

*Insects

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that like moist surroundings. Remove standing water whenever possible to eliminate spots for mosquitoes to incubate larvae.

Natural remedies also may do the trick. Mint, bay leaves, catnip, and garlic can repel insects like roaches and ants. Citrus can be a natural flea deterrent. Some homeowners have had success planting marigolds around their yards to serve as a natural bug repellent because the flowers produce a scent

that many insects find repulsive. Thai lemon grass plants also can be used to keep mosquitoes at bay.

Warm weather is synonymous with many things, including the return of insects. Homeowners may be able to treat unruly bugs on their own, but especially problematic infestations may require the help of experienced exterminators.

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Make the most of your home appraisal

When homeowners think about renovating their properties, many first need to secure some funding to finance such projects. Some may tap into the equity of their homes by refinancing an existing mortgage, while others may apply for home equity loans. Taking the latter approach may require certain steps, including an assessment of how much the home and property is worth.

Home appraisals compare your home to neighboring properties to determine your home's current market value. Homeowners can facilitate the process by having certain information readily available for the appraiser. When preparing for appraisers, homeowners should consider and collect the following information:

- If you have made significant upgrades since it was last appraised, such as installing a new roof or siding. Don't overlook smaller renovations, like extra insulation added or sealing drafty windows, which can increase a home's value.
- Proof that you have used sustainable resources or if you participated in any energy-savings programs.

Naturally, any expansion projects, such as adding another bedroom or extending the footprint of the home, should be mentioned.

A real estate appraiser is a certified, licensed professional who will do his or her best to determine the value of your home. The appraisal provides banks with information that can tell loan officers if the house is worth the loan amount. Expect to pay a fee for the

appraisal, which is generally included in your closing costs.

The appraiser gathers information for the appraisal report from a number of sources, but the process often begins with a physical inspection of the property, both inside and out. He or she also will compare your home against a few others in the neighborhood, which are known as comparables, or comps. Appraisals will be based on recent prices of comparable properties as well as other factors.

It may be worth it to invest some more money into the property before having an appraisal done. A study sponsored by the National Association of Realtors says wood floors, landscaping and an enclosed garage can lead to a more favorable appraisal.

An accurate assessment of the value of your home will give banks the information they need to determine loan amounts for future renovation projects. Providing background information on the home and having a well-maintained property can improve the chances of a favorable appraisal.

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Redefine a space with an interior decorator's help



Though it may seem like interior decorators are a luxury reserved exclusively for the rich and famous, interior decorators work with people of all budgets. Homeowners sometimes wrestle with the practicality of hiring a decorator, wondering why they should spend the money when they can do the work themselves. But just like homeowners may hire professional electricians or landscapers, hiring a professional interior

decorator can ensure the job is done right, within budget and completed within a reasonable amount of time.

Those who have already invested quite a bit of money into their homes but want to add some finishing touches would be wise to hire interior decorators or designers. Homeowners often have no idea where to begin when attempting to establish flow from room to room in their homes. Decorators can help

homeowners tailor the interiors of their homes to the homes produce the desired vibe.

Hiring a designer can help a person avoid making potentially costly design errors. An aesthetically appealing house also can increase the home's value, setting a property above others in terms of appeal. Even though the designer will charge a fee, the investment may be well worth the expense when the room is done right the first

time.

Interior decorators have numerous resources at their disposal. Fine tuned to the world of design, they understand which trends will come and go and also which design ideas have staying power. In addition, decorators will be in touch with vendors in the industry, connecting homeowners with the best of the best in terms of providing furniture, housewares, photography, and additional special touches that help make a house a home.

In addition to expertise and resources, interior decorators have eyes that will be trained on things homeowners may not have noticed or even realized can be done. A designer may envision removing a room to create more space or knocking a wall down to let more natural light into a room.

Designers and decorators are trained to think differently and spatially to achieve concepts homeowners may never have envisioned for themselves. They can help tell stories through design and improve spaces immeasurably.

■ MetroCreative Connection

Five top home improvements that raise your resale value

(StatePoint) Before you decide on a home improvement project, it's a good idea to learn which ones will help raise your house's value and recoup the most money when you decide to sell.

From replacing your front door to adding a deck, there are many midrange improvements that won't cost a bundle but will deliver great bang for your buck. It's not about spending the most money; it's about improvements that best hold their value.

The experts at "Remodeling" magazine recently released their 28th annual Cost vs. Value Report, comparing construction costs with resale value for 36 of the

most popular home improvement projects. When it came to midrange projects, the report found homeowners recouped the highest percentage of costs on these five improvements: steel entry door replacement, installation of manufactured stone veneer on home exteriors, garage door replacements, vinyl siding replacement, and wooden deck additions.

"Making your home stand out from others on your block and others on the market is achievable if you plan wisely when it comes to remodeling projects," says Phil Wengerd, Vice President of Market Strategies at ProVia, a leading building

products manufacturer. "This year's statistics indicate that moderately priced exterior projects can significantly enhance home resale values."

This year's analysis of top midrange home improvement projects provided definite direction for homeowners:

- Steel Entry Door Replacement: The 20-Gauge Steel Entry Door has consistently delivered the best return on investment for resale, holding the top spot in the

midrange product category since its debut in this report in 2009/2010. The steel entry door is the only project that, on a national basis, more than pays back its investment, typically recouping 101.8 percent. At ProVia, for example, the company's Legacy Steel Entry Doors are a consistent top sales performer.

- Manufactured Stone Veneer: A new

*Improvements continued on page 15

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