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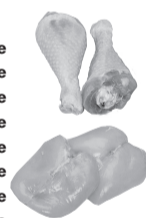
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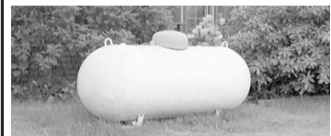
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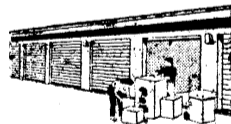
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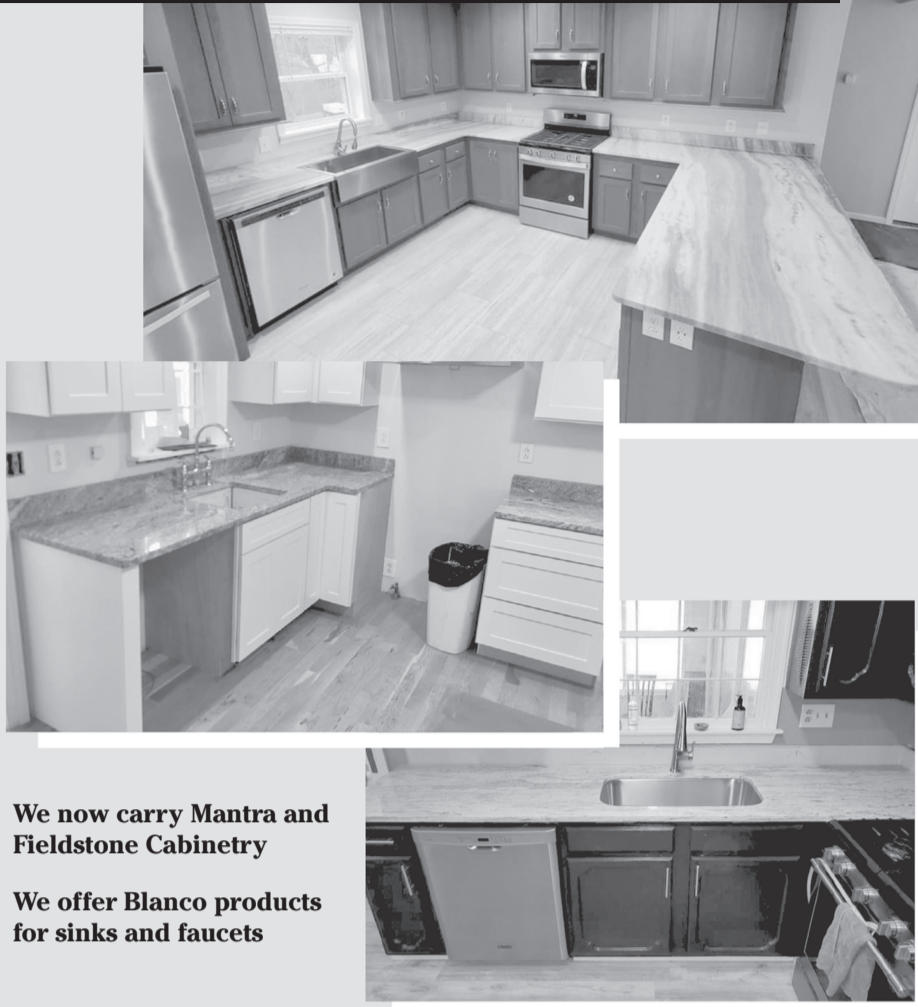
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Fall Home Improvement

How to transform a fixer-upper

The real estate market will always have its ups and downs, but real estate is an oft-profitable investment. Real estate investors do their investing for various reasons. Some see a house as a place to hang their hats for years and years, while others look at properties as nothing more than investments.

