

# Make your home the envy of the neighborhood

(StatePoint) You shouldn't judge a book by its cover, but you can judge a home by its exterior. Making your home the envy of the neighborhood starts with boosting its curb appeal.

From general maintenance to home upgrades, here are three ideas to refresh your home's look:

### Update Windows

Replacing your windows with beautifully designed products will give your home a great first impression, not to mention reduce your energy bills and increase your home's value.

After a window replacement, taking care of your new window is just as important. Wash windows every few months so they always look as good as the day they were installed.

Avoid scratching the surface of the glass, or frame, by utilizing non-abrasive agents. Water and a soft cloth is usually all you need to clean windows thoroughly, but a mild cleaner may also be helpful.

### Choose Sleek Siding

If you are looking to boost your home's energy efficiency and attain a new look for your exterior, replacing your siding is a great investment that can achieve both of these goals. Just be sure you get a superior product to avoid maintenance down the line. For example, vinyl siding is an ideal product because of its low maintenance and longevity. No matter what color siding you opt for, you can make your entire home's exterior pop by choosing a distinct trim color.

Use a complimentary online design center, like the one on the Window World website, to help visualize color options for windows, siding and doors.

While there, check out their full-line of ENERGY STAR qualified replacement windows backed by the Good Housekeeping Seal. In addition to offering stylish siding, Window World also professionally installs the Prodigy Insulated Siding System, which is both moisture and impact-resistant. The Prodigy system has the thickest EPS foam insulation on the market, helping you increase comfort while decreasing energy consumption.

### A Grand Entry

It is said that the front door is the focal point of your home's curb appeal. When creating your entryway, customize a new front door with smaller side window panels or glass panels within the door itself. Look for an exterior remodeler that can custom design and install entry doors to match your exterior décor. If it's not time for a door replacement, consider adding a splash of color to your exterior by painting or staining your existing door.

More information regarding windows, siding and doors is available at [www.WindowWorld.com](http://www.WindowWorld.com).

To love your home, you must give it some love. Making the necessary home upgrades and maintaining your home's exterior is a surefire way to turn heads.

# How you can finance your home improvement projects

Many homeowners recognize that improving and maintaining a property makes a home more livable for its inhabitants and more attractive to prospective buyers when the time comes to erect a "For Sale" sign in the front yard.

But a well-maintained home also provides additional benefits. According to the United States Department of Housing and Urban Development, home improvements not only raise the values of individual homes, but they tend to raise neighborhood standards as well. Home improvements can create jobs and help local communities flourish economically.

Maintaining a home can be a costly undertaking. Home improvement projects can be expensive whether homeowners hire professionals or tackle renovation projects on their own. The following are a handful of options homeowners can consider as they look for ways to finance renovation projects.

- Paying outright: Paying for the renovations upfront and in full is perhaps the simplest way to finance a project. Homeowners who have the cash to pay for renovations outright won't have to worry about interest rates or balloon payments.

- Mortgage refinancing: Some homeowners tap into their home equity to cover home remodeling projects. Refinancing a mortgage means paying off the debt owed and starting over with a completely new loan. Refinancing comes with various fees and can cost between 3 and 6 percent of the loan's principal.

- Home equity loans and lines of credit: Both of these options are

commonly referred to as second mortgages. When homeowners apply for home equity loans or lines of credit, they are borrowing against the equity value in their homes. A home equity loan is a term, or closed-end, loan. It is a one-time sum that will be paid off over a set amount of time with a fixed interest rate and the same payment each month. This is a one-time loan from which a person cannot borrow further. A home equity line of credit, or HELOC, is like having a credit card. It's possible to borrow a certain amount for the life of the loan, which is a set time specified by the lender. During this time, homeowners can withdraw money as it is needed up to the value of the line of credit. HELOCs typically have a variable interest rate that fluctuates and payments can vary depending on the amount of money borrowed and the current interest rates.

- Title I property loan: Residents of the United States with limited equity in their homes may qualify for an FHA Title I loan. Banks and other lenders are qualified to make these loans from their own funds, and the FHA will insure the



lender against a possible loss. Title I loans can be used for any improvements that will make a home more useful and livable. They cannot be used for renovations deemed luxury expenses.

- Borrow against retirement funds: Some people opt to borrow against a 401(k) plan, IRA or another retirement fund. If the retirement plan allows a loan without penalty, it can be another way to secure funds. Because it is the homeowner's money, there will be no credit check required and less delay in getting the funds. Borrowers should keep in mind that taking a loan against a retirement account will usually result in a lower retirement balance than it would have

been had they not borrowed money from the account — even after the funds have been repaid.

- Credit cards: Credit cards are an option when improvements are not expensive. Individuals with excellent credit ratings may qualify for cards with a no-interest introductory periods of several months or more. These cards can be a good way to pay off moderate improvements in a short amount of time.

Many home renovation projects require homeowners to develop a home improvement budget. Homeowners are urged to explore all options and find the least costly loan method and the one that will present the best possibility for avoiding debt.

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