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Oct. 22, 2022

# HOME OF THE WEEK

**2655 Albatross  
Whispering Creek, SC, IA  
\$729,750**

2132 sq ft ranch w/ walk-out lower level. Main floor: 3 bedrooms, 2 baths, laundry and 3 stall heated garage. Your first step into this front entry and you are stunned by the wall of windows, hardwood floors, wooden beam tray ceiling and contemporary design elements and gorgeous built-ins alongside the gas fireplace.



**10 YEAR TAX ABATEMENT**



This open concept is total function and luxury all in one. There is a covered concrete deck right off the dining area which is fabulous for entertaining or enjoying that quiet cup of morning coffee. Primary suite features large walk-in closet & the luxurious bath has dbl vanity, tile walk-in shower and soaking tub.



For more information about the Home of  
the Week, contact:

**Pam Kavanaugh Edwards**

**712-259-4074 • Licensed in IA, NE & SD**



## STYLE AT HOME

# Two is better than one

**KATIE LAUGHRIDGE**  
Tribune News Service

I've had something to say for a while. I have been nervous to share, not knowing what the response would be, but here it goes: Trade in your guest room double bed for a pair of twins.

I know I know, what am I talking about? I wasn't sure myself at first, but over the last year, I have been falling in love with daybeds and twin bed frames, and now I can't get enough.

Have you ever had something stuck in your head, and suddenly you start seeing it everywhere? As I was flipping through Hulu the other week, I came across "The Dick Van Dyke Show." My love of "Mary Poppins" – and his part in particular – had me tuning into the show, and I couldn't believe my eyes. Twin beds! I knew it was fate (and of course 1961 sensor laws) that had me positive it was a sign twin beds are not only the past but the future. I am not telling you and your spouse to hop into separate twins – though sometimes with my husband's snoring, a girl can be tempted – but twin beds are a trendy and versatile way to spruce up a spare bedroom.

Twin beds are perfect for accommodating all types of visitors. Whether it is a couple of friends who took advantage of wine night, my son's best friends or my nieces and nephews coming for a sleepover, they have the perfect spot to rest their weary heads. Sometimes it is hard to know the dynamics of visitors, and having separate places to snooze eliminates any potential awkwardness.

Not only are twin beds functional, they can also open up your room and add style to your space. Twin beds are not just for kids – many styles can add a sophisticated touch to your existing decor. While the options we're showcasing in this post are wood or metal, some fabulous upholstered options give you one more way to add in another textile and pattern. Plus, this pretty adjustment leaves plenty of room for that cute table or chest you've been wanting to display.

Adapted from nellhills.com. Katie Laughridge is the owner of Kansas City interior design destination Nell Hill's. For more information, contact Katie at info@nellhills.com. ©2021 Tribune Content Agency, LLC.



HANDOUT/TNS

Twin beds are not just for kids – there is a plethora of styles that can add a sophisticated touch to your existing decor.

## DEAR MONTY

## Seven points to examine when replacing a home component

## RICHARD MONTGOMERY

Creators Syndicate Inc.

Dear Monty: I will be selling my house within the next four to five years. The compressor on my A/C went out. Should I repair or replace the whole unit? The current unit is a little over 12 years old, and the compressor repair will be under warranty for one year. Prices: \$2,000 to repair, \$6,000-\$7,000 to purchase a new unit.

Monty's Answer: There are several factors to consider in determining whether to repair or replace a home component. The factors vary depending on the element. With a compressor for air conditioning, here are the considerations.

No. 1: Price Is a Factor. The additional considerations below contribute to the price. Understanding the relationship between the price and the element will lead to the best decision.

No. 2: The Furnace Brands. Mixing brands may reduce operating efficiency.

Different brands often have unique features that may not be compatible or decrease the efficiency of other compressor brands.

No. 3: Different Types of Compressors. For example, some are one-stage, and others may be variable-stage. The various models claim separate energy savings in addition to cost differences.

No. 4: Compressor Unit Size. You want to be sure the replacement unit is not oversized or undersized.