Buying a home with the intent to fix it up and resell it is called a “fix and flip.” In such situations, investors buy homes at below-market prices before refurbishing the homes with the goal of recouping their initial investment and then some when the homes are ultimately put back on the market. Flipping has become popular for both expert remodelers and novice investors. RealtyTrac®, the nation’s leading source for comprehensive housing data, noted in its “Year-End and Q4 2015 U.S. Home Flipping” report that 5.5 percent of all single family home and condo sales during the year were flipped properties. This marked an increase from the same time the previous year.

Investing in a fixer-upper requires a leap of faith and a vision of what the home can look like in the future. Turning a real estate lemon into lemonade requires certain skills and a good measure of patience. The following are some guidelines to get anyone started.

- Don’t bite off more than you can chew. Make an honest assessment of your abilities and which renovations, if any, you can handle. If you are unskilled or inexperienced working with your hands, then it can be easy for an investment property to quickly become a money pit. Before

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purchasing a property, hire a trained home inspector to tour the home with you and point out all of the areas that will need renovation. With this list, begin getting estimates on how much money the work will entail. Determine if this fits with your budget or not. You do not want to invest so much that it exceeds what you could feasibly recoup when it comes time to sell.

- Overlook cosmetic things when visiting properties. Cosmetic issues include all of the easily replaceable items in a home, such as carpeting, appliances, interior paint colors and cabinetry. Focus on the bones of the house — the architectural integrity and those little touches that you envision having a “wow” factor.
- Seek the help of experts. Some flippers think they’ll save the most money by doing all of the work themselves. This isn’t always the case. Professional architects, designers and contractors may help you save money. Contractors have an intimate knowledge of where to buy materials and may be able to negotiate prices based on wholesale or trade costs. In addition, experts can help you avoid common pitfalls because they’ve already done this type of work time and again. It’s smart to rely on expert advice, even if it means investing a little bit more.
- Save money by doing some work yourself. While the pros may tackle the more complex parts of a given project, such as rewiring electricity or changing the footprint of a home, you can still be involved. Ask to participate in demolition, such as taking down walls or removing old materials from the home. Such participation may be fun, and it can save you substantial amounts of money on labor.
- Recognize that not everything must be completely redone. Realize that, in some instances, a coat of paint and some new accents may be all you need to transform a space. For example, if kitchen cabinets are in good condition, see if they can be refaced or painted instead of replaced entirely. Install new door pulls/handles to add visual interest. Look for some ready-made items, such as bookshelves, instead of installing custom carpentry.
- Think about what the buyer wants and not what you want. Renovate with an eye toward prospective buyers’ needs. Keep things neutral and accommodating. Research the latest trends to understand what buyers might be seeking in a home. You want potential buyers to envision themselves moving right in.

Renovating a fixer-upper takes time, but it can be a worthwhile project, and one that can help anyone turn a profit in a booming real estate market. FH168344

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Fall Home Improvement

How to make a home more cozy

The meaning of the term "cozy" varies as it pertains to home decor. For some, cozy may mean intimate spaces with lots of quilts and throws. For others, cozy could indicate bright and airy spaces enhanced by plenty of fresh foliage.

Regardless of how they define cozy, homeowners typically want their homes to be inviting and comfortable. With that in mind, the following are some ways to impart a cozy vibe to any living space.

• **Make use of a fireplace.** Flames lapping wood (or faux wood in the event of gas-powered fireplaces) can put anyone in a tranquil state of mind.

Fireplaces add instant ambiance and make great places for people to congregate and engage in conversation. During warmer months when the fire isn't blazing, decorative candles can be lit to mimic the same feel.

• **Add texture in the design.** Texture can be anything from a raised pattern on wallpaper to a knotty area rug to a mosaic piece of artwork. A home with texture tends to create cozier impressions than one with all sleek and smooth surfaces.

• **Enjoy a soft rug.** Although many design experts say hardwood floors or laminate options are easier for allergies and keeping a home clean, a soft rug underfoot can be welcoming. Rather than wall-to-wall carpeting, place area rugs in spots that can use some cozying up, such as beneath beds and even under the dining table.

