

April 2015

HOMEFIT

Exercise the Best Ins and Home Ownership

**Working From Home?
Create Your Space
for Maximum
Productivity**

**Stay Put,
Remodel,
or Move?**

**Dress Your Home
for a Quick Sale**

**Is a Smart Home
Really Smart?**

**Mow Smart with
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Kitchens Sizzle**



Letter from the Editors



When it comes to home ownership, it is all about the big decisions. Whether you are looking at moving soon or you're already living in a home you love, there are decisions to be made, and this month, we want to help!

Sometimes, you know you don't care for the way things are set up in your home, but what should you do? If you are torn between staying, remodeling or moving, we break down these core choices for you.

Working and playing should always have separate places in our minds, but they need to have separate places in your home as well. Let us teach you how to carve out a home office from your existing space.

Smart homes let you control everything from the climate to the security from your smartphone or tablet, but is it all it's cracked up to be? We give you the facts.

Whether you are an amazing cook or you could burn water, there's really no place that is like the kitchen. Maybe you are making a four course meal or you just want to bake a pizza. Either way, read these tips to make your kitchen hot, hot, hot!



When you want to sell your home, a quick sale is one of the best things in the world. Use our tips to make sure that people see your gorgeous home for the gem that it really is, and to ensure you get the quick sale you've been dreaming of.

Mowing a lawn seems simple enough, but when you think about it, there are things you can do to make the process better and faster.

We believe that your home should be exactly what you need it to be, and that is what we are always trying to help you achieve. We hope you enjoy this issue, and that you pick up a few new tricks!

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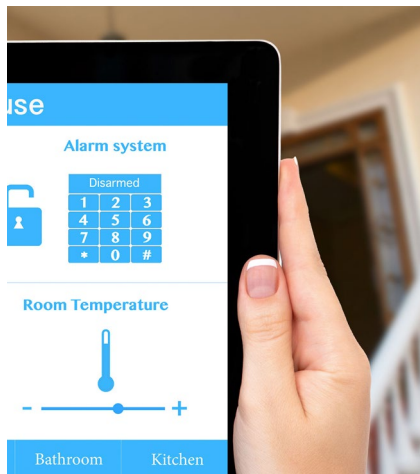
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Stay Put, Remodel, or Move?

There are plenty of reasons to think about selling your home, and most of them are quite individual.

Maybe you are expanding your family, or you have a job opportunity in another city. Maybe your kids have flown the nest, and keeping a large family home doesn't make financial sense anymore. Whatever the reason, there are various factors to consider when it comes to choosing the right time to sell.

One of them is whether remodeling would significantly increase your property value. Is it time to pack up boxes and hit the road? Or is it time to start seriously crunching numbers and planning for the future? Only you can decide.

Reasons Not to Sell

Usually, if you're thinking about selling, there's a good reason. But there may also be a crucial reason to wait.

During the housing crisis, many homeowners lost equity thanks to plummeting home values. It's not ideal to sell your home when you owe more than it's worth, or when you will barely be able to turn a profit.

Look at the amount you owe in home loans, then factor in closing costs and real estate agent commissions. Does selling now still seem like a good idea?

If you haven't spent enough years in your home, making the money back that you've put in can be a challenge.

You also might avoid selling because of falling home prices in the area. While most real estate agents will advise you not to chase the market, it can't help but feel disheartening to look at recently sold properties in your neighborhood and realize they went for considerably less than the asking price. It's okay to wait a year or two for more favorable conditions.



