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Do It Yourself or Hire a Contractor?

When remodeling your home – whether you are installing new circuits, redoing your living room, or just fixing that stubborn sink – homeowners are always caught in a quandary as to whether or not to call in a hired hand.

Calling in an expert is, for most people, the most prudent choice. A good many number of people have learned the hard way that fixing that leaky faucet isn't as easy as it looks. However, these experts can come with quite a price tag – in most cases, enough to make the homeowner think twice about doing the installation or repairs themselves.

If you are one of the millions of home owners that are considering doing the job yourself, or one of the other million seriously considering hiring a contractor, here are some tips to help you make that decision – a decision that could either cause that busted circuit to blow up, or your wallet to hemorrhage.

Does The Repair or Installation Need a Permit?

This is the first question you must ask yourself, whether or not the work to be done needs a local building permit. Simple repairs will not need such permits, but major installations may require that you apply for one. Installations that may require a permit include electrical wiring, plumbing, and other major physical additions to your home.

Most permits will require that you hire a contractor to do the job stated. So in that case, you should have one on hand.

Can I Actually Do the Job?

You will need to honestly ask yourself whether or not you can do the installation or repair yourself. This is probably the trickiest question to ask yourself and is probably where most homeowners get in over their heads. If you have had experience doing jobs similar to this, or if you have been able to observe others at work with such a project, or if you aren't confident enough to do the repair or installation yourself, then it is probably worth hiring a contractor.

Will This Fall Within My Budget

You have to be financially realistic with an installation or repair project. Some people don't realize that they actually can save more when they hire a contractor then doing it themselves. This happens when the time spent working on an installation costs you more than it would if you hired a contractor. This is especially true in the case of very busy people who actually spend money just to have annoyances fixed so that they can focus on their work.

Large projects may cost you more than it would a contractor – who will probably

have better access to higher quality materials. However, if you are intimately familiar with the job to be done, you might have an advantage over these contractors and will be able to customize the materials and the jobs to your liking. Then again, practically speaking, larger projects are better off in the hands of contractors.

If your project is small, like broken faucets and doorknobs, you will probably save a ton if you do it yourself. But if you are concerned that you could do greater damage then call your contractor.

Doing it yourself is risky; if you do get the hang of it – usually at the cost of a few more irreparable jams, faucets, and etc. due to having practiced on them - you will save a lot more in the long run. You will also be the envy of your neighbors' wives and husbands, "Look at them, they do their own faucets!"

Time is gold, so you should also consider how much time such repairs or installations will cost you. If you have time to burn, and would like to improve your skills at building and repairing, then by all means take a shot at it.

In the end, you may want to do some of the repairs yourself, but you will also want to keep the number of a trusted contractor on hand for jobs you don't want to touch. The truth be told, if you have a good relationship with a contractor, you probably won't need to consider the alternative — unless you just want to try to be Builder Bob for a day.

Finding a Lender for Your Remodel

If you've been thinking about how wonderful it would be to have your home remodeled, then the next step is how to pay for it and get an appropriate lender for your needs. For those new to the lingo, it would be very easy to get lost amidst the sea of terms and concepts related to lending – and that's before we even discuss which lender would be best for you. So if you are new to the lending biz, here are a few tips to help guide you on your way.

Explore your options. Make sure you have a list of credible lending institutions to choose from when refinancing. It would do well if you had a list of institutions followed by the pros and cons plus the terms offered by each institution.

Many financial institutions offer some sort of credit product especially tailored for home buyers and homeowners who wish to remodel. The best place to start looking is your local bank. Not only are they legal, they are also stable, and will prove to be the standard by which you make your financial decisions.

Your Bank: The First Stop On Your Lending Adventure

Try exploring the loan plans of the bank you currently do business with. They will usually give you better interest rates than other banks. When visiting your bank for this purpose seek customer service personnel who can explain the various loan products and services their bank offers and the ins and outs of managing such agreements.

If you have applied for other loans before, then this experience will not be any more painful than before. Many of the terms and rules applicable to them are applicable to your refinance loan.

Make sure you understand every detail of the loan. Do not gloss over some parts because you think they are not important, or that they can be omitted or referred to later. Some of the decisions you will have to make regarding your loan must be made with these terms in mind.

Your Mortgage Broker: The Loan Middleman

Mortgage brokers have the advantage of having more loan sources than other people. They will typically be more informed of the ins and outs of the lending business. However, the main issue against them is trust. You will want to associate with mortgage brokers that are trustworthy and honest. Try checking with people you know to get in touch with such brokers. Those of your friends who have had experience with these brokers can give you tips, feedback, and references to good mortgage brokers who do their job well.

Finding a mortgage broker is best when you are getting a second mortgage, or refinancing, or a FHA 203(k) mortgage.

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Contractors: Last Line of Lending

Some contractors also offer lending plans, however, finding a good contractor – and one that offers a good loan at that – will be doubly difficult. Their plans may

also be a lot trickier to deal with. You will need to approach this option with a lot more caution than with the other options.

When considering their terms, take careful note of the monthly payment they require. If they put too much focus on the monthly payment instead of the total bill, you should be very suspicious of their plans.

You're Rights as a Borrower

The federal Truth in Lending Act, Article Z protects you from some of the more nefarious scams in lending. It states that lenders must disclose their interest rates, costs, plus the total APR along with the terms of the loan for it to be legitimate. If they don't do so, then you must avoid them – but not after refunding your application fee (which is another one of your rights). You can use this information when comparing lenders and making a selection.

You should also be aware of the upfront fees which could typically cost anywhere from \$50 to \$300. Most reputable lenders will keep this fee low, if they charge too much or if they state that these fees are nonrefundable, you would do better with other lending institutions.

Inexpensive Tips to Increase Value of Your Home

Did you know that you could drastically increase the value of your home without having to invest heavily in having your home remodeled or refitted? Yes, it's possible! And you won't even have to spend that much just to make it happen!

If you are selling your home, getting a good value for it could prove troublesome.

But before you throw in the towel and sell your home for a price way below your

expectations, you could try doing some inexpensive renovations to increase your

home's value up to 20%. That's not a bad figure, is it?

Here is a brief walkthrough of the steps you can undertake to make your home

worth much more that it is today.

The Kitchen: Bigger is better

The kitchen is one of the critical areas to address in your efforts to increase your

home's worth. Homebuyers are looking for spacious kitchens that are clean, in

good repair and have the necessary amenities.

To make the kitchen look more spacious, try installing lights that will make it

look brighter. You could also redo the windows to remove clutter and make it

spill in more light. This will have the effect of making the kitchen look bigger.