• **Light candles.** The warm, flickering light of candles adds cozy vibes in spades. According to The Spruce and Paula Boston, a visual merchandiser for Festive Lights, candles can be used throughout a home to create instant

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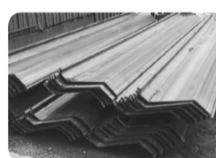
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atmosphere. Exercise caution with candles and fully extinguish them before retiring for the evening.

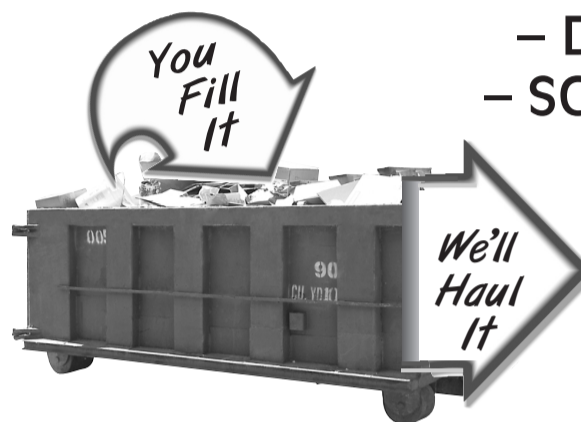
- Update bedding for the season. Crisp and light cotton and linen are cozy materials when the weather is warm. But when the temperature starts to dip, flannel or jersey bedding makes a bed that much more inviting, says Real Simple.
- Invest in lots of pillows. Pillows can instantly make a spot more cozy, whether it's the living room sofa or an outdoor lounging nook. Look for materials that are durable for the space in which they're being used.
- Think about warm lighting. The transition from incandescent light bulbs to halogen and LED is beneficial from an environmental standpoint. However, LEDs illuminate with a more stark, blue light that can seem clinical in home spaces. Look for bulbs where the "temperature" can be customized. The more the color spectrum leans toward warm light, the more cozy a space will feel. This can be enhanced by putting some lights on dimmer switches, and toning down the brightness as needed.
- Install a bookshelf. Even for those who are strict devotees of e-readers, a shelf full of actual books interspersed with some well-placed knickknacks can make a room feel more cozy. Books add texture, the feel of hallowed halls and libraries, and visual appeal. Making a home more cozy doesn't have to be complicated. A few easy modifications can improve interior spaces. HI248160

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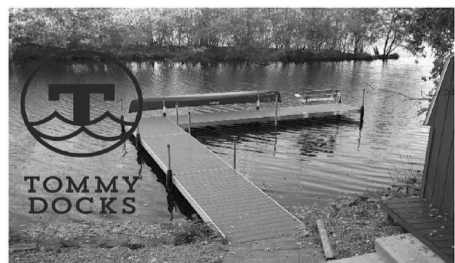
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- Samuel Mueller Shower Doors

Samuel Mueller Bath Accessories

- Grab Bars, Shelves, Towel Bars, Hooks,
- Shower Niches/Storage Pods,
- Shower Seats - Fixed & Stand Alone

Maidstone Claw Foot Tubs, Kitchen & Bath

- Oak Pointe Stair & Railings Components
- Wood, Metal, Cable

CycloVac Central Vacuum Cleaners

Railings & Porch Posts

- Superior Plastics Vinyl
- Superior Plastics Cable
- Keylink Aluminum
- Keylink Aluminum Cable
- Eastern Illusions Vinyl Railings
- Eastern Ornamental Aluminum
- Evolve Solid Plastic Railings

Decking

- Clubhouse Cellular PVC
- MoistureShield Composite
- Evolve Solid Plastic Lumber & T&G Decking
- Renew Decking & Trim
- Rhino Armadillo Decking
- TruNorth Composite
- Duxbak Composite Decking
- Aeratis Cellular PVC Porch Flooring
- Siberian Larch Wood Decking
- Western Larch Wood Decking
- Lunawood Thermowood Decking
- Tropical Hardwood Decking
- Southern Yellow Pine Porch Flooring
- Western Red Cedar Boards, Decking, Siding
- Trimax Plastics Structural Plastic Lumber
- ZipUP Underdeck Ceiling Panels

