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# ∞ HOMES

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# New Hampshire HOMES & Home Improvement

Your guide for New Hampshire home owners & home seekers

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## Greening your home: Start at the tap

In today's environmentally conscious times, it seems we're surrounded by the need to shop, act and live "green."

According to Kevin McJoynt at Danze, Inc. some of the most important green choices we can make are right within our own home.

"Water shortages, energy demands and the cost of transporting water continue to rise," he says. "Finding ways to simply reduce our usage without dramatically altering our lifestyle could save billions of gallons of water each year in the United States."

McJoynt offers up these tips on how to immediately conserve water (and save money) in your home:

■ Replace older toilets (1992 or earlier) with newer, high-efficiency models. They operate at 1.28 gallons per flush and could save 11 gallons of water per toilet per day.

■ Be sure to turn off the tap when brushing your teeth - it could save nearly 3,000 gallons of water per year.

■ According to the Environmental Protection Agency WaterSense program, if every household in the United States installed WaterSense-labeled bathroom sink faucets, we could save more than \$350 million in water utility bills and more than 60 billion gallons of water annually, plus \$600 million in energy costs for heating the water. (ARA)

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# Go big or go home with your redecorating?

## Why not both?

"Go big or go home." It's a popular sports chant that's found its way into numerous other aspects of American life. But when it comes to home decor, going big at home may not seem like an option, especially if your budget is less than grand.

In reality, it is possible to make a big difference in your home decor on just a moderate budget of \$5,000 or less. The room that will give you the biggest "wow" for your investment is the one your guests spend the most time in - the living room. Here are some tips for getting that "go big" feeling for less money.

### Do it yourself

Look for high visibility projects that you can reasonably do yourself, like painting, tiling or even installing murals for living rooms. Keep in mind your level of DIY skill and how polished and professional you can reasonably expect your finished product to look. If you choose a project that's a bit above your current skill level, make sure you prep for the new experience with plenty of research or a hands-on class. Many home improvement stores offer low-cost or even free classes on popular home improvement projects.

### Big projects look ... well, bigger

It's no mystery why repainting the walls, changing out flooring or switching window



AFTER



BEFORE

treatments all make such an impact on how a room looks. The bigger the surface area of the design element you change, the greater its affect on the room's overall appearance. Making a design change to a large room element can allow you to generate major impact with a relatively minor investment of

money. Window treatments can add up if you go with custom options, but if your windows are standard sized and you're a savvy shopper, you can track down bargains that will allow you to dress up your windows for as little as a few thousand dollars. Painting is even more cost effective, and you can redo a large room for a few hundred dollars.

### Borrow a designer's trick

When it comes to grand statements, designers have a trick or two up their sleeves. They also know how to make the most of a shoestring budget, so look to popular designer tricks for inspiration. One interior design technique

that has held its popularity against the test of time (and the economy) is a wallpaper mural. Adding a custom wall mural to your interior design plans offers the opportunity for creativity and customization, and maximizes the use of your wall space in making a grand statement.

You can find plenty of online options at websites like MuralsYourWay.com, many for less than \$1,000 and most for well under \$3,000. They're easy to install, and you can even opt for the type that is removable and reusable. So if you tire of the look, you can take it down and move it elsewhere, fold it up and store it for another time and even color match it to your wall paint color. (ARA)

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# Don't compromise your family's fire safety

Most people have experienced the shriek of a smoke alarm when cooking a meal or stepping out of a steamy shower, when there is no hazard present. The instant reaction is to find a way to silence the alarm.

Since many of these day-to-day issues are difficult to avoid, the best solution to virtually eliminate the nuisance and keep your alarm intact is to choose a smart smoke alarm, such as the loPhic smoke and fire alarm. With a microprocessor that changes sensitivity according to the nuisance source, the loPhic smart technology is inherently immune to elements such as dust and steam.

In addition to safely reducing nuisance incidences by using a smart alarm, families should take the following steps to ensure fire safety in their homes:

- Smoke alarms should be installed in every bedroom, outside each separate sleeping area and on every level of the home, including the basement.