No. 5: The Time of the Year. Suppose the unit fails and the end of the busy season is near. In that case, it may pay to wait until fall when the contractors are not as active for the possibility of better pricing.

No. 6: Warranties Are Not Equal. Understanding the warranty on a repair or replacement may be a significant factor in making the determination.

No. 7: The Contractor. An HVAC contractor knows more about compressors than the consumer. Some contractors

will use that knowledge to their benefit at your expense. This chasm is called information asymmetry and is common in many service businesses. Real estate agents, physicians, dentists, car repair mechanics are other examples of service businesses that have the potential to abuse their knowledge.

Information asymmetry is the main reason to take the time to obtain multiple estimates about your compressor. Let the technicians diagnose the problem and offer their solutions independently. More often than not, the diagnoses and the costs will vary, sometimes significantly, between the three estimates. Just because a contractor may have a higher price does not mean they are taking advantage of you. They may be offering a better product, believe their service is worth more, or offers a better solution.

You will decide based on comparing these variables. It will be easiest to pick what you believe to be the logical solution

and ask the other contractors to adjust their estimates to match the solution you like. This little trick will bring the contractors to an apples-to-apples solution with different pricing. Now it will likely be easier to pick the contractor.

## The payback period

Calculate what a new component will cost. Divide the cost by the savings in energy, utility, or any expenditure attributable to the replaced part. The result is the time it takes to pay for the update. Five years is considered an efficient payback period, but each component and situation are unique.

Richard Montgomery is the author of "House Money—An Insider's Secrets to Saving Thousands When You Buy or Sell a Home." He advocates industry reform and offers readers unbiased real estate advice. Follow him on Twitter at @dearmonty, or at DearMonty.com. COPYRIGHT 2021 CREATORS.COM

## ASK A PLUMBER

## Old kitchen sink may be out of repair options

ED DEL GRANDE  
Tribune News Service

**Question:** Dear Ed: We live in an older home with original kitchen plumbing. The sink is wall-hung with a custom wall-mounted faucet that has failed. New faucet/parts no longer available. How can I solve this issue and get our kitchen sink working?

— Brian, Ohio

**Answer:** I get many questions with this type of issue when dealing with old kitchen sinks. In my experience, if faucet or repair parts are not available for older sinks, chances are replacing the sink may be the next option to consider. However, keep in mind that now this may become a larger remodeling job to update and install a new kitchen sink and faucet.

Consulting a licensed plumber before doing any demo work is recommended to

see what can be saved and the condition of the existing plumbing.

Note that they still make new wall-hung kitchen sinks with new faucets. If you're lucky, a new wall-hung sink may fit the existing sink area to help cut down on remodeling costs.

**Bottom line:** With old kitchen sinks, you've got to know when to hold them and know when to fold them so you don't gamble on repairs, only to end up replacing the sink anyway.

Master Contractor/Plumber Ed Del Grande is known internationally as the author of the book "Ed Del Grande's House Call," the host of TV and Internet shows, and a LEED green associate. Visit eddelgrande.com or write eadelg@cs.com. Always consult local contractors and codes. ©2020 Tribune Content Agency, LLC. Distributed by Tribune Content Agency, LLC.

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**RIVER VALLEY, NSC, SD**  
211 So Canterbury • \$519,750  
3bdm/2 bath/1 car heated garage completion November 2022. New layout and new construction. Custom designed 1801 sq ft home w/ 3 bedroom, 2 bath on main floor, located in River Valley, NSC. Take advantage of 1801 sq ft open concept design in living and the concrete covered deck right of the kitchen. So much potential and main floor professional custom design choices already made. Master Suite features large closet & bath, w/d vanity & tile walk-in shower. Luxury vinyl tile floors, electric fireplace, island, solid surface counters, main floor laundry and walk-in pantry. Daylight windows on lower level for amazing future finishes and Gafin Rhino windows on the main. Upgraded counter tops throughout the home, heated garage and electric fireplace.

