welcoming environment for the weeds.

Not Enough Sun

While the position of the sun is out of your hands, you can still use a strategy to enhance the attractiveness of the shady parts of your yard. Consider accepting the loss of green grass and create a beautiful mixture of shade-tolerant flowers or construct a patch of concrete or gravel for a seating area.

Big Problems

If you have tried and tried again to grow grass in a certain area without luck, it's possible the ground is beyond repair. To correct this, starting from scratch is usually your best option.

Experts recommend digging up the damaged section, plus six inches of surrounding healthy lawn, to about two-inches deep. You will then want to level out the soil and add a plant-based compost before replanting grass seed. You can have a better chance at success by using sod, but the price difference is significant over seedlings.

You can also get a soil test. You can find a DIY kit or hire a professional from your local United States Department of Agriculture agency to analyze the state of your soil. An expert will give you first-hand instructions on how to resolve the problem and promote growth.



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But if the title search finds no problems, then why do we need title insurance? Because public records can be wrong, or title searches might be faulty. These seem like rare events, but if it happens to you, then your home — and a lot of money — might be at stake.

What can go wrong? A mortgage payoff may not be recorded. A lien might still be outstanding. There can be issues with wills and heirs. There can be forgeries. A past owner may have lacked the capacity to sign a deed, such as an individual with mental health problems. And the people involved in these issues, who might be able to answer your questions, may be dead.

You can purchase two forms of title insurance.

With lender's coverage, the policy protects you up to the value of the mortgage, meaning that the lender will be paid off in the event of title problems. What isn't protected is your equity such as the down payment or loan amortization. With owner's coverage, equity is protected.

In your situation, there is no lender because you're a cash buyer. You don't have to buy title insurance, but you can have title defects whether or not you finance with a mortgage. Without title insurance, are you willing to pay the bills in the event of a claim? Title insurance is a one-time cost, and something you'll appreciate if a title claim ever arises.

What about pricing? It depends on:

Where the property is located.

The purchase price.

Whether you're buying a lender's policy or an owner's policy.

Whether you can get a re-issue rate, a discount if a recent policy has been issued.

Rather than shop for title insurance, a better approach is to search for closing services. Settlement fees can vary substantially, so ask around for the best package price — and be sure it includes title insurance.

Have a question? Please write to peter@ctwfeatures.com.

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Eye in the Sky

Drone photography offers professional, dramatic real estate views at a lower cost

BY JIM PARKER
CTW FEATURES

If a picture's worth a thousand words, then real estate agents are right on target in seeking high-class photos of homes for sale. One drawback: the weighty cost of hiring a professional photographer.

The price can be even more onerous for aerial photography. Realtors love these overhead shots that offer broad, detailed views with range and clarity — if they can afford them.

That's where drone photography comes in. Federal Aviation Administration rules initiated in 2016 opened up the use of "unmanned aerial vehicles" as long as operators hold a remote pilot certificate. Since then, the use of UAVs has taken off, so to speak — especially in real estate.

"With drones, you now have the ability to show potential buyers aspects of your home and neighborhood that were once reserved only for the very high-end market," says Audrey Zhang, writing for WeTalkUAV.com. "Aerial photography no longer requires an expensive aircraft. For under \$200, a decent drone can be purchased and used with very little instruction."

Zhang spotlights a number of ways that aerial photography in general, and drones specifically, can assist a real estate associ-

ate in marketing properties, including:

An effective means of showcasing larger homes by providing perspective.

The opportunity to display the entire property including yards, land and acreage.

A chance to use video all throughout the home, offering details on architecture and landscaping.

An illustrative approach of showing the home in its surroundings, such as "on a bluff overlooking a lake." It also shows, for instance, if a park or trail is close by, or the distance to a golf course.

The ability to include a script for someone to narrate the drone tour to boost interest and tout special features.

"Aerial photography and video are no longer reserved for luxury property listings. More and more agents are seeing the value of drones," Zhang says.

Financial columnist Ilyce Glink of CBS News Moneywatch notes that "drones are now approved for commercial use. That has opened them up to a host of industries, but they're especially appealing to real estate pros," she says.

Professional drone photography can help a home stand out among the sea of listings that potential buyers sort through online. It can also help sell your home faster and for a higher sale price, present your home in the best possible light to attract poten-

tial buyers, and encourage buyers to visit and write you an offer.