Make sure the floorings and the table tops are in good repair. If it is not beyond

your budget you could even replace the current flooring with stone or tile, which

is a lot better than linoleum that cracks and tears.

Keep the kitchen in good repair. It doesn't cost much to have scratches and

bumps fixed. If you have busted fixtures or electrical outlets, have them repaired

with good materials.

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A paint job will do wonders not just for your kitchen but for the whole home. So consider adding a good layer of paint on your home.

The Yard

Simple gardening can do much to make your home more appealing. Keeping the yard in order, and tending to the garden may result in a yard that would most likely attract buyers.

To stress the significance of a good yard, mature trees will typically add about \$1000 to the value of your home. So imagine the impact of a well-tended garden to the value of your home!

The Living Room

Like the kitchen, living rooms must give the impression of space. Some people do so by installing mirrors. However, this technique is also suited to the bedroom. The little repairs – like light bulbs and electrical outlets are important as well.

Make sure the living room is airy, a coating of light colored paint, installation of good lamps, and a general cleanliness of the living room will contribute much to this effect.

Bedroom

Like the other rooms, the bedroom has to be particularly spacious, airy and bright. Mirrors are particularly effective at accomplishing this effect. Most five-star hotels have to project an impression of space, and they employ this technique to its full effect.

Make sure the rooms have a sufficient number of electrical outlets. The flexibility this offers will add much to the value of your home.

If you plan to install new surfaces, you might also want to consider using natural materials such as stone, marble, quality wood, and others. Studies have shown that many people react favorably to these materials. They also add a feeling of cleanliness to the rooms.

Make the cabinets and closets as large as possible without making the rooms they are in look cramped, you may have to employ a few illusionary tricks here but the results are astounding.

Bathrooms

Use fluorescent lighting instead of incandescent lighting to provide your bathrooms with a light feel. Installing inexpensive amenities to your bathroom like towel holders, racks, shower curtains, shower fixtures and other will enhance the appearance and appeal of your home.

You can mix, match and experiment with the tips given here. The principle is that you should make your home look spacious, airy, and light. You should also make sure your home looks different from the other homes in your neighborhood. If you can one up their amenities, then well and good! There are other tricks and illusions you could employ to achieve this — tricks that do not have to be expensive at all! So go ahead give your home a good look and start increasing its value today!



How Painting Can Polish a Sale

Your home could sell for about 20% more! Yes, it's possible. You don't have to employ any underhanded techniques to accomplish this. Simply improving how your home looks and creating an illusion that appeals to home buyers can make your home look worth much more than what it is currently valued at.

Among the techniques used to achieve this, a good coat of paint is one of the most effective. A good paint job can turn an otherwise drab, dark looking home into a bright, and airy mansion that would be the envy of the neighborhood. Even the most aged and dreary homes can be given a new lease on life with a good paint job.

However, a bad paint job can spell doom for home selling hopefuls. Instead of making magic and turning your home into a dream house, a bad coat of pain can scare away potential buyers. This is the last thing you want, and in the event of such a nightmare, you will be left no recourse but to do the paint job again – or even worse, to strip the offending coat and prepare the walls for another.

This will most likely cause many of those who plan to paint their homes to dread the task. However, it is possible to get it right the first time. All you need are a few tips, a good brush and roller and the nerve to start painting your house!

Choosing the Right Color

This is THE most important step in planning a paint job for your home. The right color combination can affect the right mood and ambience to appeal to that specific couple that is looking to purchase your home. The wrong combination, however, might send them packing. How do you choose the right combination?

First of all, you may want to consider surveying preset color themes that are available in most bookstores. These books will typically list color combinations and the mood they evoke.

While perusing these themes, you will want to consider the existing fixtures, railings, and furniture in your home. Make sure the color combination you choose fits the existing furnishings in your home.

Remember that the most attractive homes to purchase are the ones that have a light, spacious, and cozy feel. The way your furnishings contrast and complement the color combination you choose will be critical in the success of your paint job.

Don't feel afraid to be bold in your color choices. If you are upgrading for yourself, by all means have fun with color. However, if you are refreshing specifically to help in reselling the home, white might be your best bet. Having said that, let's discuss more about color and other considerations.

Paint Considerations

You will need to consider the lighting in the room you will paint. As a general rule, you will want to purchase paint that is one or two shades lighter than the shade you want since paint generally seems darker when spread over a large area. It would also be safer if you tested the paint on a small area to see how the color plays out.

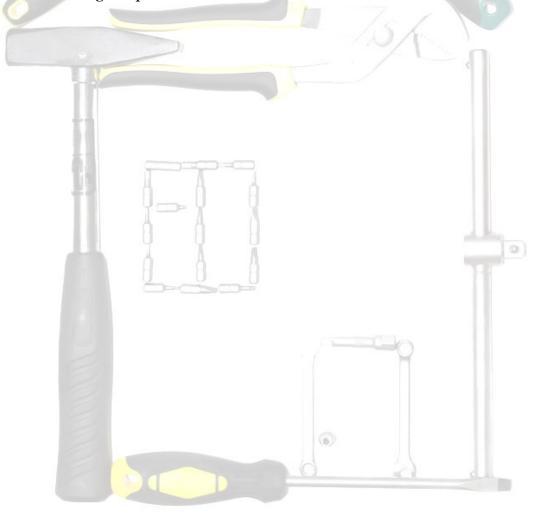
To control the illusion you want your room to project, you will need to understand how colors affect people's perception of space. There are what's called advancing colors, these are the striking, warm toned colors such as orange, red, and yellow that have the effect of making the closed spaces of the room more pronounced. To improve the perception of space in your room, it would be nice to use cooler-toned, receding colors such as blue, green, and violet.

It is not only the color that affects the perception of size, the saturation and intensity of these colors also play a part in the room's ambience. If the paint you choose is too dark or saturated, the room will still seem cramped. To achieve a spacious effect, you might want to stick to light, or neutral colors – white, pearl, or beige will do fine for this job.

You should also paint your ceilings a light color to give the impression of a higher ceiling.

The finish of the paint will also have a great deal of effect on the overall ambience of the room. Flat finishes are good for hiding minor imperfections on the walls. Eggshell finishes are great for adding a warm glow to the room, and are easy to clean and maintain. Glossy paint is good for emphasizing details and is the easiest to clean.

Now you know the secret to increasing your home's value through painting. Good luck and have a great paint session!