**DAKOTA DUNES, SD**  
814 Crooked Tree Lane • \$690,000  
Welcome to the Willows at Dakota Dunes. Experience this brand new four bed, 3.5 bath with main floor primary suite, laundry and spacious open design with vaulted ceilings, wall of glass looking out onto back covered patio and gorgeous landscaped terms. 3 bedroom/2.5 bath home w/ 2 car heated garage w/ golf cart door. You will love the location and the layout. Willows HOA manages yard care, irrigation and snow removal. HOA fees to be determined.

**WHISPERING CREEK, SC**  
10 YEAR TAX ABATEMENT  
2655 Albatross • \$729,750  
2122 sq ft ranch w/ walk-out lower level. Main floor: 3 bedrooms, 2 baths, laundry and a 1-car heated garage. From your first step into this front entry and you are stunned by the wall of windows, hardwood floors, wooden beam tray ceiling and contemporary design elements and gorgeous built-ins alongside the electric fireplace. This open concept is to function and Lucy at front. There is a covered concrete deck right of the dining area which is fabulous for entertaining or enjoying that quiet cup of morning coffee. Primary suite features large walk-in closet & the luxurious bath has a double vanity, walk-in shower and soaking tub. 10 year tax abatement.

**ELK CREEK, SC**  
10 YEAR TAX ABATEMENT  
4531 Whitelot Court • \$449,750  
Enjoy this beautiful 1575 sq ft ranch w/ 2 bedrooms both with walk-in closets, 2 baths and a 1-car heated garage. L2 has daylight windows for future finish. Enter this lovely ranch home to open floor plan with custom kitchen with island, quartz tops, walk-in pantry, \$4,500 appliance allowance, dining, and great room connectivity. Consistent 9'11" ceiling throughout the space for versatile and flexible living. Primary suite includes tray ceiling, plush carpet, custom walk-in closet, and 3/4 bath with walk-in tile shower and double vanity. Upgrades in this space: 7'4" fireplace, heated garage, quartz tops in kitchen and baths, 85 gallon water heater, rock landscape beds. You will love this floor plan. HOA \$250 per month.

**If you aren't working with an agent, you are missing out.**

**Pamela J. Kavanaugh Edwards**  
Broker Associate • Licensed in IA & SD • Cell: 712-259-4074  
335 Sioux Point Road Dakota Dunes, SD 57049  
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# Prepare for closing costs

**B**uying a home is expensive and it isn't just the mortgage and down payment that a buyer needs to be prepared for. Closing costs typically make up 2% to 6% of a home's purchase price with the average, according to CoreLogic's ClosingCorp. They also report that from 2020 to 2021, closing costs increased by 11.2%.

Most closing costs are paid by the buyer. Even if the seller or lender offers credits, they do so by raising the price of the home or the loan and the costs are just paid for over a greater amount of time.

## Types of closing costs

LendingTree defines mortgage closing costs as "fees paid directly to the lender and their business partners when you take out a home loan. They are the price tag for borrowing money." Many of these costs are spelled out in the loan estimate document.

## Common types of closing costs include:

**Loan costs:** These are the fees that lenders charge for such things as origination, application and administrative fees, mortgage points or discounts, and underwriting fees.

**Third-party fees determined by lender:** These fees include money paid for appraisals, credit reports, flood determination and monitoring fees, tax monitoring fee, mortgage insurance premiums and VA funding fees.

**Third-party fees you can arrange:** Some closing costs allow you to shop around and compare prices. These include pest inspection, property survey, title insurance, title settlement fees and title searches.

**Non-mortgage closing costs:** These type of closing costs include taxes and government fees, pre-paid fees such



YURI ARCURS/PEOPLESIMAGES.COM

as property taxes or prepaid interest on a loan, initial escrow payment at closing and title insurance.

## Reducing closing costs

Like everything else about home buying, closing costs can be negotiated. For first-time home buyers it is possible to get governmental assistance for some of the fees.

A LendingTree study found that half of mortgage seekers who shopped around for a mort-

gage saved money. Take the time to research mortgages and where will give you the best deal.