- Smoke alarms are an important part



of a home fire escape plan, but remember they are only one step. Keep your family pre-

pared for a fire emergency by creating a plan and practicing it once a month. (ARA)



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# DIY projects refresh your space in 1 weekend

Home and style magazines, social media and interior designers on TV are inspiring more homeowners to transform their spaces into places they love. Projects range from renewing your bathtub to refreshing your backyard deck, and can be completed in just one weekend. With the help of Rust-Oleum Project Solution Kits, it is now easier for novice do-it-yourselfers to achieve professional-looking results on a limited budget. Here are four guidelines before starting any project:

■ **Imagine.** Picture your room finished and determine what improvements will create the greatest visual impact. Instead of giving your garage a complete makeover all at once, start with revitalizing your floor with a stain- and fade-resistant coating. A clean and updated floor will help you see which areas should be tackled next.

■ **Prioritize.** Starting with one project at a time will help you see results more quickly. Once your first project is complete,



it will provide motivation for other items on your to-do list. Flooring is a great starting point for many homeowners as it sets the tone for a space. Products like the Rust-Oleum Wood and Laminate Floor Renewal Kit can remove scuffs and scratches from your indoor floors, while the Rust-Oleum Wood Deck Renewal Kit can beautify and protect your deck for outdoor entertaining.

■ **Identify.** Stretch your remodeling

dollars by identifying areas in your home that can be improved using limited resources. For example, bathrooms are smaller spaces that allow you to maximize your budget and enjoy the results every day. For less than \$50, the Rust-Oleum Tub and Tile Kit includes all of the cleaning and etching tools needed to update the look of your bathroom by changing the tub or tile color - and it saves the cost and mess of buying and installing a new tub or tile.

■ **Schedule.** Time-intensive projects can create disorder and take over your entire living space for weeks. All-inclusive kits save you time at the home improvement store and help you accomplish projects, from start to finish, in one weekend or less. An unused spare bedroom with water spots on the ceiling and outdated wallpaper can turn into an inviting space for guests with the help of the Rust-Oleum Water Stain Repair Kit and the Zinsser Wallpaper Removal Kit.

Indoors or outdoors, home improvement project kits can help you fix common household problems and extend the life of your favorite features. Many projects can be completed for less than \$100, providing budget-friendly options to refresh your home from floor to ceiling.

For product information or more helpful DIY tips, visit [www.rustoleum.com](http://www.rustoleum.com). (ARA)

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## When parties move outdoors, try these simple ideas

No matter who or how many guests, you'll want to create a memorable gathering that keeps people talking. Plan your next summer celebration with these no-fuss party ideas.

■ **Set a festive table.** Instead of using flowers as a centerpiece, try a decoration that is functional yet stylish like mixing citronella candles with tea lights to keep away pests and adding atmosphere. And don't forget about the picnic table itself; add an umbrella, gingham table cloth or a fresh coat of paint.

■ **Set up tables in different locations throughout the yard to encourage guests to roam.** Host a salad bar in one location, desserts in another and allow guests to move around frequently to socialize.

■ **Capture every moment.** Hosting duties can leave you busy with prepping food and greeting guests, so ask one guest to take photos throughout the gathering. Surprise guests with a post-party slide show or digital album.



■ **Make cooking a family affair.** Preparing for any gathering - large or small - can be a lot of work, so get the whole family involved by inviting them into the kitchen and assigning roles.

### TRIPLE BERRY MOUSSE TART

#### Ingredients

- 1 2/3 cups vanilla wafer crumbs
- 1/3 cup quick rolled oats
- 5 tablespoons firmly packed brown sugar
- 5 tablespoons butter, melted
- 1 1/2 cups heavy cream, divided
- 3 tablespoons sugar, divided
- 1/2 teaspoon vanilla extract
- 1 (8 oz.) package cream cheese, softened

- 3 tablespoons boiling water
- 1 envelope unflavored gelatin (2 teaspoons)
- 1 (12 oz.) jar Smucker's(R) Orchard's Finest(R) Northwest Triple Berry Preserves, divided
- 3/4 cup fresh mixed berries

#### Directions

**1.** Combine cookie crumbs, oats and brown sugar in medium bowl. Stir in melted butter with a fork until evenly moistened. Press into 8-inch spring form pan.