Bathroom Remodeling

The bathroom is one of the most important rooms in the house. It may sound funny, but it's true. Modern design is moving away from the Spartan simplicity of most bathrooms and is focusing more on making the bathroom comfortable, and convenient. People spend a lot of time in them, so why not improve so that the time you spend there is pleasurable and not merely tolerable. When remodeling your bathroom you have to keep in mind that your bathroom is not just a place to wash in. It is an integral part of your home experience.

First of all, you will have to find out how you can make your bathroom more comfortable. To do so you have to make an inventory of what you have and how you can make it better.

Ask yourself the following questions:

How Much Space Do I Have?

You need to take into account how much space you have in your bathroom. From here you can plan what you can add to your bathroom. Do you want to expand your shower area? Add a bathtub? If your bathroom is already cramped then your options for improving your bathroom are already limited.

Try clearing out some space. If you can, install overhead cabinets and racks to serve as storage space for stuff that would otherwise be cluttered on your bathroom floor. Your bathroom will be much more comfortable if it is spacious enough to accommodate your movement.

What Can I Do to Change the Ambience in My Bathroom?

Change your bathroom's ambience from drab to fab with a few renovation tips. Most bathroom tiles are plain and lifeless. You may want to consider changing them with attractive tiles that give a cozier feel to the bathroom. Consider having your bathroom painted to change its mood.

If you have enough space you may put ornaments in the bathroom – stools, plants, and décor are all options you may consider. Drop by a home depot to see the latest bathroom implements available.

How Much Will I Spend

If money isn't a problem, you may consider giving your bathroom a total makeover. If money is tight there are a couple of inexpensive alternatives.

Given everything, the best way to get your bathroom looking great is organization. Reorganizing how stuff is arranged in your bathroom will do wonders towards making your bathroom look wonderful.

Also, keeping your bathroom clean, and setting up your bathroom so that it promotes cleanliness is an important part of remodeling.

What Can I Install to Improve My Bathroom Experience

Improving what is already there will go a long way towards improving your bathroom. If you already have a shower, consider installing a heater. You could change your taps, and fittings with chrome or glass materials. If you need them, you could have additional towel racks and curtains installed.

Lighting is another of the important fixtures you could improve. Fluorescent adds a cleaner, cooler feel to the bathroom. Some people prefer using all sorts of lights – warm, neon, and all other kinds of lighting.

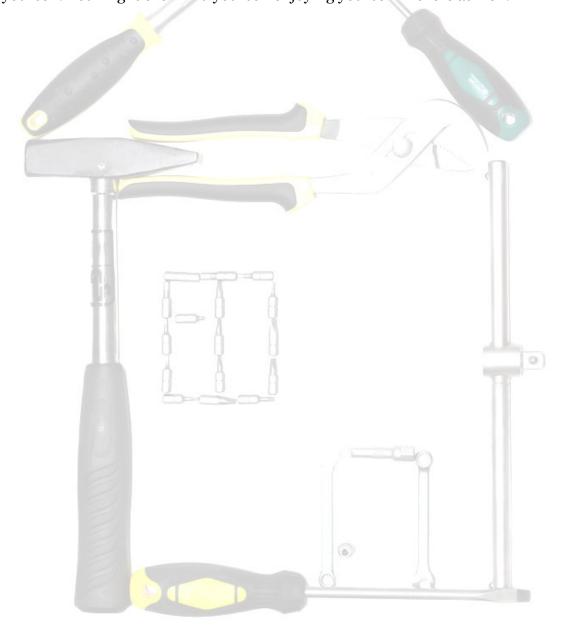
If you have noticed how department stores accentuate and highlight their wares with lighting in their window displays, you'd see how important lighting is in changing the mood of a room. Try observing how a particular lighting scheme can improve the mood of any room.

Will I Need Help?

Some remodeling work will require the assistance of a good contractor. If you really want a professional job on the designing end, you could also consult with an interior designer. Make sure that when dealing with a designer and/or a contractor, you already have an idea of what you want and are willing to listen, discuss and consider their opinions. You should also make them aware of your budget, and your limitations. They will most likely integrate all of this into a remodeling plan that you can review before approving.

Get To It!

Are you convinced yet? The experience of remodeling and renovating your bathroom can be a fun and rewarding experience. If you can get your remodeling job up to par, your bathroom will no longer be just a room to wash and relieve yourself. You might even find yourself enjoying yourself in there as well!



Kitchen Design Strategies

The kitchen is the hub of most of your family activities. It is the laboratory from which come forth the many marveled mysteries housewives and cooks alike whip up. If you are considering designing a new kitchen or are redesigning an existing one, you are surely aware of how important proper design and organization is in the kitchen.

A properly designed and organized kitchen is not only lovely to look at, but is also a wonder of efficiency, convenience, and function. Any accomplished cook will tell you that one of the secrets to achieving culinary success is to have a properly designed and equipped kitchen. That way, the cook does not waste time with trivial matters such as whether he or she might trip on the cords, or how to get by a cabinet that is in the way, or how to plug in a blender when the outlet is well beyond reach. With the mind fully absorbed in cooking, these things may prove more disastrous than annoying.

Here are a few tips to look at while designing your kitchen:

Space

The single, most profound element of good kitchen design is space. It's more complicated than just worrying about having enough space to store your bowls and other utensils. For one, you really have to consider just the right amount of space to move about yet not have to take too many steps to get from the sink to the fridge.

One guideline worked up for this purpose is the 'work triangle'. The work triangle is an imaginary line starting from the sink, all the way to the cook top, down to the fridge, and back to the sink. The total length of this imaginary triangle should be about 26 feet, with no segment being less than 4 feet or more than 9 feet.

This rule of the thumb has many fans, as well as critics. However, it is a good place to start when considering the kitchen layout.

Organization

You must design ahead of time to accommodate a growing number of cookware, cutlery, and other kitchen utensils. You also have to assign space for supplies such as fruit, vegetables, meat, and others. Make sure the supplies and equipment you need are arranged in an area where they are easily accessible when needed. The supplies that are to be placed in a dry area should be put in such an area.

Make sure the equipment you place in the kitchen is not cluttered about. When moving around in the kitchen, you shouldn't have to go around or hurdle certain equipment. This is not only unsightly, but also poses a danger for accidents and mishaps.

You should also arrange the equipment so that doors don't hit them when opened.

Equipment

Try to simulate your normal kitchen routine. Where do you go? What do you need? What steps do you usually take? Take all of these into consideration when laying out the format of your kitchen. Use this guide to determine where you should place all your equipment. Make sure there are outlets in the areas where you will be needing electricity and that they are not in areas that get wet often.

