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Home repairs that can sink budgets fast

A home is the most substantial investment many people will ever make. Once down payments have been made and closing costs have been paid, homeowners may still be staring down sizable expenses as they begin to tackle any repairs that need to be made.

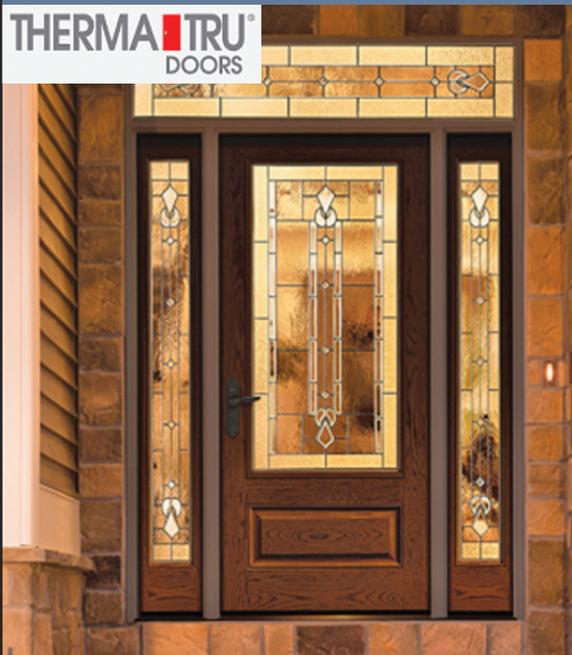
Home maintenance and renovations involve a certain measure of trepidation. Even after vetting contractors and establishing budgets, homeowners may worry that repairs will unearth problems that snowball into expensive fixes. Planning ahead for such projects and learning to recognize issues that tend to be costly can help homeowners weather any storms that may arise.

- **Foundation issues:** A strong foundation is key to any home. If there is a problem with the foundation, it can be unsafe to live in the house. The foundation repair company Foundation Experts advises that foundation fixes can range from \$4,000 to upward of \$100,000 depending on the scale of the job. Clogged gutters and water pooling around the foundation can contribute to damage, so water issues must be remedied first.
 - **Roof damage:** A roof is a key barrier between the indoors and outdoors. Roofs must remain in tip-top shape. The home improvement resource HomeAdvisor says that a roof repair or replacement can cost between \$3,000 and \$12,000. But homeowners also must budget for the cost of removing the old roofing materials and fixing any damage to the interior of the home. Inspecting the roof and making repairs as you go is key to avoiding a big headache.
 - **Siding replacement:** Another costly project can be replacing the siding. Siding may need to be replaced if there is water/wind damage or penetration from insects. Spot repairs may be relatively inexpensive. However, the home improvement resource Modernize says the average siding installation project can cost between \$5,500 and \$15,000 depending on the materials homeowners choose.
 - **HVAC update:** Keeping a home at a comfortable temperature is also a matter of safety. If a system gives out, homeowners may be scrambling for a solution. Yearly inspections and upkeep, which includes changing system filters regularly, can help identify potential problems. Neglect is one of the main contributors to the failure of heating and cooling equipment. Based on national averages, a whole-house HVAC system can cost between \$4,000 and \$12,000.
- These are some of the more costly repairs homeowners can expect. Keeping on top of the home will help mitigate damage and could extend the life of major home components.

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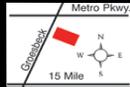
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Quick and simple ways to make a front door pop

Visitors' impressions of a home are often dictated by the home's entryway. Much as one may judge a book by its cover, the same can be said about the impression that a front door and entryway can create, regardless of how accurate that impression is.

Making certain changes to an entryway can go a long way toward improving curb appeal. Entryways also can set the scene for a home's interior. Whether one chooses to be classic or bold, modern or traditional, there are various ways to quickly transform a home's entryway.

- **Bold front door color:** Color can dramatically enhance an entryway. Painting an existing door or replacing it with a more vivid option can do the trick. The DIY Network says certain colors stand out as favorites. These include turquoise, yellow, red, indigo, orange, and black. The door color should complement the other shades of the home, such as those on siding and trim.
- **Custom walkway:** Guide guests right to the front door with an attractive (and safe) walkway. Stamped concrete or decorative paver blocks may fit the bill. This walkway can extend to the street or to the driveway.
- **Contain plants.** Landscaping around the entryway should be neat and well-tended. Overgrown plants or shrubbery may give off an air of neglect. Container plants and carefully curated shrubs can create a neat and inviting aura.
- **Highlight the address.** Make sure the home can be found easily with bold and decorative house numbers. Consider two different address signs: one illuminated and easily viewed from the curb, and another closer to the front door.
- **Utilize high-end materials.** The relatively small area of real estate by the front door enables homeowners to splurge on more opulent materials that can really add a feeling of luxury. These can include colorful tiles, ornate planters, decorative wooden doors, or elaborate knobs and lighting fixtures.
- **Add architectural details.** Find out which architectural elements will meld with the style of the home and then incorporate them. Moldings, columns, shutters, and trim are areas to consider. The entryway to a home garners a lot of attention. Homeowners can enhance their spaces with entryways that really make a statement.

Story courtesy of Metro Creative Connection

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The benefits of child-safe home improvements

All family members should be considered when home improvements are being planned, especially the youngest household residents who may not be responsible enough to avoid accidents and injuries.

According to a recent Vital Signs report from the U.S. Centers for Disease Control and Prevention, accidental injuries are a leading cause of death among the country's youth — with one fatality occurring every hour from something entirely preventable. The CDC notes that the leading causes of child injury include suffocation, drowning, poisoning, fires, and falls. More can be done to keep children safe, and many strategies start at home.