**2.** Beat 1 cup heavy cream until stiff peaks form. Beat in 2 tablespoons sugar and vanilla. Place cream cheese on microwave-safe plate. Microwave on HIGH 15 to 20 seconds or until very soft. Add to whipped cream, beating until smooth. Pour boiling water over gelatin in small bowl. Stir about 2 minutes or until gelatin is completely dissolved. Beat into cream cheese mixture until blended. Stir 3/4 cup preserves. Spread over crumb crust. Chill 2 hours or overnight.

**3.** Beat remaining 1/2 cup heavy cream until stiff peaks form. Beat in 1 tablespoon sugar. Place in resealable plastic bag. Cut small corner off bag. Remove outer rim of pan. Place dollops of whipped cream around outside edge of cake. Stir remaining preserves with fresh mixed berries. Spoon evenly in center of cheesecake.



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# Why more people are installing saltwater pools

One of the hottest summers in US history has sent everyone scurrying into their pools to cool off, and the biggest new trend in swimming pools is salt water. First developed in Australia, saltwater pools offer several advantages over conventional chlorine and have become incredibly popular in the last decade.

People no longer have to tolerate the eye-burning, nose-curling sting that comes from chlorine. Saltwater pools only have one-tenth the salt of ocean water and about one-third when compared to human tears. They are also gentler on the skin and hair than traditional chlorine pools. And pool owners don't have to purchase, store, and handle harsh chemicals, so maintenance is easier, more convenient, and saves time and money.

Across the country, more chlorine pools are being converted to salt water and today there are more than 1.4 million saltwater pools in operation nationwide. An estimated 75 percent of all new in-ground pools are salt water, compared with only 15 percent in 2002, according to data published in Pool & Spa News.

Since the Evergreen Commons senior center in Holland, Mich., converted its 65,000-gallon pool to salt water, members have been pleased with the results. "The minute you walk into the pool area you notice a big difference," says Jodi Owczarski, the center's community relations director. "There is no longer that

chemical smell. People also tell us that the water is much softer. In the old pool, people said they sometimes had to wash twice to get all those chemicals off, but in this pool, they only have to wash once. All in all, people have been thrilled with this new system."

In saltwater pools, chlorine is automatically produced as water passes through the generator. As the water exits the generator and enters the pool, the sanitizing chlorine reverts back to salt, and the process repeats itself, conserving salt and keeping sanitizer levels balanced.

Saltwater pools require less maintenance than traditional pools, but pool owners still should test weekly for pH and chlorine, and monthly for other water balance factors and for salt levels, which can drop due to splash-out, rain and filter back-washing. Most pool owners test their pool water themselves with test strips and periodically bring a sample in to a pool retailer for testing.

Anyone who has made the decision to move to a saltwater pool should make certain they use salt specifically designed for that use. An average 20,000 gallon pool requires 530 pounds of salt at startup; with quantities that large, even small amounts of contaminants within the salt can cause pool problems. That's why ultra-pure salt is best for salt water pools. Salt water systems can also save money in the long run over chlorine-based alternatives.



There have also been questions about the effect of salt water on pool construction materials, decks and surrounding structures. When pools are properly constructed and normal maintenance is followed, salt water has no effect on pool finishes, equipment and decks. Most materials are suitable for salt water pool construction, and most kinds of stone and decking materials will last if treated and sealed properly and periodically rinsed off.

If you're considering a saltwater pool, talk to a knowledgeable builder or retailer, or get some insight from other saltwater pool owners. You can also find more information at the Salt Institute website. (ARA)

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# Don't let pesky ants put a damper on your summer

Ants, though often small, are the biggest pests of the summer for homeowners. They can enter homes through tiny cracks, looking for water and food - mainly sweets, meats or greasy foods - in the kitchen or pantry area. Ants may also be forced inside because of the weather, in search of a cooler or drier environment and better living conditions.