Architecture

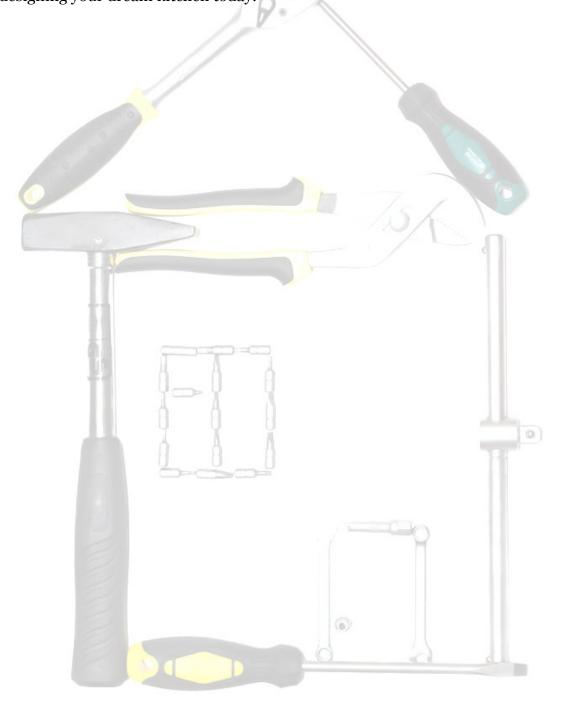
It would be best if the kitchen doors are wide and not knobbed. Swivel doors can be a viable alternative to doors that have knobs. You will want easy access to other rooms even if your hands are full.

Design your walls so that they are protected against the heat and against smoke and other kitchen stains. Consider installing a vent to get rid of the smoke and gases that accumulate during kitchen routines. If you can have your ceiling higher than normal, then that would be a good thing too.

When In Doubt Call the Experts

A contractor and an interior design expert can also assist you if you need advice on the layout of your kitchen. Make sure you make your intentions and desires known early on so that they can adjust to your needs.

You can design your kitchen after your own image and cooking style. However, remember the tips listed here are so that you can have a sure guide towards designing your dream kitchen today.



Cheap Tips for Accessorizing Your Home

Do you feel the need to fix up your home – maybe brighten it up a bit or add some spice to it? Or are you just in the designing process of your new home? Accessorizing your home, whether you are upgrading or just starting up, is fun to do. This is where you can put your creativity and imagination to good use.

You might think, though, that buying all those nice-looking home decors might be a rip off. But there's no need to worry! You can definitely make your home look elegant and classy without spending too much money.

When you decorate and accessorize your home, you must consider some of the basics so your finished product won't look like a mess. The accessories that you have in mind should match the color and theme of the room where they will be placed. The colors and design should compliment the room and not look like it's out of place.

Here are some tips to help you in accessorizing your home if you are on a budget.

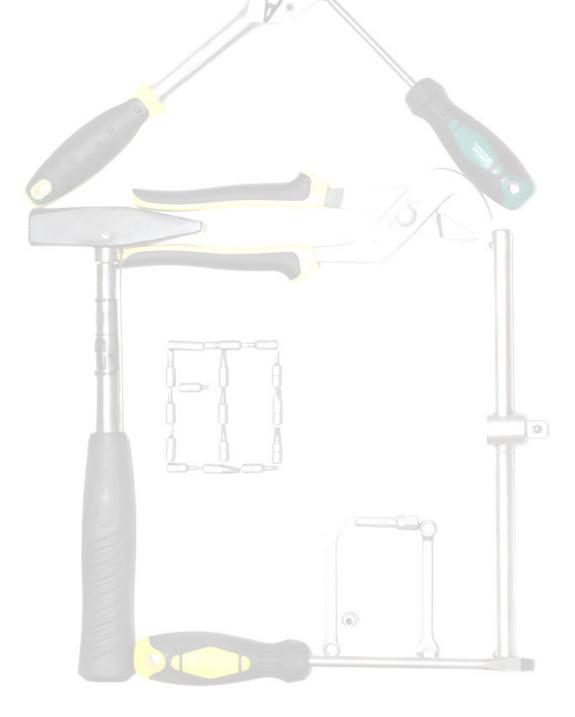
1. If you want to revitalize your living room, you can just add throw pillows to your old couch to take the emphasis off of it and redirect attention to the pillows. A combination of throw pillows of different sizes and shapes can be a good and inexpensive alternative to having your sofa upholstered.

- 2. If you are into rugs, new ones can be expensive. An alternative to that is to check out garage sales or shops that sell pieces of older pretty rugs. You can cut them into different shapes and sizes and scatter them around the house to emphasis specific areas. This can also be a good cover-up for hard-to-remove stains on the floor.
- 3. Lighting fixtures are important additions when you are accessorizing your home. It gives the ambience that you want and creates a dramatic effect when positioned correctly. If you don't have enough to spend on expensive lighting, you can buy the inexpensive ones and place them behind a plant or at the back of the couch. It gives a romantic effect to your bedroom or living room.
- 4. Scented candles are popular nowadays and you can get them for only a few dollars. You can place them anywhere like your living room, bedroom, bathroom, dining table, and kitchen area. Adding them to your room adds a romantic effect and warmth, not to mention the sweet aroma that spreads throughout the house.
- 5. Plants are another option for an inexpensive home accessory. You can add flowers, orchids and other indoor plants to add color to your room. These plants also make good conversational pieces for your guests. You can find one for about \$20. Not bad, huh!

- 6. An accessory that never fails to impress is a picture. You can hang framed photos or those of your loved ones on the wall or have them lined up atop a shelf. You only need to buy the frames for the photos which can be inexpensive yet look elegant and sturdy.
- 7. Curtains can add drama to your windows. If needlework is your thing, you can just buy elegant inexpensive fabrics from flea markets and make curtains on your own. Doing this will give you control on how you want your curtains to look. If you think you're not up to that, you can buy ready-made curtains from flea markets, craft stores or home accessory stores. Just make sure that you have measured your windows before buying to make sure they will fit.
- 8. Remove all the clutter and unnecessary pieces you find in your home. If you want to redesign your home and add new accessories, make sure to get rid of the old accessories that don't match the theme that you want. Just keep a few base pieces and throw the others or recycle them for a different purpose. Keeping your place simple will brighten the ambience and lighten the mood of your home.

There are different ways for you to accessorize your home without spending too much money. You just need to think out-of-the-box to discover new ways of making your home look cozier. Use your creativity and imagination in decorating each corner of your home.

If you have the eyes and hands of an artist, you can even make the accessories yourself using recycled materials. Now that's a real budget-friendly idea! There are several ways to make budget decorating possible, you just need to explore!