Considering a Remodel

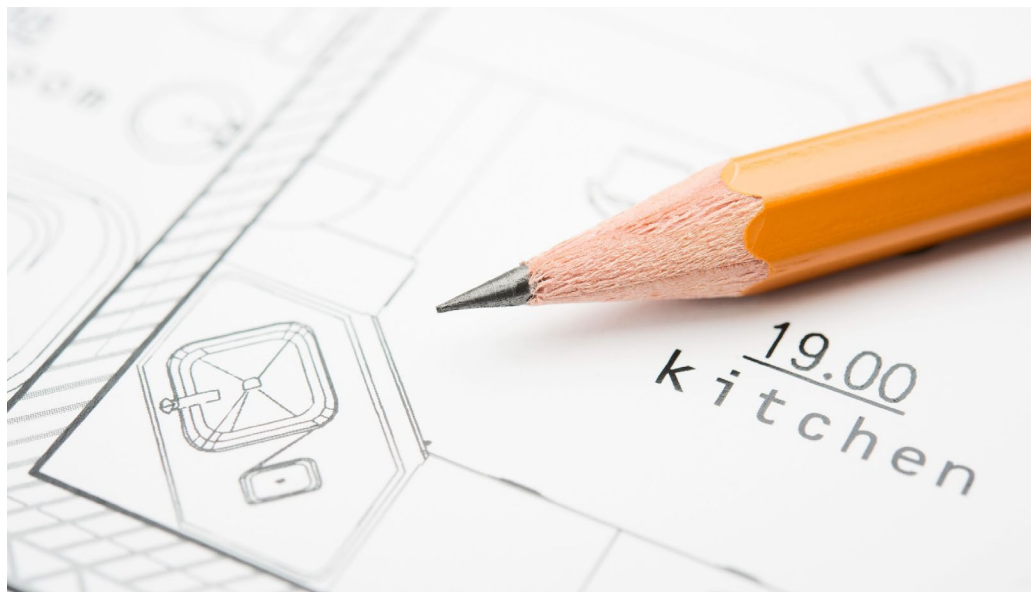
While you're waiting for the right time to sell your home, it's important to think about the type of home remodeling projects that might increase your property value enough to be worth the costs involved.

If you're looking for a quick, attractive offer to buy, sometimes a new kitchen or a porch can sell a home in an instant. But not every project has to be so glamorous. There are smaller, more affordable projects that will spruce up your house, whether you intend to stick around a while or not.

Before you think about tackling a remodeling project, big or small, it's worth it to have an inspector point out the house's major problems.

You don't want to spend your budget on pretty bathroom tile when there are serious issues with your plumbing. Plan to tackle the major, practical remodels first before moving on to aesthetics. Then do your homework and discover what you can afford to remodel that will pay off.

Usually, changes to the exterior of the home such as a new front door or fresh coat of paint are great because they give the house a strong first impression. Buyers respond well to kitchen and bathroom fixes, even if it's simply repairing chipped counter tops or installing new faucets and shower heads. It pays to think about the details.



Remember, it's better to avoid remodeling projects that don't pay off. These include large swimming pools, add-ons with layouts that make no sense or which are simply impractical, and anything that increases the price of your home far above similar homes in the neighborhood.

Should You Just Move?

Sometimes, there's not enough room in the budget for remodeling. If you want to make changes to your home for your own family's comfort, and not simply to increase sale price, you might be dreaming of something far more drastic than is realistic for you.

Moving might simply make more sense, and the attic bedroom or landscaping overhaul that you're imagining is too costly and time-consuming for your personal situation.

That doesn't mean you should list your home right away, with no repairs. Even sellers in a major hurry will invest in

smaller projects like updating the electrical system or patching cracks in the concrete.

If time is the major factor in what you choose to remodel, remember that remodeling can help you sell quickly once the home is on the market, while selling a house with noticeable problems can take longer.

If it's money, don't despair - many major remodeling projects don't return full costs anyway, so you may be fine skipping the shiny extras.

Deciding whether to sell your home, and when is the best time, is a personal choice based on job commitments, family, and finances.

Investing in home remodeling can inspire you to give your neighborhood a second try, or it can help you impress buyers. Consulting with real estate agents, contractors, and inspectors is the best way to help you understand your options.



Working From Home? Create Your Space for Maximum Productivity

There are many benefits to working from home, such as the freedom to set your own schedule and work at your own pace. The key is to create an office space that maximizes productivity.

An optimal workspace not only benefits you, it can make your home more attractive to potential buyers. A house with an office can sell more quickly than one without.

Here are three things that should be kept in mind when creating a home office space.

1. Location

It is important to choose a space where you will be comfortable spending many hours. You will want to ensure that there is sufficient space for all that you need to do and so that you are not cramped and uncomfortable.