They leave an invisible pheromone trail for other ants in their colony to follow once they find a food source. Ants can nest in lawns, walls or under foundations.

The most common types of ants to look out for this summer include:

- Argentine ants are one of the biggest problem ants across the country. Colonies may contain hundreds of queens and can grow and populate entire city blocks. Nests are usually in moist soil. These ants travel in trails, foraging day and night and are about one-tenth of an inch long. They prefer sweet foods.

- Fire ants use their mandibles to attach themselves to prey and inject venom through their stingers. They are very active and aggressive and will sting humans and animals repeatedly, sometimes leading to death.

These ants are reddish in color and are about one-fourth of an inch long. Nests can be



one to two feet in diameter and stand over a foot tall.

- Carpenter ants are among the largest ants, but the worker ants vary in size and range from one-fourth to three-eighths of an inch long.

They establish their colonies in wood by cutting passageways through the grain and can be as destructive to homes in the Northeast as termites are in the South. However, they do not eat wood and instead feed on sweets, meats and other insects.

- Pharaoh ants are tiny light yellow ants that are capable of traveling and nesting throughout a building. They rely on artificial heat in buildings to survive, but can also nest

outdoors in lawns and gardens in warm weather. These ants prefer sweets but will eat any type of food.

- Pavement ants are small, dark ants that construct mounds of soil between slabs of a sidewalk, brick pavers or driveways or indoors in walls and under floors. They will eat many things, but prefer sweet and greasy foods.

"Most of these ants can make a living inside or outside your home," says Dr. Ron Harrison, entomologist and Orkin technical services director. "They are looking for the basics - food, water and shelter, and will

make their home just about anywhere."

Harrison recommends the following tips to keep your home safe from ants this summer:

- \* Clean up spilled food and drinks quickly.
- \* Pick up your pet's food at night, and don't feed pets outdoors.
- \* Keep children away from fire ant mounds.
- \* Keep your yard mowed to 3 inches or shorter.
- \* Hire a pest control professional for treatment.

For more information, instructional pest safety videos or to receive a free home inspection, visit [www.orkin.com](http://www.orkin.com). (ARA)

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# Think of lighting as art for your home

Lighting is possibly the most powerful tool you have when it comes to interior design. It does not make sense to invest in beautiful furniture, rugs, paintings and accessories if they are in the dark. The perfect light fixture not only illuminates a space - it is also a beautiful, decorative design element.

"When looking for a light fixture, think of yourself as a curator looking for a perfect piece of art," says interior designer Laurie Smith, known for her role as a featured designer on the hit television show *Trading Spaces* (2000-2008). Smith says, "Like art, a fabulous fixture can make a strong design statement, as well as provide illumination for your space."

Often consumers do not realize the difference updated lighting can make in their homes. Smith suggests finding one special piece and building a room around it. "In design school, we learned that lighting is the most exciting and mysterious medium in design. Lighting is sculptural; it's textural, it's exciting," she says.

"There are so many varying styles and designs in lighting today that the possibilities are endless. Different materials and shapes are

just part of what goes into determining that perfect fixture," says Smith. "For instance, do you want the shape of your piece to contrast with your room's schematic or coordinate with it? Taking a traditional fixture and placing it into a modern setting creates interest through contrast, while taking a sleek modern fixture and putting it into a traditional setting infuses new vitality and a sophisticated accent."

With so many choices on the market, the task of selecting a light fixture can be difficult and overwhelming for many homeowners. It's just a matter of developing a plan or one idea. To help consumers get started, Smith talks about the importance of lighting to interior design in a new video series. Each minute-long video, created by the American Lighting Association, focuses on a different aspect of lighting and ways to incorporate it into every homeowner's design plan.

**Videos in the series include:**

- \* Choosing the Right Lighting Fixture
- \* Find an Object of Inspiration
- \* The Impact of a Single Lamp
- \* Lighting Fixtures as Art

The videos can be viewed on the ALA



website at [www.AmericanLightingAssoc.com](http://www.AmericanLightingAssoc.com).

