

# Hammering in the 'sold' sign

By Sharon Achatz  
Copley News Service

When the old homestead is on the market, there's plenty a savvy seller can do to quickly hammer in a "sold" sign on the front lawn. First step, according to most real estate professionals, is to price the house right. Do so, and it's half sold.

Realtors are perhaps a seller's best source in determining such a figure, as they have access to a computerized Multiple Listing Service of hundreds of comparable homes for sale in the area. The prices homeowners are asking — and the prices for which the dwellings actually sell.

Home owners seeking to sell on their own can come up with a suitable selling price through research — attending open houses in their neighborhoods, asking new neighbors the purchase price of their new home, scanning classified ads in newspapers.

Aside from pricing, there are plenty of other strategies to help a home sell faster — everything from offering a home warranty to planting a few flowers out front.

### COMPPELLING DWELLINGS

First impressions are usually hard to overcome, so the savvy seller will cultivate curb appeal by making sure the yard is clean and well-manicured and that there are no loose railings, cracked glass or broken bricks at the doorway. He'll also fix squeaking doors and creaking floors.

Fresh exterior paint and new screens revitalize even the oldest houses, and new paint inside makes a home look and feel fresh and clean.

Cleanliness sells better than dirt, so it's time to shampoo carpeting and make sure kitchen and bathroom floors and tiles are shiny clean — with polished chrome fixtures. And don't forget to fix the drips. They make potential buyers worry about a house's entire plumbing system.

### GO WITH THE PROS

Just as it's true that a few dollars invested in home repair and spruce-up can mean a big payoff in escrow, a few dollars invested with real estate professionals up front also can maximize your bottom line.

Some homeowners — especially those with unique properties or who are selling a home without the marketing help of a Realtor — hire an appraiser so they'll have an appraisal on hand to prove the value of the home.

Others hire a home inspection firm to get an up-front structural report on their home so they can correct major flaws — or offer up-front price concessions so the buyer can fix the items to his own specifications.

Most home sellers today offer to purchase for the buyer a home warranty program that covers the cost of repairing or replacing any defects that become apparent within a year after the sale — everything from leaky toilets to exploding furnaces.

**IT'S SHOW TIME**  
When it comes time for prospective buyers to actually walk through the home, a seller should harmonize his home's elements. Some tips:

- Make sure the house is neither too hot nor too cold.
- Leave all lights on, day or night. Open all draperies.
- Play the stereo softly.
- Leave the property while it is being shown by an agent, so the potential buyers will feel more relaxed.
- Put away small valuables in a secure place.

### WORKING WITH AN AGENT

Selling a home is no easy task, so most folks opt to work with a real estate agent — relying on his expertise to guide them through buyers for you.

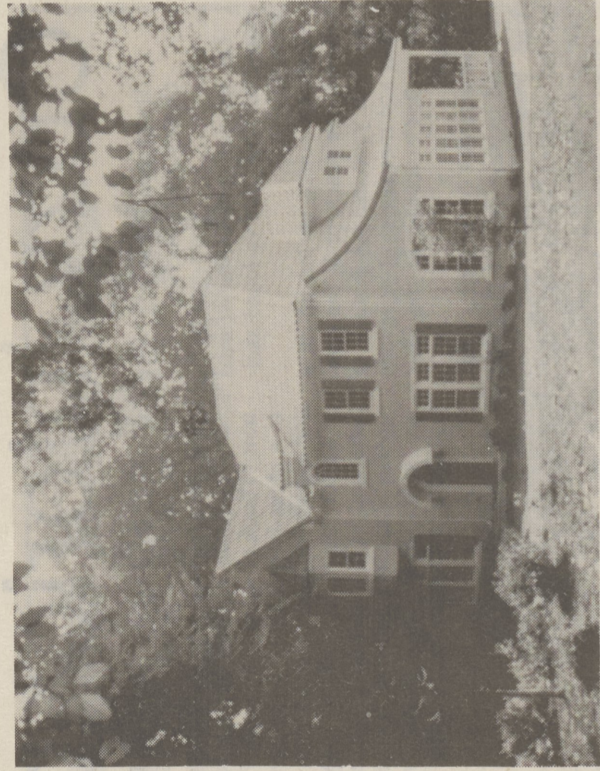
complicated procedures such as listing agreements, structural inspections, purchase offers and escrow.

