



Erskine Real Estate Review

508-752-0466

“Information You Can Use”

April 2007

Spring

Landscaping can improve your home's first impression and value.

If you are considering selling your home, or looking for a good way to increase the long-term value of the property – take a look at your landscaping. The best analogy is to think of a used car. If it is rusted and dirty, buyers will think it is not well-maintained. While a shiny wax job and spotless interior is a real attraction.

The first step is to go across the street and look at your home. This is how the buyers will first see it. If there are hedges overgrowing the windows, a “retired” car beside the garage, and more weeds than lawn, they make a statement to a perspective buyer that the current owners do not have pride in their home. (Even though this is most often not the case).

So, make a list and then remove the items you do not use, as well as dead branches, overgrown trees, shrubs, etc.

Second, have your soil tested for pH (you can get an inexpensive test kit at any hardware store or call the Massachusetts Extension Service. They will even tell you what to add to your soil if you let them know what type of plants you are trying to grow. (Grass, blueberries, veggies, etc.) As a farmer I have found that I am adding more and more lime to combat acid rain in Paxton. Lime is very easy to spread by hand or in a small spreader and all your plants will say “thank you”.

Then look at your drainage. Is the soil sandy, clay, rocky, or loam? This will help determine what types of plants will flourish in your yard.

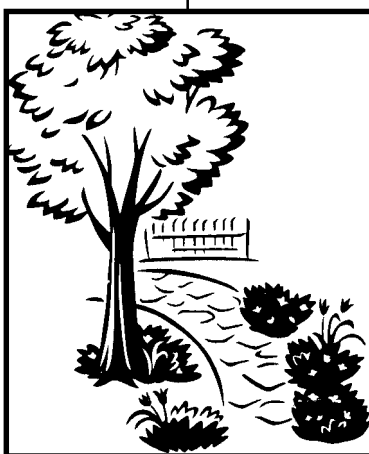
Also, look at where and when you get sun - no matter how great a plant looks in the pot, if it is planted in the wrong location it will not thrive. Most plants come with easy to read directions on where they want to be and their soil and watering requirements.

Mulch is your friend. Mulch is like the icing on the cupcake. It makes the home and gardens look neat, can reduce water evaporation, as well as deter future weed growth.

Adding a few annuals in pots or to the garden can make a huge impact. Red or white blossoms have the

biggest impact on the eye according to recent studies. For long-term year-round color talk to your local nursery professional about evergreens and other great plants with berries, colored barks, or other year-round color features. I love the bright red of my blueberry bush's leaves in the fall, as well as the fruit itself.

Look at the trees on your lot and how they shade and protect your property. The USDA Forest Service reports that three well-placed plants can save the average homeowner between \$100 and \$250 in annual energy bills. Remember that the root system of a mature tree will be as big as the biggest branches you see. So leave enough room away from your pipes, septic, and foundation for the future growth of plantings.



We often see new construction where, for immediate impact, evergreens are planted much too close to the foundation – but 5 years later the homeowner has either a plant brushing up against the home (a highway for bugs and moisture into your home) or a one-sided plant because they had to prune one side back every year.

This is a great time to speak with your local nursery professional. They are a wealth of knowledge on what will grow well where. Take a few photos of your home and note the direction of the sunlight (north/east/south/west). That will help with their recommendations.

Once you have the plants under control take a look at your steps, decks, walkways, and driveway. Replace worn or rotted wood, look for safety and trip hazards and remove them. Make sure water is draining away from the house properly, and paint as needed. Check the basement windows and repair or replace as needed. Also clean your exterior lighting fixtures. If they are rusted, out of style, or inadequate there are lots of inexpensive alternatives at home and garden centers. I recently added some motion-sensitive lights on my garage that are good looking, effective, and don't look like they were made for the Bicentennial (like my old lighting fixtures were) all for under \$100. And if I can do it, you can too!

Even if you're not selling now - you will turn into your driveway with a sense of pride – and a home that says “welcome”. Also, if you start on these projects now you will not have as much to do when you do decide to sell. Why have the next owners of your house be the only one to enjoy all of your hard work?

Should you consider a fixer upper?

This is a question we often get asked. And it will come up more frequently as more bank foreclosures arise. Louise Erskine Real Estate has HUD-certified real estate agents and we can help you with this process. Some things to consider first:

- Think of buying a distressed home in terms of a purchasing a car. If it needs paint and upholstery, changing the tires or belts, all of those are fairly straight forward. But, if there is a cracked block or a bent frame you can spend a lot of money that you will never "see" to make the car safe.

- The same is true of homes. It is important to have a really good idea of the basic structure - sills, beams, supports, as well as the plumbing, heating, and electrical systems. Remember, you may have to bring these items up to code if you have to repair them.

- Just as you might not tackle your own engine rebuild, you might need good professional help for many items. A good home inspection can help, but they cannot open walls to find hidden problems. So, plan for unexpected expenses by adding an additional 10-15 percent of the total project cost, or \$1500 for every \$10,000.

- Also check into financing. Most federally underwritten mortgages want the home to be in livable condition with all major systems in working order at closing. The fact that you are planning to shower at the Y for the first 6 months is not acceptable to most banks.

- Also consider the costs of insuring the home while the work is being done, and protecting yourself if a contractor is injured on your property. There can be issues with "attraction" nuisances - for example a neighborhood child plays on the pile of wood in the yard and breaks a leg. You may be liable.

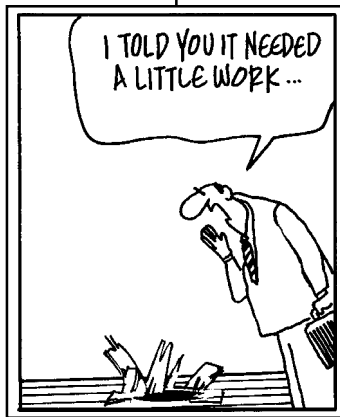
- Remember not to overbuild for the neighborhood or the home. A \$70,000 kitchen in a two-bedroom ranch does not make sense for adding resale value. You want to buy the rundown home in an area of well-kept properties or an area that you feel will improve shortly.

Your Erskine Real Estate Realtor can help you with a market analysis of the home to determine future value for specific improvements.

And remember carrying costs. Each month you are renovating a home you still have fixed costs like mortgage, taxes, and insurance...even if you are not occupying the home.

Taking a home and making it sparkle again can be a real pleasure. The trick is to look at all the potential problems with a clear eye before you begin.

Call Erskine Real Estate at 508-752-0466 to find out more about HUD foreclosure properties and other options.



Kielbasa with Onions and Apples -

a 5-minute-to-table dish

- 1 lb. kielbasa, quartered lengthwise, and cut into 1/2" chunks
- 1 large sweet or Spanish onion, coarsely chopped
- 3 Granny Smith apples, washed, cored, and cut into 1/2" chunks

Heat large sauté pan over high heat. Sauté kielbasa for two minutes, stirring frequently. Reduce heat to medium high (to keep kielbasa from burning), stirring until browned. (If heat is too low, will become very greasy.) Drain fat and add onions to kielbasa, stir until onion starts to brown. Fold in apples, stirring 30 seconds and shut off heat. Serve over hot rice. (I particularly love basmati rice, which can be purchased at Ed Hyder's Mediterranean Market Place, 408 Pleasant St., Worcester, or in most larger grocery stores.)



Sam doing Yoga on the couch!

Rocket is always ready to help with anything around the office.



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