Organize Your Closets

Are you already fed up with the mess you see once you open your closet? Maybe it's high time that you take time off to organize it and make it look like a human being is using it.

A closet is a space for storing things, usually a spacious cabinet or recessed area that is utilized for keeping clothes and linens. Different homeowners have different uses for closets. Closets can be small in size in some homes, while in others, the closet is used to store all sorts of stuff except clothes. With lots of things stored in closets, it is inevitable that things can get jumbled up and the closet itself becomes disorganized.

Every day we pull out clothes that we are going to use from our closets. Also, at least once a weak, after the laundry is done, we add these clothes back to our closets. Most of the time, due to our busy schedule or just because of our laziness, we take for granted the way we do these things.

We pull out clothes and accessories in a quick manner and then other stuff gets disarranged. After the laundry, we put back these clothes unmindfully. Thus, we end up having a total mess in our closets.

There are a lot of options that can be obtained by homeowners to organize their closets, but first, before they start with the task, it is best to comb through the

closet itself and throw out stuff that is not needed anymore. These things must be eliminated immediately from the house in order to avoid the tendency of the homeowner to have second thoughts about disposing the items.

So it is important to purchase closet organizers in order to remove clutter from the closet and to restore order. Before searching for the appropriate closet organizer, the amount of space needed should be considered first.

The advantage of buying complete closet systems is that they can be customized and can fit any kind of space. For those with special storage needs, closet systems can be custom-designed. Pre-designed closet organizers will do for those who have basic storage requirements.

1. The very first thing you have to do is to remove everything from your closet. This will give you an idea, in case you have forgotten, of how big a space you have in your closet. Once you see the whole empty space, you can now have a plan in mind on how you are going to arrange everything.

Make a mental note on what you want to put where. If you also have a space for your shoes and other accessories in your closet, make sure they will all be in the right place and well separated.

The disadvantage of having shoes scattered all over the floor is that the space can look cluttered, and one pair can't be separated from another. Instead of using shoe bags that hang over the door, shoe racks should be used instead. Do not buy racks that have a slight slant, non-heeled shoes will not stay in place when stored in this kind of rack. Buy flat racks that have two shelves or more, or shoe caddies that can hold nine to twelve shoes.

While your closet is empty, take the advantage to clean it. You can probably rub it down with a washcloth, soap and water. For a more enticing smell, you can use a scented liquid soap to clean your closet.

2. The next thing you have to do is to separate the pieces that you have just removed from your closet. This might be the most difficult part of the task especially if you already have a monstrous mass piled up in your closet. You might even discover things that you thought you've lost a long time ago.

When separating the items, it is best to have storage bins at hand to help you do the task easily. You may want to have at least three bins – one to hold the things you will be keeping in your closet, the second bin to hold stuff that will be of no use to you anymore and needs to be thrown away, and the third will be for items that you can recycle, donate or sell in your next garage sale.

Needless to say, the only bin that you need to keep here is the one that holds your important stuff and those that you will keep in your closet. These items are your current clothes, underwear, accessories, shoes, and other things that you think you will still be using. The other two bins can be forgotten for now. You can organize them later, after you finish your main task of organizing your closet. Just keep them out of sight so you will not be tempted to look at them again.

3. Now that you have only the essential things that need to be in your closet, it's time to divide them into categories. Of course, accessories, shoes and clothes should be separated from each other. Your clothes also need to be divided into different types and categories.

Your professional clothes should be placed separately from your casual and regular clothes. Pants, blazers, long-sleeved polos, coats and other clothes you wear in business should be kept together. Identify your casual clothes and keep them together. Separate your underwear and socks from your main clothes.

Once that is done, you can now rearrange them again based on the frequency you wear them. Make sure that each of your pieces are neatly folded or ironed. If you think something needs to be ironed again, especially your professional clothes, do not hesitate to do so. This will make your closet look much better.

4. Now that you have divided the important pieces that deserve to stay in your closet, it's now time to put them back. You may want to use closet organizers from now on like clothes hangers, shelves, and shoe rack. Hang all your pants together, make sure your jeans go together and are separate from your business pants. Hang your other top wear like polos, blazers, and coats keeping the same kind together.

Have those clothes that you frequently use placed on top of the others for easy access. Arrange your shoes in the shoe rack and place them below the hung clothes. You can put shelves on those extra spaces in your closet and place your underwear and accessories on separate shelves.

Drawers tend to be messy, with small stuff like hosiery, socks and office supplies stored in them. Drawer organizers can help owners retrieve their items in an instant. And there are no hassles in installing it too - most drawer organizers are plastic containers and dividers that be easily inserted inside.

Items like hats, coats, jackets and scarves are usually just thrown over sofas and chairs because usually, there is no space in the closet for them. Go through the coat closet. Be certain that each item is used regularly. If there is one item that is rarely used, consider giving it away. Make sure there are enough hangers. There should be only one hanger per each piece of clothing. Hanging one coat over the other can be a hassle when someone tries to retrieve it for use later. Make sure to

buy hangers that are durable.

There are hangers on the market that can accommodate up to sixty pounds of clothing but still consume just a small amount of space. This type of closet can be affixed in walls, and can be closed when it is not being used. It can be used either indoors or outdoors, because weather resistant materials are used to manufacture the hanger.

Smaller item like gloves and mittens should be stored in transparent, plastic bags, separate bags for every family member, in order to avoid confusion.

More tips that you might consider are:

1. For more storage space, an additional shelf can be installed between the shelf that is at eye-level and the ceiling. This can be used to store items that are not used as frequently.

2. Arrange items according to the season

Relegate items of the current season at the front of the closet. During the summer, Gather wool clothing and put them at the back of the closet, then put the summer outfits up front.

3. Use specialized organizer for belts and neckties

For items like belts and tie hangers, revolving tie racks can be used to organize long items to keep from getting the tangled.

4. Install hanging storage for places with small spaces

Hanging storage is perfect for those urban dwellers who live in small, compartmentalized condominium units. These organizers are made especially for items like dresses, shoes, and sweaters. They can be attached easily on closet rods, and this is most effective for cluttered closet floors.

5. Make use of wicker baskets

Wicker or rope baskets are a way to add visual appeal to organizing closets. They come in various colors, sizes and shapes. Baskets are a good option for storing items that are not used often.

Everyone wants to have organized closets in their homes. By following the tips above, one can have spic-and-span storage in no time.



Refinishing Wood Flooring

Is your wood flooring already worn out? Has it already gone through the tough tests and is now looking old and pale? It may be time to refinish your wood flooring and make it look new again.