Spare bedrooms are among the most popular choices for home office spaces, but many homes provide other options. A formal living room, attic or dining room that does not get a lot of use can also be good for an office.

The nature of the work should also be considered when choosing the location. For example, the office should look professional and tidy if there will be clients visiting regularly. A separate entrance and bathroom may also be good features.

Distractions are another factor in choosing a location. An office space located off the kitchen or in other high-traffic areas will not be conducive to productivity, especially in a home with children or pets. Likewise, a room with windows may be less helpful for those who are easily

distracted when compared to a windowless basement. On the other hand, some individuals may want a nice view as they work.

2. Functionality

When creating a space for work, functionality is obviously very important. The office should be able to fit everything that is needed for your work. It is a good idea to draw a floor plan before making any purchasing decisions. Knowing how much operational space there is can help when choosing the type of equipment to buy.

Offices need good lighting. Effective lighting can reduce eyestrain and headaches. Natural light from a window can be helpful and a nice view can provide you with a break from your computer monitor periodically. When using natural light, monitors will have to be positioned to minimize glare

from a window. Table lamps are a good option for providing warmer artificial lighting while opening up many design opportunities.

Furniture should be chosen with ergonomics in mind with the most important element being the desk chair. It is important to recognize the fact that this chair may be heavily used and therefore should be chosen carefully.

Aside from a quality chair, it is important consider work surfaces. Desks, counter tops and drawing boards will be necessary depending on the type of work to be done in your office. It will also be important to have surfaces for other equipment such as printers, sewing machines or servers.

3. Cost

Remodeling Magazine's Cost vs. Value Report estimates that

a functional workspace will cost about \$29,000 on average. This amount is flexible and it is entirely possible to create a usable office for far less, especially if you are willing to take on some of the work.

The ways in which a home office can reduce taxes should also be considered when calculating the cost. The costs associated with a home office may be deducted whether you are self-employed or an employee.

It is possible to find out how much a home office will save you by measuring the office space and calculating its percentage of the home's overall square footage. That percentage may be used to determine the office's share of home expenses and that share may be eligible for a home office deduction. This information is general in nature, is not complete, and may not apply to your specific situation. You should consult your own tax advisor regarding your tax needs.

Aside from the tax benefits, a home office that is devoted exclusively to work is more efficient. Having a dedicated space means that papers and equipment will not have to be moved every time the room is needed for something other than work. Dedicated space also keeps work from interfering with your personal life.



Is a Smart Home Really Smart?



Smart homes take great advantage of modern building techniques and automation technology to give you a new control level. A smart home may be built from scratch with automation as a key design goal or constructed from an existing home during renovation. In both cases, they offer several advantages over a conventional home.

Security

Smart homes have security systems that do a better job of preventing home invasions and intrusions than those that need manual setting. Aside from that, these systems have advanced capabilities to warn residents of potential threats on the inside of the home or on the property.

A lot of owners connect their smart home security systems to their city or town's warning system. This is done in order to obtain advanced warning during or before a natural disaster. A smart home's fire alarm system can also be set to unlock the door and notify the local fire department.

Safety

With a smart home, electricity can automatically be adjusted to different voltages for various devices and appliances. Additionally, unlike conventional electrical systems found inside a house, the electrical system in a smart home provides power only to outlets that have appliances turned on and plugged in.

The electric controller found in a smart home also monitors the circuitry inside the house. It has the capability to disconnect power when a short circuit occurs. Sensors in a smart home can also detect gas and water leaks.

Entertainment

Smart homes, also known as super homes, provide the best visual and sound quality available for home entertainment systems. The television will be able to display what is online, and residents have the capability to listen to music in any room located inside of their home. Internet access will allow you to download multimedia files to your stereo system and record your favorite television shows.

Savings

Because a smart home has the capability to regulate the use of utilities, homeowners can realize significant savings on their utility bills. Aside from that, you can adjust the utilities to take advantage of lower rates. At the same time, less waste means that you will not be billed for utilities

used in devices and appliances that are otherwise always on.