Costs can vary, depending on the type of drone and the equipment to be transported.

Brian Balduf, chief executive and co-founder of real estate photography company VHT Studios in Rosemont, Illinois, tells Glink his company uses professional drones that are sturdier than some hobbyist models.

"You need them to be able to carry good camera equipment and also operate in all conditions, whether it's windy or there are power lines or other obstacles," he says.

According to Glink, drone photography may not be ideal for owners selling their homes on their own. Balduf, she says, notes "it takes a lot of skill to maneuver a \$2,000, 4.4-pound machine with four spinning propeller blades, and in the end hiring a pro is safer and more cost-effective."

With all the interest in drones, the National Association of Realtors has taken a closer look. "The NAR is well aware of this trend, and we will be working with regulators to make sure that people are responsibly licensed to use drone technology," says Bill Brown, president of the NAR, in Glink's article. "We will also be encouraging our members to use it."

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Vocabulary Matters

What's one word worth? In real estate, potentially a sale

BY MARILYN KENNEDY MELIA
CTW FEATURES

A few well-chosen words can really spur buyers to visit a home that's listed for sale.

Words such as "cozy," "beautiful," "spacious," "charming," "open," "gourmet," "fantastic," "bright," "quaint," "gorgeous" and "cute" are all found to increase the number of potential buyers who actually come and physically tour the home, a key step in getting the home sold.

That's according to a new study "that considers the words real estate agents most frequently use and how these signals are received by buyers," explains Michal Seiler, a real estate and finance professor at the College of William and Mary in Williamsburg, Virginia, and one of the study authors.

The study is built upon past research that examines factoring influences on home sale time and pricing.

Earlier research found that buyers tend to



look longest at the first — and usually largest — photo of a home listed online. Moreover, if a buyer doesn't like that first photo, he or she is likely to move on to another listing.

The new research looked at whether professional real estate agents and home buyers ascribe the same positive or negative sentiments to common listing descriptors, and whether high-quality photos or words

with favorable associations were most likely to persuade a buyer to tour a home.

"Importantly, positive words have the most significant influence," concludes the study, although Seiler also emphasizes that a quality photo remains important.

Those "positive words" aren't just descriptors of the home itself. Terms describing the neighborhood — such as "excellent schools," "prestigious neighborhood," "quiet," "great location," "desirable" and "exclusive" — also help spur buyers to see a home in person, the study found.

Just as researchers found certain words had positive associations, they also discovered terms that turned buyers off — such as "must-see," "price reduced," and "perfect for empty nesters." Sellers can benefit from reviewing the word choice in their home listing with their agent.

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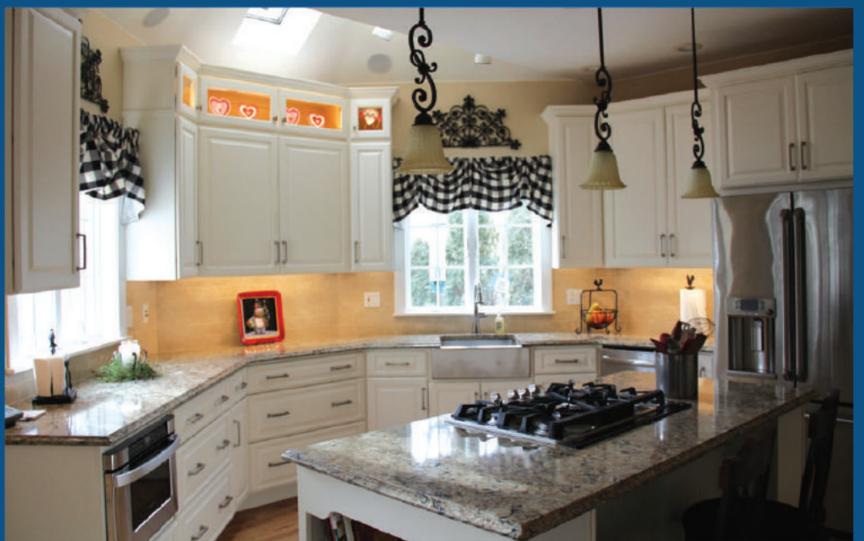
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