

# Home & Lifestyle

 ColumbianHomes.com

REAL ESTATE, HOME DECOR, HOME IMPROVEMENT, HEALTHY LIVING

January 16, 2022



## Renovations that Sell

If you are looking to sell your home this year, there are a few things to consider before getting a Realtor to put your house up for sale.

Here's a list of renovations that will help get you more bang for your buck when you list your home.

### SPRAY FOAM INSULATION

There are a number of home renovations you can make to the inside of your home that can help raise your value instantly. Any time you renovate with energy efficient appliances, it becomes a great selling point and something Realtors can market to potential buyers.

If you're looking to install energy efficient renovations to your home then insulation is one of the best ways to make your home more efficient. There are plenty of types of insulation you can install in your home, but there are a few most Realtors recommend. One of the most highly recommended is spray foam insulation. There are two types of spray foam: closed-cell and open-cell that allow the insulation to fill every corner and space in your attic, making your home better insulated.

Now we're not going to lie and say it is inexpensive and easy, but the payout will be well worth the cost. Do your research on the various types and talk to your Realtor about what would be the best fit in your home.

### KITCHEN REMODELS

Remodeling your kitchen is a great way to get more value out of your home when you put it up for sale. Renovations don't have to be full remodels of your home. Some renovations can be as simple as installing an item in your home that wasn't there before.

Install an island in your kitchen if there is room for one. An island is a great way to increase counter and storage space, adding more value to your home. If you are unsure about whether an island will work, then create one using plywood or cardboard to see if the dimensions of the island will fit in your kitchen. Make sure you can open your fridge and stove doors. If an island doesn't fit, consider purchasing a kitchen trolley.

Updating kitchen cabinet space and counter space is a great way to create more value in your home. Especially if your home is older, creating more space can be a great selling point for when you put your home up for sale.

Creating more room for the fridge can be a great way to raise your home value. If you live in an

older home, then consider modernizing appliances, space and features of your home to appeal to buyers.

### GREEN HOME

Realtors and buyers alike are all looking to make home as energy efficient as possible. There are simple ways you can do this in your home. Here are a list of things to consider:

- Replace all the old windows in your home with energy saving windows. These windows are designed to prevent hot and cold air from escaping your home. The insulation decreases your home's energy usage resulting in you saving money and adding value later.

- If you have digital assistant in your home, you know how helpful having a robot to give you kitchen recipes can be. Take it a step further by installing a programmable thermostat and Siri or Alexa can help you control and program your thermostat to a schedule.

You can program the house to be a different temperature when no one is home, saving you money on your light bill.

-Greenshoot Media

## Real Estate Trends

### Don't call the (800) number!

I'd like to address two separate services being heavily advertised on radio and television. I suggest neither is a good idea.

The first is for a service (several names are used) that claims it will protect you from a scammer stealing your house. That's right: your house, that you already own. How could such a theft occur? A criminal would forge your name and signature on a deed, forge or trick a Notary to notarize it, record it (file it) at the County Auditor's office, and trick a buyer or lender into handing over money for the house. That is hard to do unless that buyer or lender buys or loans without seeing the house (as in "I can't show you the house, but I'll sell it to you cheap").

Buyers and lenders can protect themselves by buying title insurance, but that's not why I'm writing about this. Instead, I'm trying to prevent owners from paying for a service that will inform you IF this very-unlikely fraud happens. If this concerns you (and title companies have ALWAYS been concerned about detecting fraudulent documents), here's what you should do: go to the Clark County Auditor's website. Make sure it is our Clark County, not Nevada—and find the "Enroll Now" button for the FREE notification service under "Recording Overview." This will notify you if any documents are recorded concerning your property. That's a lot cheaper than paying for such a service!

Also heavily advertised are firms that claim they can save you money on real estate commissions. Call us, they say, and we'll hook you up with our pre-selected agents in your market. Don't fall for it!

Keep in mind that title companies don't make our money from real estate commissions. Sellers pay for title insurance that protects buyers, and borrowers pay for title insurance that protects lenders. Why do we care, then, about who is collecting commissions? Because we are firm believers in local, local, local. A seller is going to pay whatever real estate commission they negotiate with the listing agent. When you call a referral service (not an actual agent) like those that heavily advertise, the Seller is still going to pay, but the local agent will have to pay a hefty chunk of that money to the company that convinced you to call them instead of the agent that did all of the work—the only thing that the company did was to convince you to call their (800) number instead of a local number.