Fencing

- Superior Plastics Vinyl
- Keylink Aluminum
- Masterlink Chain-link
- Eastern Illusions Vinyl Fence
- Eastern Ornamental Aluminum
- Eastern Cedar

Siding

- Royal Vinyl Siding
- Foundry Vinyl Shakes & Siding
- MidAmerica Shutters & Siding Accessories
- Koma Cellular PVC Boards & Trim
- Metal Sales Steel Roofing & Wall Panels

Awnings - Retractable, Window,

- Door Pergolas, Sun Shades, Canopies
- Aristocrat Awnings
- Sunair Awnings
- Agecraft Aluminum Awnings

Screen & 3 Season Rooms

- Ballew's Aluminum Screen Rooms
- Ballew's Alum. Carport & Patio Covers
- Ballew's Mobile Home Roof Overs
- Ballew's Aluminum & Vinyl 3 Season Rms
- Aristocrat Aluminum & Vinyl 3 Season Rms

Outdoor Patio & Stone Veneers

- Adorn Firepits, Planters & Pavers
- Genstone Veneer Panels
- Adorn Mortarless Stone Panels
- Interceramic Ledger Stone
- Slimstone Stone Veneer Sheets

Boat Docks

- Tommy Docks & Accessories
- Techstar Dock Floats
- Dockmaster Boat Ramps
- DockEdge Dock Components & Accessories
- American Muscle Dock Components & Accessories

Doors & Windows

- NC Fiberglass & Steel Entrance Doors
- Wood & Molded Prehung Interior Doors
- Woodgrain Interior & Exterior Wood Doors
- National Vinyl Sliding Doors
- Larson Storm Doors
- National Vinyl Replacement Windows
- National Vinyl New Construction Windows

American Steel Carports, Garages, Ag Bldg

Catskill Sheds & Garages

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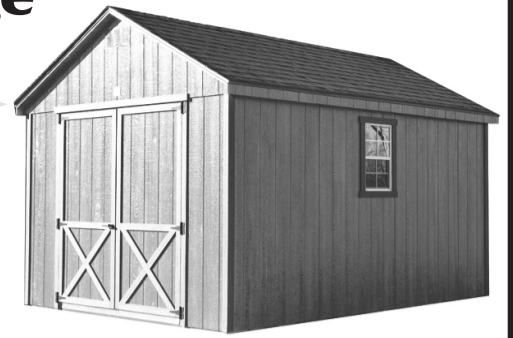


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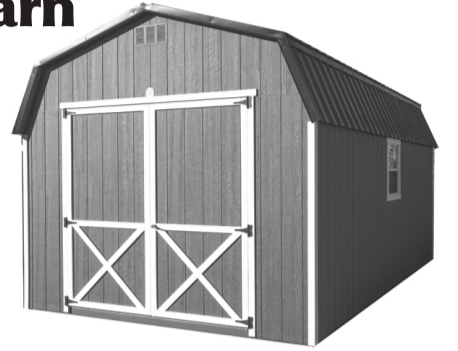


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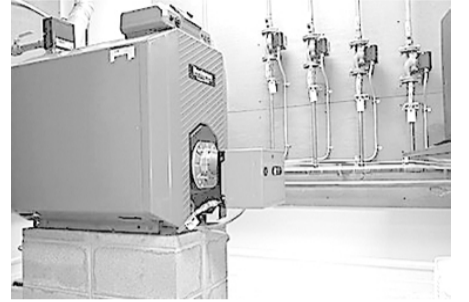


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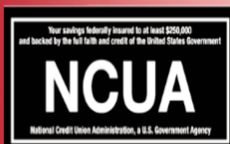
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