Whether looking for one fixture or a complete lighting design plan, a great place to start is at an ALA-member lighting retail showroom. There you will find professionally trained staff to help you select the perfect light for your space. To find a local ALA showroom, call 800-605-4448 or go to [www.AmericanLightingAssoc.com](http://www.AmericanLightingAssoc.com). (ARA)

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# Save with tips for smart home improvement

Whether it's a little tidying up, or a full-on home repair, some tips will help you complete your projects without a lot of headaches.

## Winning the battle against rust

Before the winter weather gets here, make sure all the imperfections around the house are taken care of. Metal products that haven't been properly winterized or have simply been out in the elements too long can begin to show signs of wear and tear, and worst of all, rust. Combating rust can be a real challenge, and too often, people would rather toss out the rusty bench, garden tools or even the lawn mower and simply buy something new.

Protecting your items from rust is easy with a little help from the new Rust Protector spray paint from Krylon. It dries in just eight minutes, so you don't have to worry about grass, leaves or other particles getting stuck in the fresh coat of paint. Plus, it provides the ultimate protec-



tion against rust, keeping your outdoor items looking like new, regardless of the elements they face.

## Continue cleaning up outside

Give the outside of your house a little TLC. Start with the roof and gutters, since they've collected a lot of buildup and have experienced their share of wear and tear throughout the colder months. No one wants to spend hours dealing with inside water damage or worse - mold. Stop the drama before it starts by inspecting the roof and gutters and looking for damage such as holes, loose shingles or leaks.

And while you're outside, give your siding a glance, too. While you were warm and toasty inside this past winter, the exterior of your house was getting a beating. Cold weather,

snow, ice and even wind can cause problems to the siding, so be sure to address any issues quickly.

## Check for a cool breeze

With the air conditioner getting a lot of use this summer, it's a good idea to check if everything is running smoothly before it's turned off for the winter. Remember, your air conditioner is important because it not only keeps your home cool during the hot summer; it also dehumidifies your house and keeps mold from developing inside the walls.

First, check the AC filters and replace them if they appear dirty, since a dirty filter can cause strain and damage to your air conditioner by making it work harder than necessary. While your air conditioner is running, check the refrigerant levels by feeling the pipe connected to your AC unit. It should feel cool to the touch - if it doesn't you may be low on refrigerant.

## Make the inside sparkle

As you move inside, start off with small cleaning projects so you don't get overwhelmed. Scrubbing your bathroom, vacuuming your carpets and dusting every inch of the house can take some time. Simple tasks such as cleaning one room a day, clearing off cluttered countertops, creating an organization system and donating unused products to charity can get your house clean in no time. (ARA)



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## Create an upscale deck for less with easy upgrade ideas

Does spending time on your deck "do it for you" - or does your deck simply "do the job?" Your outdoor space should be an area that you truly enjoy and are proud to show off to company. You may not need a complete deck remodel to achieve that level of perfection. With some smart deck upgrades you can create an upscale look for less.

Start by looking at the railing. More than just a safety feature, the railing is one of the most prominent design elements of any deck, and changing it is a cost-effective way to make an eye-catching statement.

Aluminum railings are increasingly popular because they allow homeowners to introduce curves and angles to their deck design. Durable yet lightweight, aluminum won't rot or corrode, making it a good choice for the outdoors. One example is Deckorators aluminum railing kits, which come in a variety of designs that are black or white powder-coated to weather the elements, plus they're backed by a lifetime



limited warranty.

If you like the look of wood, but want something more durable without the maintenance hassles, consider railings made from

composite materials. With a look that emulates real painted wood, composite railing options won't split, warp, rot or suffer from insect infestation. (ARA)

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# Maintenance tips for lawn mowers, ATVs and other 'toys'

The summer season is a great time to bring out the big kid toys. Out come the boats, lawn mowers, four wheelers, dirt bikes and all-terrain vehicles for plenty of fun and excitement all summer long.

While summer doesn't have all the freezing, thawing or salt of colder months, which can cause a bit of havoc on equipment, it's still a good idea to protect your toys and gear from the elements so they go farther, and you can play harder.