It's wise to interview at least three top local real estate agents before listing a home for sale. To get names of the best agents, ask friends, business associates and phone nearby real estate brokers.

Ask each agent lots of questions before selecting the best agent, be sure to phone their previous clients to ask: "Were you in any way unhappy with your agent and would you list another home for sale with the same agent?"

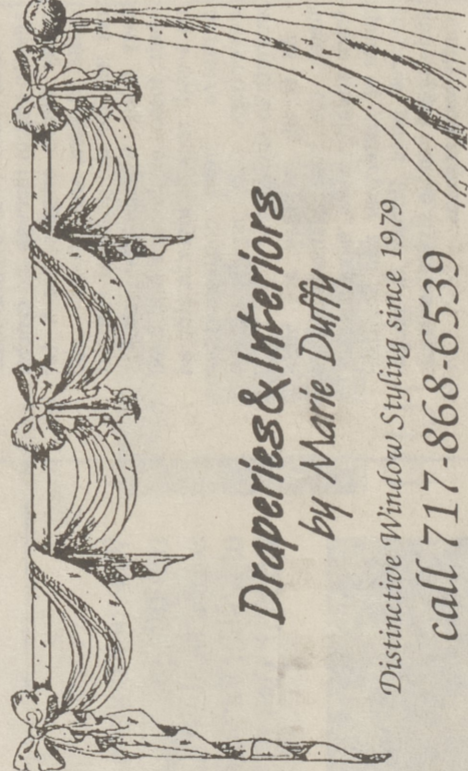
Here are some guidelines for working with the agent you eventually select:

- Agree to have a lockbox on the house for easy access to all agents who may want to show the home.
- Ask for a colonial yard sign.
- Ask the agent to interview and prequalify prospective buyers, to assure their credibility and financial stability.
- Expect him to negotiate with buyers for you.



A well-kept exterior and landscape make a home more appealing to buyers.

• Before accepting any purchase offer, ask the agent to provide a written estimate of closing costs.



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# Pick sensible do-it-yourself home improvements

By Mike Dale  
Copley News Service

The notion of building something yourself is frightening to most people, until it's demystified. Homeowners once reluctant to install a garage door opener are remodeling entire homes, room by room. Warehouses, lumberyards and tool rental companies are feeding the do-it-yourself home remodeling trend with plenty of good advice.

Many national home center chains, such as Home Depot and Builders Square, offer classes for customers on the installation of ceiling tile and linoleum, how to patch holes in walls, repair a dripping faucet, build a deck or landscape a lot. Do-it-yourselfers also can get assistance in an ample supply of books, magazines and instructional videos found in local stores.

Computer-assisted design programs are being adapted by home centers to help consumers plan a new kitchen or deck. They also work with local contractors in marketing and installing fencing, doors, vinyl siding, replacement windows, screen enclosures, roofing, storage systems and home security operations.

But home improvement experts advise that the novice remodeler shouldn't tackle major structural renovations — room additions, new exterior siding or a kitchen

makeover — without first consulting a professional.

