

# YOUR HOME

NOVEMBER  
2008

TIPS AND TRENDS TO HELP MAXIMIZE HOME BUYING AND SELLING



## CABINET MEETING

When it comes to increasing the value of your home, modernizing a kitchen can return 80 percent to 130 percent of your investment, according to the National Kitchen and Bath Association. But many homeowners think improving the kitchen has to come with a hefty price tag. Not necessarily.

Cabinets are often the first thing people notice about a kitchen. Cabinets are also one of the easiest and most affordable kitchen features to update. And in most cases, you don't need to replace them. Just take a close look at your existing cabinet doors. Are they beyond repair, or do they still look good, but just a little outdated?

If they're still in good shape, simply sanding and applying a fresh coat of paint can make a huge difference. Take everything out of the cabinets and scrub them with a cleaner. Lightly sand down the wax, veneer, polish or previous paint, then fix any cracks or breaks with putty. Brush on primer paint and add any paint color, pattern or stencil you'd like.

New hardware can also add flair to otherwise outdated cabinets. Cabinet knobs, pulls and hinges come in all shapes and sizes, including antique copper, iron, aged bronze, polished brass, glass, stainless steel and more. But before purchasing any new hardware, carefully measure your existing hardware. Jot down sizes and the spaces between screws, which will eliminate the need to drill new holes in the cabinets.

If replacement is the only option, modular cabinets, available at most home improvement stores, can be an affordable alternative. You can save even more money if you install them yourself.

Source: National Kitchen and Bath Association

## Pipe Dreams

Flooded basements, frozen pipes and added expense — winter can be a homeowner's worst time of year. Take the following precautions to prepare your plumbing before the season really hits:

- 1 Disconnect and drain outdoor hoses. Once the hose is removed, water can drain from the pipe, preventing water from freezing inside it and bursting the pipe. This also includes swimming pool and water sprinkler supply lines. Don't add antifreeze. It can be harmful to the pipes and the environment.
- 2 Insulate all pipes and faucets with a pipe sleeve or heat cable, which are available at most hardware or building supply stores. Carefully wrap each pipe exposed to unheated areas, paying special attention to joints. Newspaper can even provide some protection to exposed pipes that aren't in areas of prolonged, extreme cold.
- 3 Seal off access doors, vents and cracks. Cold air seeping in can freeze exposed pipes and plumbing.
- 4 Know the location of your master shutoff valve, which turns off the water for the house. In case of flooding, you can quickly shut down the water supply and prevent further damage.
- 5 Remember to leave the heat on in your home, no lower than 55 degrees, if you travel during cold weather.



Source: [www.redcross.org](http://www.redcross.org), [www.drinktap.org](http://www.drinktap.org)



## fast fact >> >> >>

The number of places in the United States named after the star of Thanksgiving dinner: three. Turkey, Texas, is the most populous, with 496 residents, followed by Turkey Creek, La. (357) and Turkey, N.C. (267).

Source: U.S. Census Bureau



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# Rockford Real Estate Trends – October 2008

In spite of everything you may be reading, homes continue to sell in Rockford. The following statistics are the latest for sales of homes & condos in this area:

October 2008 Sales: 344	October 2007 Sales: 469
Average Oct. 2008 Sale Price: \$138,478	Average Oct. 2007 Sale Price: \$143,854
Total Listings Sept. 2008: 3456	Total Listings Sept. 2007: 3462
Total Sales 2008 Year to Date: 3490	Total Sales 2007 Year to Date: 5116

Sales have remained relatively steady through the last 4 months with totals of 369 for July, 373 for August, 370 for September....and, of course, October reported above at 344.

Mortgages remain available for most buyers at favorable rates. The following rates are approximate:  
30 Year Conv. Fixed: 6.25% to 6.85%/15 Year Conv. Fixed: 5.75% to 6.50%/FHA & VA 30 Year: 6% to 6.75%

The Top 5 Sales in Winnebago & Boone Counties for October were:

1654 Summerwood Ln. Belvidere, IL -- Listed: \$999,999, Sold: \$900,000. (5.85 Acre Estate in Boone County.)  
2856 Lowden Rd., Oregon, IL -- Listed: \$995,000, Sold: \$825,000. (20 Acre Estate on Rock River, Ogle Cty.)  
11155 Walton, Roscoe, IL -- Listed: \$645,000, Sold: \$595,000. (Resale in Briarcliff area)  
1980 Winding Prairie, Belvidere, IL -- Listed: \$525,000, Sold: \$465,500. (Resale in Boone Cty.)  
9623 Pebble Creek Cir -- Listed: \$469,000, Sold: \$425,000. (Located in Stonegate of Boone Cty.)

## Say Yes to

Buying or selling a home can seem like an overwhelming task. But the right REALTOR® can make the process easier — and more profitable.

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## DID YOU KNOW

The top five biggest renovating mistakes are: avoiding permits, setting an unrealistic budget, hiring the wrong contractor, taking on more than you can handle and overbuilding for your neighborhood.

Source: HGTV



Do you know someone who is thinking about buying or selling a home? **Please mention our names.**

This newsletter is for informational purposes only and should not be substituted for legal or financial advice. If you are currently working with another real estate agent or broker, it is not a solicitation for business.



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