Sometimes you can get a low-closing-cost or no-cost mortgage. In this case, the lender gives you credit toward closing cost. However, that comes at a higher interest rate, which means you pay more over the entire term of the loan. It is also possible, though usually more common with refinancing, to roll the costs into the loan. As with low-closing cost or no-

cost mortgages, this results in a higher monthly payment and the loan costs more over time.

You can also ask the seller to pay some of your closing costs. This is typically done by them giving you a credit. Different loan programs – conventional, FHA and VA – have different restrictions on what percentage of sales a seller can pay. The higher your down payment on a conventional loan, the more a seller a can cover of closing costs.

## Real Estate 101

Finding Closing Cost Assistance

According to Investopedia, you can find special programs that may cover some or all of certain closing costs in certain circumstances, particularly for first-time buyers, low-income buyers, veterans, and active-duty military personnel. Some large banks will even waive certain costs for loyal customers. Learn more about closing costs and how you can budget and negotiate closing costs at [bit.ly/3BAQIZZ](http://bit.ly/3BAQIZZ).

# Tasteful taxidermy has its place in home decor

**JOSEPH PUBILLONES**  
Creators Syndicate Inc.

I can remember entering my in-laws' den in Virginia nearly 20 years ago, and I was aghast at the many antlers that hung on the den walls. Of course, I was informed with great pride from my father-in-law that this was only some of the ones that his wife would allow him to hang from his lifelong hunting in the woods. He then proceeded to tell me there were many more in his garage and I could take as many as I wanted for any of my decorating projects. I politely changed the subject to the old car that had not seen the light of day in several decades. Whew ... saved by my quick thinking from that one.

As we visited other relatives, I saw some antlers, but scarier were the heads of deer and other animals from the wilderness. Some were on mounts on the wall. Others, such as small birds (they might have been quail) and a ferocious looking cat, were encased in a glass container much like an aquarium but without the water. I wondered almost out loud how they could even sleep in a house full of dead animals. Where did this decorating trend begin and why?

Taxidermy, it seems, originated in England and France during the early 19th century, and by the 1880s, the fad came to the United States. During the Victorian era, it was commonplace for those with affluence to commemorate a particularly good outing or catch by preserving such creatures using embalming techniques that included sawdust, rags and the use of arsenic for preservation. As crazy as it seems, even royal pets were guaranteed afterlife



and were embalmed to be placed near their favorite resting place in the royal residences.

Of course, down south, in places such as Florida, New Orleans, Texas and California, who hasn't seen sailfish, tarpon and even alligators on the wall of a lanai or your favorite seafood restaurant? In today's world, I believe taxidermy is almost al-

ways inappropriate, except for in museums or other places where the study of animals is conducted. Animal rights aside, bringing nature into the decorating realm has been happening for centuries. Once upon a time, animal pelts were hung from walls for thermal insulation. Later, pelts were used to cover furniture for their long-lasting quality. Leather is

still used today for furniture and even automobile seating for its durable and supple nature.

Animal lovers and evolved hunters can still bring the outdoors in. In most home decor stores, you can now find decor inspired by taxidermy, manufactured from wood, paper, ceramics, acrylic and even glass. Area rugs, carpet and fabrics are

available in all sorts of animal prints and patterns to replace the poaching of animal skins.

One final word of advice when decorating with real or faux taxidermy: steer away from certain rooms. Who really wants to eat or anything else when being stared at by a dead animal? Keep away from placing mounts in dining rooms, kitchens and, while

we're at it, bathrooms and bedrooms, too. Follow my advice toward tasteful taxidermy and you'll avoid scaring your visitors.

Joseph Pubillones is the owner of Joseph Pubillones Interiors, an award-winning interior design firm based in Palm Beach, Florida. His website is [www.josephpubillones.com](http://www.josephpubillones.com).

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# Save money on energy bills by weatherizing your home

No matter what the climate is where you live, weatherizing your home can help you save money, save energy and make your home more comfortable. For those who qualify, there is government assistance for full home weatherization that includes an energy audit.

Some weatherization you can do yourself while others require the help of certified professionals. Local utility providers often have programs that can help save energy and reduce your heating and cooling costs.