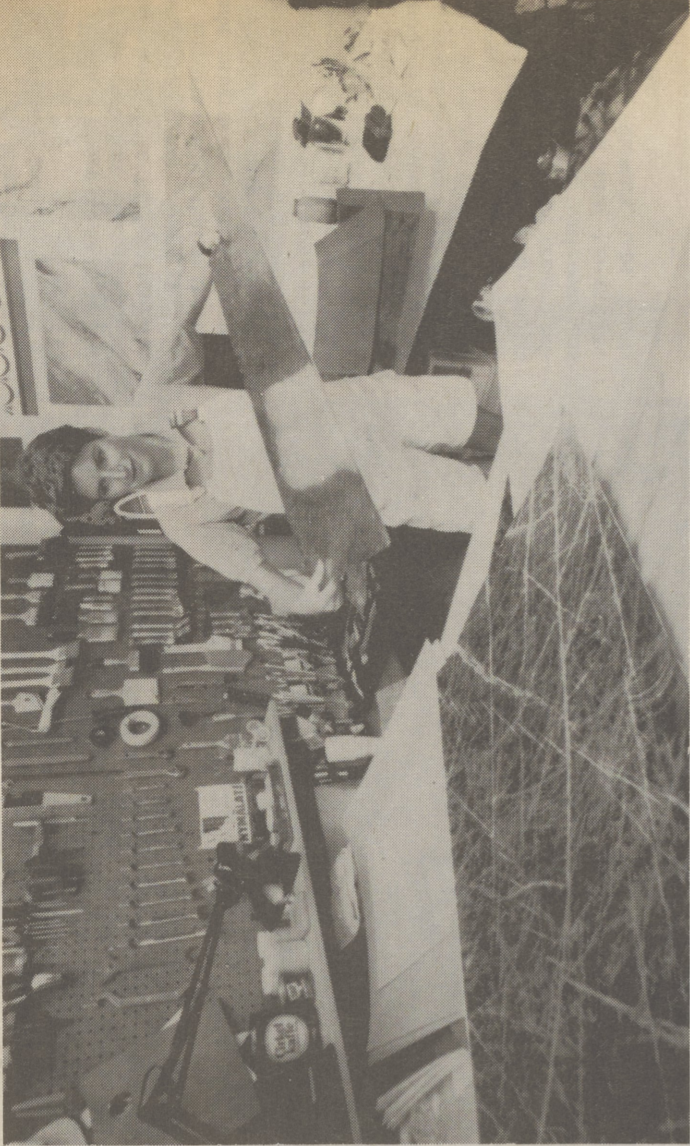
The time is right for remodeling, according to the National Association of Home Builders. It's forecasting growth in home values to be 5 percent to 8 percent annually for the rest of the decade. But baby boomers with 10 to 15 years of equity in their homes are reluctant to "buy up," cracking their nest egg on a new mortgage, closing costs and moving expenses. They're remodeling in order to increase the value of their existing home.

Some home improvements are financially smart, say analysts, because they bring a near-full return of initial investment.

An example: Owners who sink \$20,000 into major kitchen repairs (new appliances, floor, cabinets and increased space) will recoup 98 percent of their investment in 5 to 10 years. Minor kitchen repairs should give 100 percent return when the house sells.

Major bathroom makeovers return 98 percent of money invested, and replacing roofs, insulation and fireplaces all give a 60 percent return on your original outlay. There are a number of ways to finance a remodel. Not all sources are right for every project, so choose carefully. You might think about:

- Refinancing your first mortgage.
- Getting a fixed-term second



An organized workshop makes it easy for do-it-yourselfers to stay on top of home projects.

Makeovers within the four walls of your home is appropriate when your objective is not more space, but better space.

In larger homes, for example, it's often possible to combine a series of small rooms to create larger, lighter spaces that are better suited to modern living.

Adding on is preferable when you have the square footage you need, but it's in the wrong place. But before getting too excited about expansion, check local building codes and ordinances. Additions may be limited by setback requirements, height limitations or zoning.

## The "Freckles" Store

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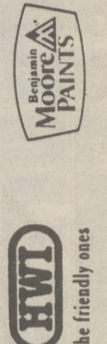
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26 Nanticoke	H
Oct. 3 Crestwood	A
10 Hanover	H
17 G.A.R.	H
23 Meyers	A
31 Bishop Hoban	H
Nov. 7 Bishop Hatley	A
14 Dallas	A
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11 Lehman	H
14 G.A.R.	H
16 Northwest	A
21 Coughlin	H
23 Wallenpaupack	A
25 Nanticoke	H
30 Hazleton	H
Oct. 5 Open Date	H
5 Abington	H
7 Bishop O'Reilly	H
9 Tunkhannock	A
14 Berwick	H
16 Meyers	A
19 Wyoming Sem.	H
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