Clark County Title is the local title company, locally owned and independent. We're not a branch office of a mega-corporation. If you have questions or concerns about this column or title insurance, please call! Clark County Title wants to be part of your real estate success!

From your friends at Clark County Title,

*Scott*



Scott Hogan  
Clark County Title



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### REAL ESTATE 101



#### Finding a Good Contractor

When choosing a contractor to head up your remodel, following simple steps from the experts at HGTV can mean the difference between complete confidence and sleepless nights: [bit.ly/3BW37zw](https://bit.ly/3BW37zw).

### HOMEWISE GLOSSARY

**Adjustable rate mortgage:** A mortgage whose interest rate over the life of the loan is not necessarily the same as the original interest rate at the loan's inception. SOURCE: MLS.com

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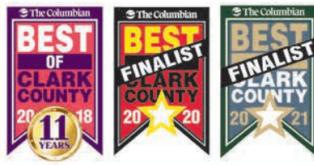


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**HOME TAX CREDITS YOU CAN TAKE**

Homebuyer credits can make first-time home ownership more than just a dream for many Americans. Keep reading to learn more about how to take advantage of federal and other incentives to help homebuyers make their dreams a reality.

**WHO IS A FIRST-TIME HOME BUYER?**

The U.S. Department of Housing and Urban Development says a first-time homebuyer is someone who:

- Has not owned a principal residence during the three year period ending on the date of the property purchase (and also their spouse).
- Is a single parent who has only owned a home with a former spouse while married.
- Is a disabled homemaker who has only owned with a spouse.
- Is someone who has not only owned a principal residence not permanently affixed to a permanent foundation in accordance with applicable regulations.
- Has only owned property that was not in compliance with building codes and which cannot be brought into compliance for less than the cost of constructing a permanent structure.



**Real Estate 101**

**Government Guide to Buying a Home**

The U.S. Department of Housing and Urban Development will walk you through the home buying process with their guide to buying a home, found at: [hud.gov/topics/buying\\_a\\_home](http://hud.gov/topics/buying_a_home).

**WHAT IS HUD?**

The Department of Housing and Urban Development administers programs that provide housing and community development assistance. It also enforces fair and equal housing laws. HUD, as it is known, was founded in 1965 as part of President Lyndon B. Johnson's Great Society program.

What first-time homebuyers should know is that HUD grants funds for first-time home buyers to groups with IRS tax-exempt

status. So your first-time homebuyer grants through nonprofits and other organizations may well originate from HUD.

**RAID YOUR IRA**

You can use up some \$10,000 of portfolio earnings out of a traditional IRA or Roth IRA without paying the early withdrawal penalty if you're a first-time homebuyer using it to buy a home. In this case, the IRS defines a first-time homebuyer as someone who hasn't owned

a persona residence in two years. This is different from HUD, who requires three years.

**STATE PROGRAMS**

Your state may offer similar programs. These are usually based on income, Investopedia says, and may also limit the price of the property purchased. But they can also include costs to improve the property, so these programs are worth looking into.

**FEDERAL NATIONAL MORTGAGE ASSOCIATION'S HOMEPATH READYBUYER**

This is another program that offers closing cost assistance in exchange for new home buyers completing a mandatory online course. This assistance can be used to purchase a foreclosed property owned by Fannie Mae.

**DEDUCTIONS EVERYONE CAN TAKE**

Of course, first-time homebuyers can also take advantage of programs that are available to all homeowners. These include a tax deduction for your home mortgage, limited to interest paid on \$750,000 or less for people that are married and filing jointly and \$375,000 for those married and filing separately. Also, this deduction is only for those that itemize, and a 2021 bill increased the standard deduction to make it less likely that you'll itemize your taxes. Still, it's there, and you'll get a 1098 form from your lender showing how much you paid.