Aesthetics

Although this might be the most obvious advantage, one of the main reasons people want to have a smart home is because it adds a wow factor. Unlike conventional homes, a smart home has an appearance that is completely-polished thanks to the clever utilization of remotes and touch screens used to control audio equipment, lights, blinds and other devices. More frequently than not, a smart home also offers cabling that is pre-wired into the wall cavity.

Accessibility

A smart home may have accessibility technologies that are helpful for disabled or elderly people. Voice-command systems can do things such as locking doors, controlling lights or operating a telephone.

Superior Thermal Comfort

Another benefit of purchasing a smart home is that you can experience superior thermal comfort. During the winter when the sun is much lower in the sky, the smart home's passive design will maximize warmth and light from the sun. Thermal mass features will absorb the heat of the sun and radiate warmth into the room when the sun has disappeared.

The home's thermal envelope will also make sure that this heat is retained instead of escaping

outside. This keeps the home cozy and warm throughout the winter evenings.

Passive design acts differently when it comes to summer. It will block the heat and stop the sun from directly entering the home. It will absorb the heat that people do not want in their home during the day and release it later in the night when it is more useful. If there is a breeze blowing, smart homes will utilize natural cross ventilation and release hot air through high windows and vents thus keeping the home naturally cool.

Resale Value

When the time comes to sell a smart home, you will have lots of effective selling points. You can explain the system and describe how much it makes life easier. A home that features a wide range of automated systems has the potential to be sold much more easily than a conventional home.

The perception that purchasing a smart home is an expensive endeavor has dampened customer enthusiasm. However, people who choose to purchase this type of home can experience significant savings on their utility bills and good security.

Smart homes are no longer considered a vision of a science fiction writer or a trendy purchase. As they become more affordable, these homes are a good investment. All in all, smart homes are a staple of the present and not a wave of the future.



7 Ways to Make Kitchens Sizzle

Small spaces can be a more daunting task to design than large ones. This is especially true when you add style and storage to the usual kitchen challenges of function and features. Whether you have a large space in your home or live in a small high-rise condominium, a few decorating tips will help you end up with a great kitchen designed just the way you like it.

Open the Kitchen Up

Kitchens can often feel claustrophobic when overhead cabinets are towering in tight spaces. A lot of people cannot reach their contents and there is not a lot of space for a ladder or stool.

If you can get organized, trade the top cupboards for open storage. You can also consider spice or magnetic knife holders, pot racks and shelving instead. It will make your kitchen more spacious, and it is also a great way to show off your favorite shiny pans, dishes and even artwork.

Downsize the Kitchen

Everyone should accept the fact that you cannot have a kitchen that accommodates cooking duties, recipe hunting, laundry, mail and schoolwork. Unless you do not cook at all, the main focus of the kitchen is meal preparation.

Make sure you have the work areas and appliances that you need. Using innovative or scaled-down appliances such as single sinks, freeze drawers and pint-sized microwaves may also help save a bit of space. The function is there without all the square footage. If kitchen workspace is at a premium, you should consider a counter-topped cart or a small-scale island that can be put away in a closet when not in use.

Light It Up

Similar to any room in the house, the kitchen needs a combination of atmospheric and functional lighting. Fluorescent lights that cast a bluish tint impact the

colorization of things in the room including food. In order to counteract it, consider hanging pendant lights that illuminate everything in a color that is more appetizing.

Aside from that, think about using incandescent lighting underneath the upper cabinets that shines down on counter tops. It will increase the shadowing in the space when it is directed at the cabinetry. It also gives the area a much greater visual movement through dark and light contrast as opposed to cabinetry simply showing the cold blue of a fluorescent lighting feature.

Paint Backsplash Tile

To make your kitchen sizzle, do not replace the backsplash. All you have to do is paint it. It is faster and less expensive than replacing everything. To do this, first scrub the backsplash using

a solution that is 50 percent ammonia and 50 percent water then rinse and dry it.

Repair any missing or loose grout then sand the surface and vacuum away the dust using a very fine-grit sandpaper. Put on the primer and then use tile paint that can be found in any hardware store. The paint should dry for 24 hours before applying a second coat.

Look Into It

One of the best ways to make a kitchen sizzle is to incorporate glass. This enables people to see through the objects and enhance the feeling of spaciousness or what home designers call negative space. Try adding a glass tabletop, counter top or glass door cabinets.