Install security systems- A security system can be just as effective at keeping little ones inside as it is at keeping unwanted guests outside. Alarms can be set to sound anytime a window or door is breached, which can deter curious children from trying to leave the house without permission. Pair the alarm system with secure locks and high latches that can also stop children in their tracks.

Remove fall hazards- Safety devices installed on windows that are above ground level can keep children safe. Stair rails should be secure and in good working order. Temporary gates can block kids from getting on stairways. Improve lighting around staircases to help children and adults avoid falls, and remove any obstacles.

Anchor heavy furniture- The U.S. Consumer Product Safety Commission warns that unanchored televisions and top-heavy furniture can tip over onto children and cause severe injuries and even death. Everyday furniture can be tempting to climb; therefore, using anchors to secure furniture to walls for security is a must.

Install locking cabinets- Locking cabinets can keep medications, household chemicals, home improvement paints and solvents, and other potential poisons out of reach.

Erect fencing around pools and yards- Install fencing around pools to keep children from wandering close to the water's edge. Towns and cities may require certain fence heights or self-latching gates to keep little ones safe. Young children should never be left to their own devices around any source of water, whether it's a pool, tub or toilet.

Test and replace smoke alarms- Smoke and carbon monoxide detectors are only useful if they are functional. Homeowners should inspect such devices regularly to ensure proper operation and promptly replace old or faulty detectors to improve safety.

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Tips for finding a home services provider

Homeowners who are good with their hands can tackle many minor home improvements on their own. However, more complicated projects often require the services of professional contractors to ensure the renovations are done right, completed on time and within budget.

Choosing a home services provider requires careful consideration on the part of homeowners. The wrong contractor can cost homeowners time and money, so homeowners must exercise due diligence when vetting contractors before going forward with a home improvement project.

Types of contractors

The Federal Trade Commission notes that the scope of a project may necessitate hiring various types of contractors. The more complex a project is, the more likely it is that homeowners will need to hire contractors who specialize in certain areas. Understanding the differences between contractors can help homeowners make informed decisions.

- **General contractor:** General contractors manage home improvement projects. This includes hiring subcontractors and supervising their work. General contractors also secure building permits and schedule inspections.
- **Specialty contractors:** Specialty contractors focus on specific areas of a project. For example, homeowners who are remodeling their kitchens may need new cabinets installed by a contractor who specializes in cabinets and cabinet installation. That contractor is a specialty contractor.
- **Designer or design/build contractor:** The FTC notes that these contractors both design and build projects.
- **Architects:** Architects design homes as well as any additions or major renovations to homes. Architects are often necessary when projects involve structural changes to existing homes.

Hiring a home services provider

- Once homeowners determine which type of contractor they need, they can begin researching local professionals.
- **Speak with neighbors, family and friends.** Neighbors, family members and friends who have worked with contractors in the past are great resources. Seek recommendations from people you trust, even asking to see completed projects if possible.
- **Utilize the internet.** Websites such as HomeAdvisor and Angie's List are free of charge and can be great resources when homeowners are looking for contractors. Each site includes reviews of contractors from past customers and contact information for local contractors.
- **Confirm qualifications.** The FTC advises homeowners to confirm contractors' licensing and qualifications before hiring anyone.

Some areas may not require licensing, but many do. Homeowners can contact their local building department or consumer protection agency to determine the licensing requirements for their area.

Hiring a home services provider is a complicated process that can be made easier by homeowners who do their research and take the decision seriously.

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6 options for funding your next home improvement project

Before starting a home improvement project, either on one's own or with the assistance of a professional contractor, homeowners must first consider the costs involved. According to the home improvement resource HomeAdvisor, more than one-third of homeowners do not understand what hiring a professional will cost, and then cannot successfully budget and secure financing once they have set their sights on a renovation project.

HomeAdvisor says that some of the more popular projects, such as remodeling a kitchen or bathroom or building a deck, can cost, on average, \$19,920, \$9,274 and \$6,919, respectively. Homeowners may find that the more expensive renovations require them to secure some type of financing. Those who have never before sought such financing may want to consider these options.

- 1. Cash-out refinancing:** With cash-out refinancing, a person will begin the mortgage process anew with the intention of paying off the current mortgage balance, and then taking out additional funds for other purposes. Cash-out refinancing is a way to tap into a home's existing equity for use on improvements or other expenses, such as college tuition.
- 2. Home equity line of credit:** The financial experts at Bankrate indicate that a HELOC works like a credit card, with the house as collateral. There is a credit limit, and borrowers can spend up to that limit. The interest rate may or may not be fixed. However, the interest may be tax-deductible if the financing is used to improve, buy or build a home.
- 3. Home equity loan:** Individuals also can borrow against equity in their homes with a fixed interest rate through a home equity loan. Most lenders will calculate 80 percent of the home value and subtract a homeowner's mortgage balance to figure out how much can be borrowed, according to the financial advisory site The Simple Dollar.
- 4. Personal loan:** Homeowners can shop around at various financial institutions for competitive personal loans to be used for home improvement purposes. Funds may be approved within one business day, which can be ideal for those who want to begin their improvements soon.
- 5. Personal line of credit:** A personal line of credit allows borrowers to borrow only the money needed at the time, and offers a variable interest rate that is generally lower than fixed loan rates. Again, like a credit card, PLOC gives a person a maximum borrowing amount and is ideal for ongoing purchases.
- 6. Credit cards:** In a pinch, credit cards can be used to finance improvements, but they do come with the cost of very high interest rates if the balance is not paid in full by the time the bill comes due. However, for funding smaller projects and maximizing rewards points through home improvement retailers or specific credit card company promotions, credit cards can be a way to earn various perks in addition to the benefit of improving a home.

Homeowners looking to finance their next improvements should speak to a financial advisor and shop around for the best types of funding for them.

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