How do you know it is time to refinish the floor? You can do this simple step. Go to the area where the floor is mostly used, your living room perhaps. Get a tablespoon of water and pour it onto the floor. If the water forms beads and can easily be wiped out, there is no need to refinish it yet. Your floor is still in good condition.

If the water that you just poured slowly seeps into the floor and creates a visible spot, it may already need refinishing touches. You may want to keep it in your to-do list and schedule a time when you can do the refinishing. However, if the water seeps in as quickly as you had poured it, then don't waste more time. Your floor definitely needs refinishing, and soon.

Refinishing your wood flooring requires the right equipment such as a drum sander. Other equipment may be needed for other more detailed tasks in the finishing process. You need not buy these, though. Most of the equipment you need is available for rent in your local home shops such as Home Depot or rental store. You can usually rent them on a daily or weekly basis.

Different grit sand papers are used in the drum sander for different floor types. The lower the grit paper number is, the coarser it is for use on more damaged woods. Once you have chosen the right grit paper, you can now start sanding the wood using the equipment. It is suggested that you do the sanding diagonally both ways then along the grain.

Once you are done sanding the whole floor with that procedure, repeat the process again using a finer grit paper (one with a higher number). After sanding the whole floor again, you can now sand the edges using a spinner/edger machine.

Vacuuming is the next step to clean off the sand dusts. Should there be gaps present after the sanding process, fill them in using the sand dust mixed with varnish to form a paste. Then leave the floor alone for some time.

After a few hours, repeat the sanding process again, this time doing it along the grain with a much finer grit. Do this twice using the highest grit number on the last sanding. After which, vacuum the floor once more and sweep off the sand dust.

Once the floor is dust-free, it is now time to apply the coat. You will need a roller to do this. Before using the roller, make sure it is clean first using a stiff brush to remove dirt and loose hairs that might get into the finish.

The urethane coating can now be applied across the floor grain by strips. Once the whole array of strips is completed, go back to the starting strip and make sure there are no roller marks or urethane build up.

Let the first coating dry for some time. When the coat is completely dry, the next step is to sand the whole floor using an orbital sander. Vacuum and sweep the floor afterwards to remove the dust.

Finally, the second coating can now be applied using the same procedure as the first. When you do the second coating, make sure the sun doesn't shine through the window to any part of the floor to avoid uneven marks.

Refinishing your wood flooring is relatively easy as long as you have the right equipment. The rent may be a little costly, but not as expensive as replacing your whole floor. You can even save more doing it yourself than hiring somebody to do it for you. Also, wouldn't you be proud to show off your work and tell your friends you did it by yourself?

Nicely finished or refinished floors make your home look more beautiful. It is also a healthy alternative than carpets. Carpets are known to cause allergies because they are difficult to clean. Having bare, nicely finished wood flooring will help you have a healthy environment inside your own home. Dusts, pests, molds, and animal stains can easily be cleaned up as well.

Wallpaper or Painted Mural?

Is it time to decorate your new home? Or are you planning to have a major home improvement soon? Are you thinking of how to have your wall finished? Are you considering having wallpaper or painted mural instead?

There a number of ways for you to finish, or refinish, your wall. Wallpaper and painted murals are two of the more popular options now because of their decorative style. Choosing between the two may be difficult as they are both very appealing. There are several factors you also have to consider when making your decision.

Here are some advantages and disadvantages of each to help you decide on which to choose.

Wallpaper

Wallpaper is one of the most widely used materials to finish the walls, not only in residential homes, but even commercial buildings. Most prefer wallpaper over regular paint because of the designs that are available with these wallpapers which you cannot do with a regular paint.

Wallpapers are available in almost all home improvement shops. You can choose from a wide array of designs and patterns. It is also relatively easy to install. You

just need to prepare the surface where the wallpaper will be placed, and paste it in.

All wallpapers can be installed on different types of surfaces. Whether you just have a plain wall, brick, and paneling or maybe textured walls, you can hang any wallpaper over these walls. There are just some preparations that need to be done.

Make sure that there are no nails and other obstructions that may be sticking out from the wall. If you have a textured surface, try to get rid of any high points. Clean up the wall with a grease-cutting cleanser. After which, you can hang the bridging wallpaper which is a blank one and is designed for irregular surfaces. The actual wallpaper can then be pasted over the bridging material.

Although cool and stylish, wallpaper can be expensive. If you are deciding on using wallpaper in your home, it is advisable to shop around even looking at available options online.

Since wallpaper is a material that you paste over your wall, there is a possibility of it being torn especially when you have kids around. Of course torn wall paper is not a pretty sight. Though it may be resolved by pasting new wallpaper of the same pattern, there might be visible traces which can be an unpleasant view. And once a tear is made on wallpaper there is a big possibility that it will spread and

make a wider hole.

Painted Mural

Painted murals on walls are one of the newest additions to your choices of wall finishes. Painted murals make a very good choice especially on children's rooms. They are images, photos and sceneries painted directly on the wall.

If you are an artistic person, this makes a good choice for you since you can do it on your own. This is where you can show off your creativity and imagination to your guests. If you really have the eye and hand of an artist, this will be simple work for you.

You can even trick your guests with painted murals. You can make a painted mural fireplace which can definitely look like a real one if done perfectly. For your living or dining room, perhaps, you can paint an image of a wall painting in a frame with shadows in the background to make a realistic effect.

There are indeed many ideas that you can come up with if you choose painted murals. If you think you are not capable of doing it, you can get help from a friend whom you think can do it or hire a painter to do it for you. It is also fun and fulfilling.

Another good thing about painted murals is that it's less expensive than wallpaper. You just have to buy paints of different colors depending on the design you want to do. And it also lasts and you can easily retouch your work when necessary.

A disadvantage to painted murals, is if you are not that competent enough on doing it and you think your work is messed up, you have to redo everything again. And it could be a waste of your time, effort and money because you have to buy more paint.

Also, over the years, the paint may look dull even when the image is full of colors.

That would mean repainting again and designing again your wall.

Each of the options indeed has its benefits and demerits. You just need to weigh these pros and cons thoroughly to help you make the right choice. Choose the one that you think will give you more benefits and more value in the long run.

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Buy New Kitchen Cabinets or Reface?

Does your kitchen already look dark and gloomy? Are there hard-to-remove stains all over the place? It may be time to think about remodeling your kitchen and giving it a new look. With the new ambience, redesigning your kitchen can make cooking and meal preparation a fun past time.

Part of redesigning your kitchen is to revamp your kitchen cabinets. You have two options — either you buy a new set of kitchen cabinets or have your current ones refaced or repainted. It is up to you to choose what you think is best for your kitchen.

