

# YOUR HOME

AUGUST  
2012

TIPS AND TRENDS FOR HOMEOWNERS, BUYERS AND SELLERS

## HIRE POWER

Finding a qualified contractor for a home improvement project can seem overwhelming unless you know what qualifications to look for. Start your contractor search by following these guidelines from Angie's List.

Begin by clearly defining your project. Read remodeling magazines and search websites for designs and materials. Even just jotting down ideas on paper can help potential contractors understand what you want to accomplish.

To find contractors, ask family and friends for references, or check out sites like Angie's List and the National Association of the Remodeling Industry (NARI) for recommendations. Also check the Better Business Bureau for any reported complaints.

Ask the contractor for names of previous clients and talk to them about their experience. Find out if they were pleased with the workmanship and whether they would hire the contractor again. If the contractor is reluctant to give names of past clients, find another one.

Make sure the contractor has an established street address and phone number where they can be reached in case of an emergency. Be wary of contractors who use a box office address or an answering service.

Obtain at least three written estimates, and ask if the contractors are licensed, bonded and insured. A reputable contractor will usually come prepared with proof of these items. Review the contract thoroughly to ensure that you understand all of the details and how change orders will be handled.

Most contractors require a 10 percent to 15 percent deposit before beginning a project. Use a credit card for payments so you have some recourse in case something goes wrong. Before signing off on the project and making the final payment, check that the work is completed to your satisfaction.

Hiring qualified contractors can provide some peace of mind throughout the project.



## RENTAL STRATEGIES



For some homeowners, renting may be a viable option to selling.

Whether you are an experienced landlord or a first-timer, the following tips from Frontdoor.com and USAA Insurance can help you evaluate prospective renters for your home.

First, know federal and state landlord/tenant laws, especially the Fair Housing Act, which outlines illegal discriminatory actions. The Department of Housing and Urban Development's website is a good place to start to gather information.

When advertising, focus on the details about the home, such as amenities, features, number of bedrooms and baths, and rent. Providing photos can also help "sell" your place to prospective renters. Show your house at its best by keeping it clean and in good repair. Remember to remove any personal items.

Use a standard rental application that conforms to state laws, and give renters a list of policies about pets, co-signers, credit scores and late payments. Review all applications in the order you receive them, conduct a background check and call references. A good rule of thumb is to accept only applicants whose gross monthly income is three times the rent or more.

Keep marketing the house and accepting applications until a lease is signed and the deposit check has cleared. Ask potential tenants to show proof of renters insurance, which covers the cost of the tenants' belongings and any damage that might occur to the property during their stay.

By following these tips, you can find tenants who appreciate your home as much as you do.

## fast fact >> >>

The U.S. Weather Bureau began naming hurricanes in 1950, and names rotate in six-year cycles.



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## NO BUGS ALLOWED

The excessive heat and drought conditions that have gripped much of the country may have curtailed normal outdoor activities for some, but the weather has also created an ideal breeding environment for pests, according to the National Pest Management Association (NPMA). The growing pest population has wreaked havoc on homes and everyday living.

“Hot and dry conditions send many pests indoors to seek moisture and cooler temperatures, so homeowners will likely encounter more pests in their homes than usual,” says Missy Henriksen of NPMA. “Even areas of the

country that are receiving rain aren’t in the clear, as standing rain water breeds mosquitoes, which can spread West Nile virus,” she adds.

The NPMA suggests the following tips to prevent pests from entering the home.

- Keep all tree branches, shrubs and plants trimmed to create a barrier between the shrubbery and the house. Seal off any holes outside the home to eliminate entry points for small pests.
- In the kitchen, clean out areas where food is stored, and keep cereal, crackers and cookies in sealed containers. Dust and vacuum regularly to prevent cobwebs and spiders.
- Eliminate all sources of standing water around the home, which can attract mosquitoes, and check gutters, windows and porch lights for wasp and hornet nests.
- After spending time in grassy or wooded areas, check yourself and your pets for ticks before coming indoors. If a tick has latched on, use a hot matchstick or vegetable oil to remove it.
- If a pest problem persists, contact a local pest professional.

While you can’t change the weather, you can take steps to prevent bugs from spoiling your summer.

## Say Yes to CRS

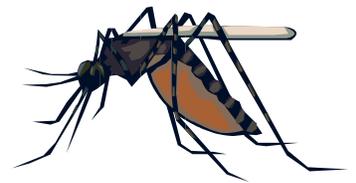
Buying a home is one of the biggest and most emotional decisions you will ever make. So it’s important to work with someone who can provide sound advice and a steady, guiding hand when you need it. That’s why a CRS agent is the best person for the job.

A Certified Residential Specialist (CRS) is among the top 3 percent of all agents in the country. CRS agents have achieved a high volume of transactions and advanced training in areas such as business planning, real estate investing, marketing and technology. They must also maintain membership in the NATIONAL ASSOCIATION OF REALTORS® and abide by its Code of Ethics. Why work with anyone else when you can work with a CRS agent?



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## DID YOU KNOW?



Only the female mosquito bites; the male feeds on plant nectars.

Source: PestWorld.org



**Do you know someone who is thinking about buying or selling a home? Please mention my name.**

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