# YOUR



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## It's All in the Location

ow important is property location? Very. When considering a house purchase, it's always wise to weigh how property values may rise or fall — before making an investment. Generally speaking, property values tend to rise in neighborhoods where there is a transit route that cuts commute time. What's more, houses located within the jurisdiction of good school districts have higher property values than those served by less desirable schools. Despite this, a house's value can be adversely affected if it is situated directly across the street from a school.

Location within a community can affect property value as well. A house that is within walking distance of public transportation or a shopping area is oftentimes more valuable. But if it's too close to either, it may lower in value.



Similarly, a house near a busy freeway or heavily traveled road is generally lower in value. Within subdivisions, cul-de-sacs tend to be quiet, private and more desirable locales. Thus, corner lots often sell for less due to their increased exposure.

## LITTLE THINGS MEAN A LOT

hen you're getting your house ready for sale, taking care of small things can remarkably impress potential buyers. Walk



through your house and make a list of minor quick fixes. Here are some suggestions:

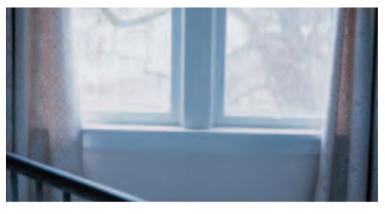
- Dust ceiling fans, especially the blades.
- Clean light fixtures.
- Check faucets and showerheads for leaks and drips.
- Repair running toilets.
- Dispose of extra hangers in your closets.
- Put fresh towels in the bathrooms.
- Wash away cobwebs.
- Make sure your doorbell and garage door opener work.



#### Homeowner, Go Away!

ooking through someone else's home with a discerning eye can be a little intimidating especially if the homeowner is following you from room to room.

To give the best showing of your house, it is important to leave and let your agent do the work. Buyers are apt to feel less inhibited if you're not present and will likely take a closer look at the finer details of the house. They also may feel freer to ask questions that your agent can then handle. If the buyers are hesitant to make comments because you're following them around, your agent can't address a potential problem that may hinder them from making an offer.



#### Make Your Home Cold-Weather Ready

f the nights are getting nippy and you find yourself scraping frost from your car windows every morning, it's time to winterize your home. Danny Lipford, host of the weekly home improvement show Today's Homeowner, says a little weekend work can save you money. Here are five tips:

- Inspect the insulation. The single most effective way to save on heating is to have adequate attic insulation. If you don't know if you have enough, look for your ceiling joists. If you can see them, you need more insulation.
- Plug the gaps outside. Cracks around windows and outdoor faucets can let in a tremendous amount of cold air. Inspect the exterior of the home and apply caulk wherever you see any cracks, gaps or holes.
- 3. Stop leaks inside. Cracks around windows, on perimeter walls and around electrical outlets can rob your home of warm air. Applying caulk to any areas where you can see a crack or gap or feel a draft will provide a more airtight envelope around the home. Once you have sealed up the cracks, turn your attention to drafty, inefficient windows. If new windows are not in your budget, consider window insulation kits, which are easy to install and cost about \$3 per window.

- 4. Maximize your heating system. Have a professional inspect your heating system every year to ensure it is operating properly. Cleaning ducts and changing filters can allow you to see immediate results in your heating efficiency. Another way to save money is by using a setback thermostat, which is active when you are there and then allows the temperature to drop a few degrees when you are away. It is much less expensive to heat your home back up than to keep it at the same temperature all day long.
- 5. Keep your hot water hot. It takes about 14 percent of your overall utility bill to provide hot water. Savings can be realized by wrapping a water-heater blanket around your water heater, insulating the water pipes and installing a timer on an electric water heater.

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