Here are some advantages and disadvantages of the two to help you in making a wise decision. Weigh your options wisely to help you choose the right one which will give value for your money.

New Kitchen Cabinets

It can be tempting to buy a new set of kitchen cabinets when you are remodeling your kitchen. It will definitely add a new look to your kitchen. It would give you a feel like you are in a new kitchen because of the new fixtures. Having a new set of cabinets' means you either buy ready-made ones or have them constructed.

New ready-made kitchen cabinets can cost anywhere from a few hundred dollars to tens of thousands depending on the size and make of the cabinets. You can also have your new cabinets custom-built which sometimes can even cost more because of the labor cost.

However, new cabinets built today for sale in commercial shops usually have less quality than those built before. New cabinets can also be more expensive and may not be suitable for you if you have a limited budget.

You will also need to consider the size of your kitchen and make sure the cabinet you are going to buy or make will fit in.

Refacing

Keeping your old cabinets and refacing them may be an option for you if you are working on a limited budget. Refacing your cabinets would mean total clean up, refinishing and changing the doors if necessary.

You can even do them yourself because repainting or refinishing a cabinet is not really difficult. You just need to have the cabinet thoroughly cleaned first with soap and water. Then buy a paint that will match your designed motif or color of your kitchen. Mix different colors of paint to achieve the desired color.

If you think the cabinet door is totally ruined, then you may opt to have it

changed. One store who will do this is Kitchen Works. You can also hire a carpenter to do it for you; you just need to buy the materials he will be using. Changing the handles is also advisable if your old ones are rusty.

Also, if you opt to just reface your existing cabinet, you need not worry about the dimensions or size of the cabinets because you can be sure that it will fit in your kitchen. There will be no need to cut out pieces of wood or totally reconstruct your kitchen.

Refacing your cabinets will also give you the same feeling as having a new kitchen since your cabinet doors will look different.

The disadvantage that can be seen when you choose to repaint and reface your cabinets is the labor. You can always hire someone to do it for you but it would be more cost-effective if you do it on your own, especially if you are on a tight budget.

Another problem may be that your cabinets are really old, and they may not be able to stand another year or two. Thus, it would be better to have new ones.

Kitchen remodeling can be really tedious, demanding and time-consuming. You have to plan ahead and decide on your options to better facilitate the actual remodeling process. You need to decide on how you want your kitchen cabinets

to be. Choosing the right option really depends on you. Each has its own pros and cons. You just need to assess your needs well to help you make a wise decision.



Carpet, Wood, or Tile Floors?

Nice, well-maintained flooring adds great value to a home. For homeowners, it is a challenge to select the kind of flooring that will work best for their homes. The various types of floors come with their own advantages and disadvantages, and in choosing the perfect flooring, homeowners have to consider the following factors: budget, practicality, taste, and aesthetics.

When deciding on the right kind of flooring for the home, the lifestyle of the homeowners should be considered. Plush carpets in light colors will not be appropriate for rooms which are inhabited by children and pets, especially if there will be little time for taking special care of the flooring. Rooms that won't be used as much could have the lighter-colored carpet and tile where it is best to use carpet or tiles with dark colors and patterns for heavily used rooms.

The architectural features and the design of the rooms should also be taken into consideration. One should consider the following: Amount of humidity and water in the room, the possible presence of sunlight that can make certain colors in the area fade, and the presence of vents in the floors for heating and cooling. It is a must that the flooring chosen should work with the room's architectural features and systems. There are extensive choices available for all kinds of room features, so homeowners should not feel compromised by the restrictions brought about by other space features.

After deciding on the type of flooring that will be most suitable for the home, a homeowner should contemplate on the type of look for it. Options for design are limitless, so there will be no restrictions when it comes to nailing down the preferred look. The most common looks that homeowners usually go for are either the warm and cozy look, or the cold, modern, and sterile style. Adventurous homeowners can get experimental and mix and match several design types to achieve a unique, distinctive impression.

Here are the different types of flooring that homeowners can choose from:

1. Hardwood

Hardwood floors are known for their strength and sturdiness. For those with more money to spare, they can opt to have engineered wood flooring, which is created by wood layers added with veneer. However, wooden floors are prone to scratching and gouges, and have the tendency to be discolored or cracked if exposed to a long period of maximum dryness or wetness. It is easy to maintain, though, it only requires dusting and vacuuming, and refinishing is required only every ten to fifteen years.

2. Ceramic Tiles

Ceramic tile flooring adds value to homes because of its durability and wide decorative range. There are several varieties that can suit every need and budget.

The bad side is that tile floors can feel cold for bare feet and it may be hard to

clean light-colored tiles that have wide seams. But in general, it only requires sweeping and mopping on a regular basis to maintain this kind of flooring. Strength and style are the great qualities of ceramic tile floors and come in minimal costs for homeowners on a budget.

3. Laminates

They are produced to look like an exact copy of wood floors, and they come with a lower price tag. Laminates can be easily maintained, and are also known for their durability. House decorators and builders consider laminate floors as a great option aside from other floor types because of its price and versatility. Damp mopping is the only thing needed for maintenance, and replacement may be needed every ten years.

4. Vinyl

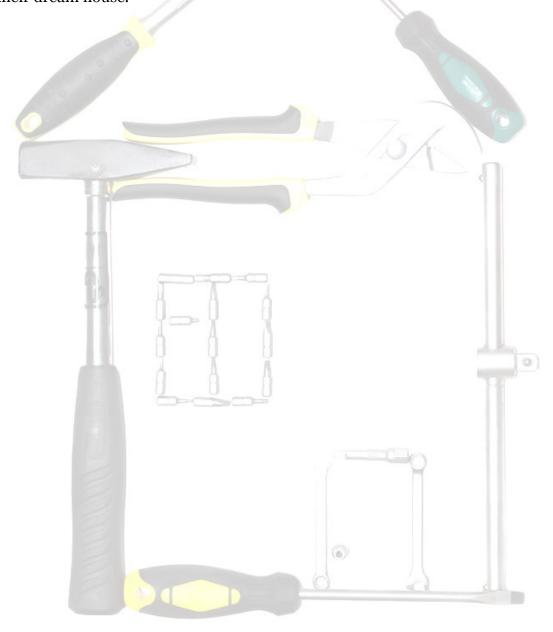
Floors made of vinyl material are affordable, durable and are resistant to wear and tear. There is a great variety available when it comes to choosing vinyl flooring, and you only need to sweep and mop to maintain them.

