

A CAREFULLY PLANNED REMODELING JOB CAN ADD LIVING SPACE AND BE A PROFITABLE INVESTMENT TO HELP BEAT INFLATION

The high cost of new homes plus a taste for the style and designs of another age are pushing many would-be home-owners into seeking out good buys in older homes.

The theory is that an old, perhaps somewhat rundown house can be purchased at an affordable price and renovated for less money than either a new or already rebuilt dwelling.

If you are considering such a project, designer Peg Walker who assisted a young couple from Connecticut with an extensive remodeling job, offers this advice: Although the redoing of an older house may be a labor of love, treat it just as you would any other large monetary investment because that's exactly what it is.

An old house can be fixed up and turned into a worthwhile investment if the prospective homebuyers keep a few rules in mind.

In most cases, an old house should not be purchased without taking a careful look at the surrounding neighborhood, Miss Walker says. "If you are going to spend a lot of money renovating it, look at the neighborhood closely. Are there other people in that area investing money to upgrade their homes or is the neighborhood continuing to run down. Market value of an individual home is greatly influenced by the prices of homes around it.

Remodeling projects could go perhaps \$5,000 or \$10,000 beyond market price but no more. If the selling price of a house and the remodeling costs push it \$15,000 or \$20,000 beyond market value, normally you won't be able to get your total investment out of it if you decide to sell.

Because many homebuyers are looking at houses as an inflation hedge as well as

a nice place to live, this is a key point to keep in mind.

Another item which can push the price of the home beyond market value is the high cost of labor today. For a substantially remodeled home to really make sense, the new owners should plan to do as much of the work themselves as possible.

As is the case with any structure to be remodeled, Miss Walker cautions would-be buyers to try and determine what is behind a wall before the unit is purchased.

As an example, in newer homes wall studs are placed 16 inches apart. In older

homes, this might not be the case. In the Connecticut unit for instance, it was not the case.

"When we opened up the walls," Miss Walker says, "we found that stud distance was variable. Some were 16 inches on center and some were 30 inches or 32 inches on center.

Because any extensive remodeling project must adhere to today's building codes, this meant that more studs had to be purchased and installed. This was an additional cost which could not be foreseen in advance unless we had been fully

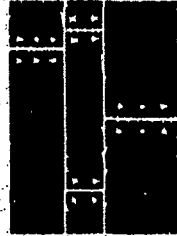
aware of the condition behind the wall.

A second mortgage is usually paid off a lot more quickly

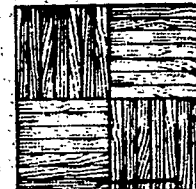
but it is an added monthly burden until it is.

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CHECK BUILDING CODES BEFORE YOU START WORK

Building codes are on the books of virtually every town, city and county in the nation. But they vary widely from one municipality to another.

If you plan to add a room to your home or convert an existing one, familiarize yourself with local building codes, says the National Home Improvement Council.

As a general rule, a building permit is required whenever structural work is involved or when the basic living area of a residence is to be altered.

As an example, if you plan to partition off an unfinished area of your home and turn it into a room you'd need a building permit in most localities because you're changing an area from storage to living space.

Code requirements and details on building permits are usually available at your town hall. You simply pay the required fee and assume responsibility for failure to file required permits. Noise restrictions, Sunday work rules, street blockage and cleanup requirements should be carefully noted, as should any electrical or plumbing needs.

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