Glass kitchen doors facing the outside or to the next room can

expand the space visually. In fact, there is even highly reflective glass tile that can provide the sparkle needed. Mirrors placed strategically or located in a backsplash can lighten up the look.

A window that passes through into the next room adds to the kitchen's visual appeal. If you do not have one, consider adding architectural detail and airiness by punching a counter pass or an arched window through into the next room.

Safety is Important

No matter how beautiful a kitchen looks and how well it performs, it will not make a difference if a fire breaks out. According to the National Fire Protection Association, cooking is the main cause of house fires.

When improving your kitchen, think about additional safety systems. Using tactile floors to avoid falls and ovens that are placed within easy reach of all family members can help prevent accidents.

The Bottom Line

It is easier than most people think to really make a kitchen shine. With a little planning and work, you can have a kitchen that will impress guests and keep you happy.



Dress Your Home for a Quick Sale

Selling a house is stressful enough without having it languish on the market. According to the National Association of Realtors, nearly half of all houses that are for sale were sold in less than a month during the prime buying season last year.

However, if you ignore some basics about presentation, you may find that your home remains unsold while eager buyers snap up similar homes. First impressions count with home buyers. In order to give your property maximum appeal, you should follow some important advice when it comes to presenting your home.

Put Out a New Welcome Mat

A potential buyer lingers the longest at the home's front entrance. They focus all of their attention here as the real estate agent gets the key from the lockbox.

Doors that have cracked, dingy paint, porch lights that are encrusted with dead bugs and mats that have long worn out their welcome are not a great invitation for a person who wants to purchase a home.

This is because they are going to immediately think that the rest of the home is dirty. Aside from general maintenance and cleaning, replacing or repairing the front door itself is perhaps the most effective way to spruce up the front entrance.

Make it Shine

A home that smells and looks clean is most attractive to the majority of would-be buyers. People buy on emotion, and they want to come in and feel that a place is ready to go.

They will also have the impression that the previous owner has taken good care of the property. Pet odor should be eliminated. Other items to have on a checklist to make a home shine includes washing windows, steam-cleaning carpets, wiping down halls and dusting blinds.

Do not forget to clean the inside of the oven and microwave. They will probably be opened during a home showing. If your lifestyle does not lend itself to maintaining a tidy and clean home, consider hiring a professional to go in weekly while the house is on the market to keep the counter tops and floors sparkling.

Clean the Clutter

All people accumulate stuff. When you have been in your home for a while, it begins to



take over. Due to this, you want to get rid of or hide some of these things to make the house show better. Always bear in mind that home buyers have a hard time looking past the clutter and seeing the actual home.

Additionally, a clutter-free home will seem larger. Start by clearing counter tops and then put away small appliances such as toasters. Once this is done, you can clear away makeup and other personal items in the bathroom.

Too many things out in plain view can register as a lack of storage space to a home buyer. Knickknacks, trinkets and personal collections should be kept away from view.

Think About the Furniture

Couches clinging to the walls is a typical decorating mistake. This is due to a common belief that rooms will feel easier to use and larger if all of the furniture is pushed up against the walls.

Rather than doing this, you want to float furniture away from walls and reposition it in comfortable conversational groups. Furniture can be arranged so that the traffic flow in the room is obvious. In many cases, this means keeping the perimeters clear.

Not only will this open up the room and make it larger, it also makes the space more user friendly. If you are nervous about doing something that is a bit radical, try an area rug first. If this is satisfying, you can move the



couch and see how it looks. If the new arrangement does not strike your fancy, you can always put things the way that they were before.

Spice Up the Kitchen

Kitchens tend to sell a property, and they need to be presented at their best. You want it to be spotless, and that includes the inside of ovens, fridges and cupboards.

If you have a nice coffee maker, leave it out on the counter. Although replacing old cabinets may not always be reasonable, they can be quickly outfitted or painted with new doorknobs or refaced with new doors.