5. Carpets

Carpeting floors is less expensive than other floor types. Carpet comes in many sizes, shapes, fibers and colors, and is hassle-free to install. To maintain carpeted floors, you need to vacuum on a regular basis, and the carpets need thorough shampooing and cleaning once a year. Average cost of carpets range from one to

fifteen dollars per square foot.

There will no shortage of options when it comes to choosing the perfect floor for a room. Homeowners will have no trouble getting the type of flooring that will suit their dream house.



All About Siding

There can be no question about the importance of siding concerning the durability of a home, but also for its beauty and maintenance. It is the outer cover of a house that is made to shed water and provide protection from weathering. Siding can help in the prevention of the penetration of moisture and the growth and spreading of pests such as bacteria, mites and mold.

There are several factors to consider in choosing the right siding for the home. Weather conditions play a large part, for there are sidings that are appropriate for dry and wet climates. Another is the ability to keep common pests from residing on the insides of a house. House sidings that are carefully chosen will not only provide a house a new appearance, but also, it gives protection for the safety and health of the homeowners and enables them to have savings from cooling and heating bills.

Here are the types of sidings that homeowners can choose from:

1. Wood sidings

It is the usual type of siding used for houses, and it also called clapboards. It could be made up of Eastern white pine or redwood, a weather-resistant variety. Wood sidings can be used in different kinds of houses, from Victorian style to the contemporary ones.

2. Vinyl sidings

They look the same as horizontal wood sidings, but do not need as much maintenance. Vinyl sidings are usually installed on top of original sidings, but the advantage is, it is a lot hassle-free to have them put over sheathings that are solid.

3. Plywood sheet sidings

This is occasionally utilized for inexpensive buildings.

4. Metal sidings

Sidings that are made of galvanized steel are often used for utilitarian buildings.

5. Composite sidings

There are various composite materials that are can also be used for sidings, such as fiber cement, asphalt, aluminum and asbestos.

Nowadays, it is the vinyl sidings that are fast gaining popularity among homeowners because of its fair price, hassle-free maintenance, and its availability. For those with more money to spare, vinyl sidings can be made thicker, to maximize its use.

To clean aluminum and vinyl sidings, all you have to do is use a hose or wet brush on the sides. For areas with hard to remove dirt, you need to brush them harder with detergent and water. To remove mildew, chlorine bleach can be added.

Since these materials have the tendency to look a bit old after a long period of time, homeowners may consider having their aluminum and vinyl sidings painted. A top quality house paint made of all-acrylic latex can make aluminum sidings look brand new again, with minimal costs, and new color schemes that can be chosen.

The advantage for using this kind of paint is that it is very durable, and is weather and fade resistant for a long period of time.

Before painting, the surface of the sidings should be cleaned by hand or power washed using warm water with soap, then rinsed afterwards.

Then check the aluminum siding for any sign of sulfur oxidation, an exposure of bare metal because of too much erosion of its original coating. If this happens, eliminate it by rubbing using steel wool. Rinse away any residue that is left then apply acrylic latex primer.

What are the qualities of a good quality exterior paint? It is resistant to fading and has excellent adhesion. It also improves the appearance of the siding because it gives a thick film of paint which gives back its original look. The paint is easy to apply; all you have to do is use either a brush or a sprayer.

Sidings made of vinyl can also be applied with paint. Just like the aluminum kind, clean it by hand or machine to rid it of dirt and mildew.

The quality of the paint being used on vinyl is significant. It should have maximum adhesive power because vinyl sidings have slick surfaces. Do not use oil-based paints for this kind of siding.

Aside from that, there are other things that should not be done when painting vinyl sidings. Scraping is strictly prohibited, don't use a wire brush or sand when preparing the surface. It can cause permanent damage on the siding. The paint color to be applied should not be darker than the original shade.



Adding a Deck

A deck is described as a wooden platform constructed above ground level and is connected to the main part of the house. It is usually surrounded by railings for the safety of the occupants. To access the deck, one must pass through the doors located in the main house or by stairs from the grounds. To control the flood of sunlight, decks may be covered by canopies or light roofing.

A homeowner who is considering improving his home may decide on building a deck that extends outdoors. Decks are considered to be a good investment for a home and it will generally raise its overall value. It will also improve the home aesthetically. Choices available for deck improvement and construction have risen considerably since more and more homeowners are getting interested in building decks for their homes.

There are several factors to consider in building house decks. Some of them are:

1. Location of the deck in the house

Spaces for decks should be designed like a regular room. The parameter of the deck should be kept out of the windows by at least two feet. If the house is located in the country where snowfall occurs, it is best to decrease the elevation of the deck from the threshold of the door. Decks should be built lower than these following problem areas: windows located below the deck, water spigots, down spouts and dryer vents. Doing so will save homeowners a lot of money.

Ideally, the realtor should include a copy of the site or plan of the house to the homeowner upon purchase, because it will be needed when he decides to build extensions on the main house. The plan will show details where not to build in excess of specific parameters of the building.

In laying down the layout of the deck, it is necessary to consider that almost all decks are not in symmetry to the back part of the house.

2. Main use for the deck and the amount of room needed

Most homeowners utilize their decks for entertaining or dining outside. Nowadays, additions such as outdoor kitchens, hot tubs, Jacuzzis and gazebos are becoming popular choices. Screening the whole area might be suited for health conscious occupants.

3. Specific area where the dining will be held

Usually, a slight elevation or an octagon is built on the deck to keep the dining table off the main floor.

4. Need of the homeowners for privacy from neighbors and the main street Walls can be offered by the builders of the deck to afford homeowners a feeling of privacy. These walls should be limited to the sides of the decks so they won't feel too caged in.

5. Means to get on and off the deck area

The most likely area where one can enter the deck will be the side of house that is used to access the backyard. Entrances should be kept near the house itself to save space. There are certain regulations from the local building department when it comes to building stairs. A midway landing should be considered if there is a second story deck, in order to prevent injuries.

6. Placement of the grill

Grills should be placed near the kitchen door but not right next to the house itself. To save homeowners from frequent propane tank refills, a gas line under the deck should be installed permanently. The builder should then save a space for food preparation.

7. Need for shade

An awning that is custom-made can be installed over the deck to provide shade, but for homeowners on a budget, an arbor or Pergola can be built on the design of the deck. For total coverage, one should consider putting up roof over the deck, or have screens installed.

8. Preference for railings

In most areas in the U.S., any deck that is higher than 18" off the ground requires railing. A composite plastic lumber is recommended for those who prefer to have seating constructed into the deck design and also prevent the warping and

splintering that can occur after a long period of time.

All homeowners would like to have a picture-perfect house that will provide safety and comfort for their families. Building decks are a great way to beautify and add value to the home.

