

Planning key to home improvement

How to renovate out of the 'red'!

New homes are expensive. Mortgage money is getting tighter. And it's often a traumatic experience, especially for families with young children, to pull up roots and relocate in strange neighborhoods.

For these and a variety of other reasons, more Americans than ever are choosing to remodel or improve their present homes.

But having made that decision, says the National Home Improvement Council, the average homeowner is at a loss as to how to implement it.

NHIC, the largest professional organization in the \$35-billion home improvement industry, suggests the following steps:

1. **Choose a reliable contractor.** There are only so many things the homeowner can do himself. An NHIC member contractor, on the other hand, has the equipment and manpower to do the job. He knows local building codes and ordinances. And he is an established businessman with roots in the community who has to do a good job to maintain his reputation and stay competitive.

2. **Specify standard sizes and labor-saving products.** Time and labor are the two most expensive items in home improvement work. Anything you can do to cut either, cuts the cost of your job.

Discuss with your contractor the use of stock-size windows, doors and moldings. There are literally dozens of standard products, available off the shelf, that snap, bolt or nail into place in a fraction of the time required for their more sophisticated counterparts.

3. **Consider energy conservation.** The installation of proper amounts of attic to wall insulation, says NHIC, can lower fuel consumption.

The additional cost of insulation is recovered in ten years or less, depending on location, through the use of less expensive heating and cooling equipment and reduced energy usage.

It also pays to specify double or triple-pane insulating

glass windows, and adequate weatherstripping on windows and doors.

4. **Don't over-improve.** New heating and cooling equipment, an updated bathroom, a finished basement or a simple paint job can enhance the livability of your home and add to its longevity. But over-improvement, spending \$60,000 on house improvements in a block of \$50,000 houses, doesn't make sense.

Remodeling should conform in price and style to the house and neighborhood.

5. **Shop for the right home improvement loan.** Like any other commodity, money varies in cost. And while there are few "bargains" available, it does pay to shop around.

Check your community's lending institutions—banks, savings and loan associations, your own credit union—and compare interest rates and terms.

You may find that the bank passbook loan, which is borrowing against money in your own savings account, is your best deal. Or you may do bet-

ter by borrowing against your life insurance.

Consider an FHA home improvement loan and investigate refinancing your mortgage balance.

For additional help in remodeling your home, write NHIC for its informative folder, "How to Start Your Home Improvement Project With the Help of a Reliable Contractor."

To obtain a free copy, send a self-addressed, stamped envelope to the National Home Improvement Council, Dept. M, 11 East 44th Street, New York, N.Y. 10017.

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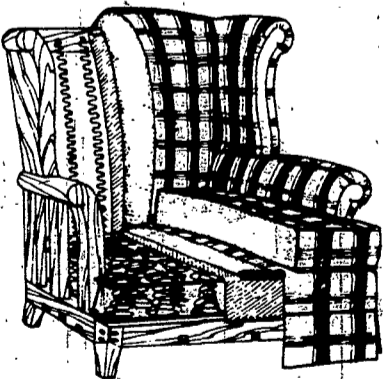
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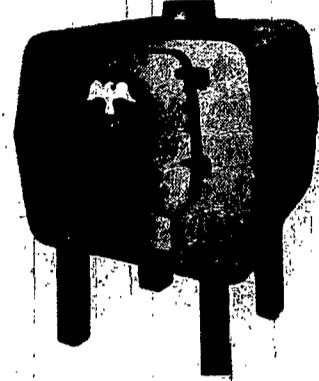
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