A Coat of Paint is Always Good

A fresh coat of paint is the most inexpensive and easiest way for you to freshen up your house for a prospective buyer. Choose neutral colors that appeal to a wide range of buyers. Although a bold green wall may amaze some, other people are going to see it as a project that will require three coats of paint and two coats of primer to cover.

The Bottom Line

Selling a home can be daunting. Because of this, you should make sure that your home is memorable, inviting and stands out among the dozens of houses that a buyer may view.



Mow Smart with Useful Lawn Tips

When you look at your neighbor's deep green lawn, you may wonder what it takes to make your yard just as spectacular. From thinning areas to outright dead spots, a lawn is a microcosm of activity between the soil, grass and organisms hidden below.

Understanding the dos and don'ts of lawn care gives you a chance to have a prize-winning lawn with only minimal effort.

Rainy Day No-No

Always refrain from cutting your lawn until the blades are dry. Grass is a living plant, susceptible to disease and pests if damaged. When you cut wet grass, the mower blades slide and rip at the grass blades. Instead of a perfect cut, you are actually damaging

the length of each blade. Tears only allow pests and disease to infiltrate the grass.

Cutting the lawn when it's dry creates a better shearing process for a healthier lawn. You'll avoid gumming up the mower with wet grass blades too.

It's a Jungle Out There

When you neglect to mow the lawn, it can grow out of control. The blades may appear to have a jungle look to them as they wave in the breezes.

Don't be tempted to cut the lawn incredibly low, however. Even if you have a bushy lawn, only remove about one-third of the blades' lengths at a time. Grass needs enough length to photosynthesize, creating energy for normal growth. Cutting the

grass low removes their ability to photosynthesize. You'll have browning grass in no time.

Change It Up

Everyone appreciates a productive routine, but your lawn doesn't like repetition. In fact, lawnmowers are known to create track marks on the grass when you repeat the same mowing pattern each week.

Change up the pattern by driving the mower 90 degrees from its original position. You want the mower to press against fresh grass to avoid ruts in the lawn.

Try to always vary the mowing pattern, especially for ride-along mowers. The heavier the mower, the bigger chances you have of creating tracks across the ground.

Grass Grows at Different Rates

Every grass is classified as either a cool or warm-season grass. Knowing your grass type gives you a chance to mow it accordingly.

For example, warm-season grass enters dormancy in the fall and winter, but grows exponentially in the spring and summer. Cool-season grass reacts in just the opposite way to warm-season types.

You'll barely mow the grass in the fall and winter when warm-season grass is dormant. Spring and summer may require you to mow once or twice a week. Lawns flourish when you cut them properly. It only encourages them to grow more for better photosynthesizing.

Water Basics

Some people water their lawns too much or too little. Because

grass is such a widespread plant, it can be difficult to gauge its water needs.

In general, you need to water it so the first half inch of soil is damp. You don't want soggy or dry soil. Damp soil allows moisture to feed the grass roots while still retaining some oxygen for absorption into the grass blades.

You can use a hand screwdriver to press into the soil if you're unsure of your watering strategy. The screwdriver should have damp soil along a one-half inch of its length.

Clippings are Good

You may watch professional landscapers push or ride on mowers with huge bags to catch the grass clippings. However, it's actually better for your lawn to have those clippings dropped right back to the soil.

Because you only cut one-third of the grass's length at a time, the small clippings can't block the sunlight or rain down to the roots. In fact, the clippings mulch directly into the soil, creating an instant fertilizer for the lawn. Nutrients, moisture and oxygen all converge to form a healthy soil environment for strong grass.

Test the Soil

Never blindly throw fertilizer across your lawn in the spring. It's best to use an at-home test kit to see if your soil is healthy enough for strong grass growth. Tests typically tell you about salinity, pH and mineral content. You can take that information and base your fertilizing processes off of it. If your pH is too high, you may need to alter it to a level where grass can grow freely. Soil science is crucial to healthy grass. With the right nutrients, grass grows deeply to make it more resistant to stress, including drought and heat.

If you're particularly confused about your lawn's needs, take a sample of the soil and grass to a local university. Scientists routinely test local soils to enhance farming and other land needs. You get an accurate account of your soil's needs while helping the local environment simultaneously. A healthy lawn is a reflection of the rich soil below.



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