- Greenshoot Media



# & Featured Homes

**Gorgeous Custom Built Craftsman Home**



**\$1,200,000.** 8.5 fenced/cross fenced acres with 4 BD, 3 BA, 3526 SF. Great room style with vaulted ceilings, amazing territorial views from every window and an abundance of natural light. Gourmet kitchen w/quartz counters, custom cabinets and top of the line appliances. Master w/spa-like bathroom and walk-in closet w/built-ins + laundry area. Four covered patios, 6 car tandem garage, 75x75 barn, 30x50 Quonset, + 6 additional outbuildings & 2 chicken coops. 43300 NE 304th Avenue, Amboy.



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**PENDING**



**2216 NW 109th Street, Vancouver**

**\$525,000.** 3 BD, 3 BA. If you are looking for an inviting place to call home, look no further. With 1852 SF of open living space, this home is sure to impress. Open concept kitchen, living and dining room with vaulted ceilings. The kitchen features laminate flooring, island and granite countertops. Primary bedroom includes an expansive walk-in closet and an en suite bathroom. Downstairs is a large family room with lots of room for activities and access to the extra deep 2 car garage. Plenty of space to get comfortable, boasting 9 foot ceilings. Low maintenance yard. All of this, and a great location too! Minutes from I-5 and in a sought after school district, & situated in a cul-de-sac across from school greenspace and near a neighborhood park. Don't miss out on this stunning, cozy home. ML# 21635733.

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# Let locations inspire design



Homeowners looking to add flair to their homes can find inspiration anywhere. Style can even be tailored to reflect places homeowners have visited. Whether they call to mind the narrow streets of London, the sand-bleached beaches of a Caribbean island or the urban buzz of New York City, designs can reflect one's travels and evoke some of the same feelings homeowners got when visiting their favorite places. Professional interior designers often pull inspiration from unique places, and so can homeowners who love to travel.

Those who want to illustrate their wanderlust through their home's decor can consider these tips.

**Work with colors**

Think about the colors that signify a particular locale and bring those hues into the space. The color palettes of the beach, for example, include grays, beiges, blues, and greens. The popularity of gray-tone neutrals allows homeowners to bring in these colors as a neutral backdrop, and then add a splash of whimsy with a few decorative accents.

**Try natural materials**

Vacation hotspots like Hawaii, Southern California and other areas of the Pacific tend to put heavy emphasis on natural materials. Items like bamboo, sea grass, stones, and woven baskets can invite the outdoors into a home.

**Embrace the vibe**

Urban centers are awash in energy and color. This spirit can be reflected with modern architecture, bold prints, metallic accents, and innovative lighting.

**Pick an inspiration piece**

Homeowners can direct their focus to one particular memento from a vacation or excursion: A vivid piece of artwork, a piece of furniture, a sculpture, or even a wardrobe element can serve as a catalyst for an entire room. Use this piece to match colors and textures.

Remember, to evoke the spirit of an area when decorating, keep it subtle. Too many details or over-the-top replication might seem like one is dressing a stage set rather than his or her home.

- Metro Creative

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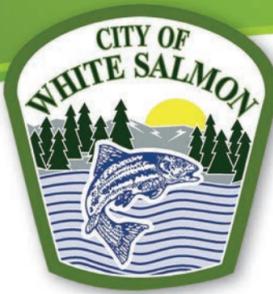
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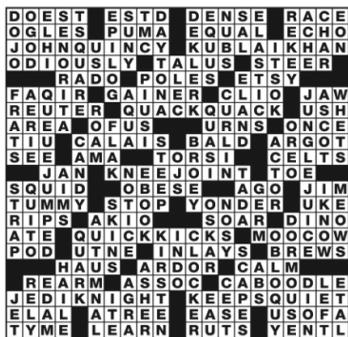


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Paul REUTER (43 Across) founded the news agency named for him in 1851, moving messages between European cities with homing pigeons. Joyce Kilmer's 1913 poem "TREES" (116 Across) was first published that year in the year-old magazine *Poetry*, which published early works of many eminent poets, such as Robert Frost and Langston Hughes. The theme for this puzzle was inspired by the initials of *Jeopardy!* champion Ken Jennings, whose name turned out to be unsuitable for the diagram.

You can contact puzzle editor Stanley Newman at [www.StanXwords.com](http://www.StanXwords.com). 1/16/22

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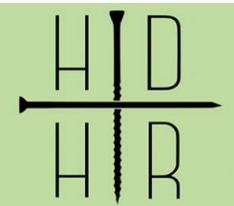
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