As you bring all your machinery out this summer, keep in mind these care tips:

■ **Water and metal don't mix** - Heading out on the ATV, dirt bike and four wheeler isn't much fun if there isn't a large mud puddle to splash through. By the end of the day, it should be hard to determine exactly what color the



dirt bike started out as. But once the day has ended, don't just leave your equipment on the driveway. Give everything a good wash and then carefully dry it as well. This is a good way to keep rust from developing, and it allows you to quickly spot any damage that might have occurred to the finish.

■ **Added protection** - These machines are designed for hard use, but you can give them an even stronger layer of protection with a LINE-X Spray-On Protective Coating. These coatings are resistant to corrosion, abrasion, chemicals, protect against UV and water

damage, provide a non-skid surface and give your toys additional strength and durability for longer play. Find a LINE-X franchise dealer at [www.LINE-X.com](http://www.LINE-X.com).

■ **Keep the insides clean as well** - Just like your car, your lawn mower, boat and four wheeler also need regular maintenance to keep the engines running well. Always consult your owner's manual first to determine what kind of gasoline is needed, and what other maintenance items might be necessary. For example, grease, filter replacement, spark plug and batteries are items that should be reviewed and checked.

■ **Storage** - If you're using your toys frequently all summer long, it probably isn't in your best interest to constantly be putting the machines back into storage and out of the elements. But it is a good idea to find a protected location out of the sun, rain and hail, which can help protect the framework and structure of the machines. For boats, a boat cover helps tremendously, and for lawn mowers, ATVs and dirt bikes, a storage shed or space in the garage works well.

Giving your gear a little protection will go a long way to help you enjoy the equipment all summer long, and well into next year. Use these tips to keep everything in tip-top shape so you can go farther and play harder. (ARA)



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# Top kitchen upgrades that blend beauty and value

Nowhere else in the home must design and function marry as harmoniously as in the kitchen. The most-used room in the house is also the one where we spend the most work and leisure time, the one that gets the most scrutiny from potential buyers and the spot where most renovation dollars get spent.

Illumination and fresh air in a kitchen not only allow you to appreciate the beauty of the room, they ensure a safer, more comfortable work environment. Under-cabinet task lighting, pendants over a breakfast bar and upgrading an old box-style fluorescent with a more attractive, energy-efficient style can enhance the usability and look of a kitchen. Adding Energy Star-qualified skylights can also boost the appearance, appeal and efficiency of a kitchen. If you opt for venting skylights, they can help release hot air, moisture and odors while admitting additional light.

Accessories like decorator blinds with remote control ensure you can adjust the amount of light that enters your kitchen from a skylight while dressing up your decor. If a traditional skylight isn't right for your needs, you can still enhance the room with natural



light; tubular models like Velux's Sun Tunnel skylights use reflective tunnels to deliver light from above and are usually less expensive. Add

an optional light kit and the units provide light at night as well as during the day. Visit [www.veluxusa.com](http://www.veluxusa.com) to learn more.



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## Buying a home: Prepare by getting your finances in order

For those considering buying a home, the current real estate market presents some unique opportunities. One of the side effects of the economic roller coaster ride of the past few years is that home prices have gone down and more homes have gone on the market.



For buyers, that means more choices and better deals. However, those same tumultuous years also can teach buyers a lesson: Make smart buying decisions and be wise with your finances.

Impulsive buying is never a good idea when it comes to a purchase as significant as a home, but it was something of a trend at the height of the mid-2000s. Now, with banks lending far more cautiously, you need to be absolutely certain that your finances are in order - and healthy - to be able to get the best deal on your purchase.

There are a number of steps you can take to get ready to buy a home, and you might need to work on them simultaneously. Consider that you'll need to start saving, if you haven't already, but you'll also need to review your credit score and do what you can to either maintain it or work toward healthier credit. Both of these tasks will help make the home-buying process better for you.

