

# Improvements are the logical solution

Finding that they are virtually priced out of the market for new and larger homes, American homeowners are turning to remodeling as the logical and most workable solution to their shelter needs.

There is no shortage of funds available for home improvements and homeowners are investing it in room additions, siding, roofing, flooring, plumbing, heating, air-conditioning — and with the continuing concern about energy supplies and costs — many homeowners are investing substantial amounts of money in insulation.

### Record-breaking home improvements

According to the National Home Improvement Council, Americans spent a record breaking \$30 billion in 1976, as compared with \$26.6 billion in 1975.

Homeowners last year added well over four million rooms, the equivalent of 700,000 new six-room homes, while builders raised only 870,000 new one-family homes.

The addition of new living quarters accounted for \$1 of every \$5 of the home-care investment, according to the Census Bureau. Half the money spent on remodeling and maintenance went into do-it-yourself projects.

This increased activity among do-it-yourselfers is confirmed by a study by Frost & Sullivan which finds that within the last year or two more than half of all building materials for home renovation were purchased directly by homeowners rather than by contractors.

Even so, the National Home Improvement Council cautions would-be do-it-yourselfers to get some sound advice before tackling larger projects, especially plumbing and electrical work.

A homeowner contemplating a home improvement project usually asks the question: How much do improvements increase the value of your home?

It varies according to the improvement, but in few cases should you expect the sales value of your house to rise dollar for dollar with the money spent for remodeling.

The value of a house will rise most — perhaps by 60 to 75 percent of improvement cost — for a new kitchen or bathroom and heating/air-conditioning system.

A fourth bedroom or new family room are also desirable features home buyers look for in houses and therefore the features they pay the most for.

Other improvements, while not increasing the value of the house substantially, will aid in speeding up the sale time.

The Council urges homeowners who are about to select a contractor in their community to consider a member of the National Home Improvement Council who displays the "NHIC" Membership Seal in his advertising. His membership means that he is a reputable, well-established professional contractor who subscribes to the Council's Code of Ethics.

### Dollar values from north to south

Things like new central air conditioning, a new carport or garage, depends largely on your climate and the desirability of the improvement of the house.

Air conditioning brings top dollar extra value in the hot South, obviously, especially in higher priced homes where it may be essential for resale.

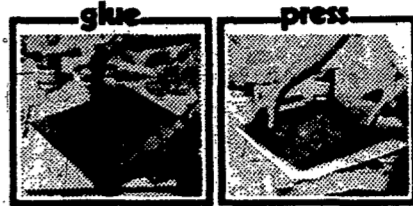
Conversely, a new garage adds greatest value in a cold northern climate.

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## APPLICATION

Date \_\_\_\_\_  
Amount of Loan Desired \$ \_\_\_\_\_  
For \_\_\_\_\_ Months

List proposed improvements \_\_\_\_\_

Name First Middle Last Age Social Security Number Telephone Number

Street Address City State Zip Code How long? Own Rent Monthly Payment

Previous Address How long? (if above less than 2 years) # \_\_\_\_\_

Your Employer How long? Your Position Gross Income Week \_\_\_\_\_ Year \_\_\_\_\_

Previous Employer How long? (if above less than 2 years) Source? \_\_\_\_\_

Other Income Month \_\_\_\_\_ Year \_\_\_\_\_

Co-applicant's Name First Middle Last Age Social Security Number Telephone Number

Street Address City State Zip Code How long? Relationship

Co-applicant's Employer How long? Position Gross Income

Please list all debts, including names of creditor(s) and amount(s) owed.

Name Purpose Monthly Payment Balance

Mortgage

Automobile

Property to be improved if other than above:

Address \_\_\_\_\_

Owners \_\_\_\_\_

Mortgage holder \_\_\_\_\_

I prefer my payment date to be the \_\_\_\_\_ of \_\_\_\_\_

We may request a consumer report in case if you ask us, we will tell you whether or not requested and, if so, we will also tell you the name of the reporting agency that furnished the re- \_\_\_\_\_

with your application a consumer report was and address of the con- \_\_\_\_\_

The undersigned submits the foregoing statement to be true and correct.

Signature \_\_\_\_\_

Co-applicant's Signature \_\_\_\_\_

**ALL OWNERS OF THE PROPERTY BEING IMPROVED MUST SIGN THIS APPLICATION**

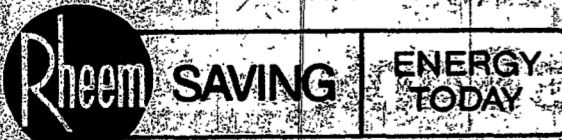
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\$2,000.00	24	\$ 92.27	\$2,214.48	9.98
\$3,000.00	36	\$ 96.77	\$3,483.72	9.98
\$4,000.00	48	\$101.41	\$4,867.68	9.98
\$5,000.00	60	\$106.18	\$6,370.80	9.98

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WE MAKE LOANS WITHOUT REGARD TO RACE, COLOR, NATIONAL ORIGIN OR RELIGION.



Everything you need to start planning that smashing family room or sun-drenched patio is right here on this page. Just fill in and mail this home improvement loan application to Community, and we'll get back to you with an answer in just a few days. We've made it that easy to take advantage of Community's low 9.98% annual percentage rate. We even include life insurance at no additional cost. Why not make some improvements around your house this summer. But act fast. Our low rate expires June 17.

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