Your credit is an important factor in determining the terms under which you can get a mortgage. Broadly speaking, the better your credit is, the more positively you'll be viewed by lenders - and that can lead to better interest rates. And because you'll be paying off your home for years to come, it's important to get the best rate possible.

Start by checking your credit report. You're entitled to one free check of your report, from TransUnion and other credit reporting agencies every year. As much as you need to check your report to find out what shape your credit is in, it's also essential to review it for inaccuracies or fraudulent activity, both of which can have a negative impact on your score. If your credit health needs some work, start taking action immediately. Paying bills on time, reducing your overall debt and limiting new credit inquiries can all help to build your credit - but be patient as it can take time for your positive actions to take effect. Nevertheless, the sooner you make the effort, the sooner you'll see results.

Making a prudent decision about buying a house comes down to an honest assessment of what you can afford. Keep in mind that you might be approved for a loan that's larger than what is practical for you to afford. While it may be tempting to buy a pricier house, the stress of struggling to make payments could diminish your enjoyment of your new home and even put you at financial risk. One rule of thumb is that most borrowers can afford a home loan that runs about two and a half times their annual salary.

Buying a home is a complex process, but one that is ultimately very rewarding when done right. By organizing your finances well in advance, you'll help set yourself up for success. For more information about credit and buying a home, visit [www.transunion.com](http://www.transunion.com). (ARA)

# Five reasons why buying a home is still a good idea

A still murky economy and uncertain real estate market may have you wondering if buying a home is a good idea. Whether you're thinking about buying, or already have and just need some affirmation, you may find it comforting to know there are still plenty of good reasons for financially stable people to buy a house. Here are a few:

■ Homeownership can help make good credit even better. If your credit is in poor shape, you'll want to monitor it before seeking a mortgage. But if you have good credit, live within your means, and consistently make good financial decisions, a mortgage can be the kind of "good debt" that helps your overall financial health. Making regular payments on a mortgage shows potential lenders that you're a less risky candidate for a home loan. Before you begin home shopping, it's a good idea to



check your credit. Enrolling in a product like [freecreditscore.com](http://freecreditscore.com) can help you better understand and leverage your credit.

■ A mortgage can function like an automatic savings plan. By now, you've read the news reports about how little we Americans save these days. Well, every year you pay on your fixed-rate mortgage, is a year of building equity, and equity is like money in the bank. When it's time to sell - whether you've stayed in your home seven years or the full 30 year term - you'll have created equity and should be able to sell your house for more than you owe.

■ Homeownership comes with plenty of financial perks, including an income tax credit for property taxes you pay on your home. For detailed information on tax breaks check out [IRS.gov](http://IRS.gov). Buying a home also affords you the opportunity to halt your housing costs. Rent will always go up from year to year, but if you have a fixed-rate mortgage (avoid adjustable rates) your biggest annual expense - housing costs - will be locked-in.

■ Mortgage interest is a good deal when stacked up against other types of interest that don't do much for you - such as high credit card interest rates or low rates on savings accounts and CDs. Mortgage rates are low right now, meaning you can pay less over the life of a loan than at practically any other time in recent history. Plus, it's the only kind of interest that you can deduct from your taxes.

■ Prices are still relatively low and inventory is high. It's been a buyer's market for a long time, but that's going to change. The question is: when will the market start to improve in your area, taking home prices with it? You'll have to do some legwork and astute research to determine when is the best time for you to buy.

If you monitor your credit and are on a sound financial footing, buying a home can still be a good idea. And now is as good a time as any to make your purchase. (ARA)



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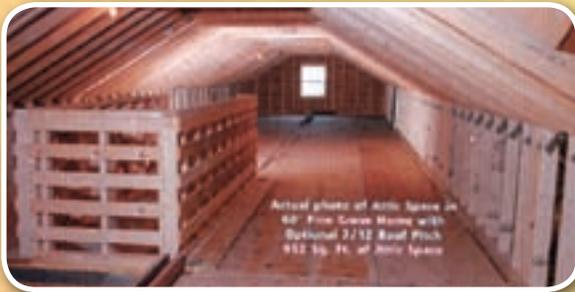


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