## Weatherization topics

The U.S. Department of Energy recommends five areas to pay attention to when weatherizing your home.

**Home energy assessments:** Conduct a home energy audit to find out how you are using energy and where changes could be made. This can be done by a professional or on your own. The DOE recommends this be your first step before making any renovations or home improvements related to the comfort and energy efficiency of your home.

**Air-sealing your home:** One area that can lower your heating and cooling costs is reducing the amount of air that leaks in and out of your house. This can also make your home more comfortable, create a healthier indoor environment and improve your home's durability. Common air-sealing steps include caulking and weatherstripping.

**Insulation:** Insulation helps your home to resist heat flow and lower your

heating and cooling costs. Heat flow involves three basic concepts – conduction, convection and radiation. Conduction is how heat moves through materials, convection is the way it circulates through liquids and gases (which controls how heat rises and falls) and radiation is how heat travels in a straight line and heats anything solid in its path. Insulation materials work by slowing conductive heat flow and convective heat flow, though there are also radiant barriers and reflective insulation systems that reduce radiant heat gain.

### Moisture control:

Controlling moisture not only makes a home more energy efficient, it can also prevent mold growth. The strategies you use to control moisture in your home is going to depend on the climate of where you live and the way your home is built.

**Ventilation:** The type of ventilation your home needs depends on how many people and pets live in it, schedules, activities, health concerns and personal preferences. It can also help prevent mold growth and structural damage. Ventilation options include natural ventilation, spot ventilation and whole-house ventilation.

## Weatherization Assistance Program

The Energy Department's Weatherization Assistance Program is designed to help low-income families reduce their energy bills by making their homes more energy efficient. Preference is usually given to people ages 60 and older, families where one or more per-



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son has a disability and families with children – though it varies state by state.

The program takes a whole house weatherization approach and begins with an audit that analyzes all building systems, according to the DOE – the building envelope, heating and cooling systems, electrical system and electric baseload appliances.

## Real Estate 101

How to Apply for The Weatherization Assistance Program

The U.S. Department of Energy's Weatherization Assistance Program is administered at the state and local level. To apply for weatherization assistance, contact your state weatherization agency. The department details all the steps in its online guide at [energy.gov](http://energy.gov).

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# Make invisible joints when applying drywall tape

**JAMES DULLEY**  
Creators Syndicate Inc.

Dear James: I just moved into an older house, and a lot of the drywall tape is coming loose and needs retaping. Why did it come loose, and how should I replace it? — Randall N.

Dear Randall: It is not uncommon for drywall tape to come loose after many years. A change in humidity and temperature levels inside a house can gradually deteriorate the drywall compound that holds the drywall tape tight over the drywall joint. When you start to pull it off, you will likely notice additional loose sections.

Before starting on this project, view some videos on YouTube of professionals applying the tape and compound. It is a learned skill. You will be surprised at how little sanding they end up having to do. On your first attempts, expect to apply many coats and do a lot of sanding.

Applying drywall tape is one of the final tasks for a builder. When they are running behind schedule, they rush and try to apply the tape with just one coat of compound. It is advisable to apply several light coats and sand between applications. This creates a more level surface over the drywall joint.

The type of drywall tape used also impacts the appearance and longevity. Fiberglass mesh tape is the easiest type to use. It is sticky on one side, so it stays in position over the joint. Wipe off the drywall joint to remove any dust. As you unroll the fiberglass tape, just force it against the two pieces of drywall.

Paper tape creates a stronger joint and most professionals use it instead of fiberglass mesh. To make it stick to the drywall, first apply a thin layer of compound on the drywall and then force the paper tape into it. Be careful to work out all the air bubbles, or it will look bad and may pop loose over time.

The type of drywall compound used can also affect the finished job. All-purpose compound is the easiest to apply smoothly. For smaller jobs, a tub or bucket of premixed compound is best because it has the proper percentage of water. It is also available in powder form

**HOME Do-it-Yourself**

## Drywall Repair

Drywall finishing isn't for everyone; it takes patience and practice to do it correctly. With the right tools and techniques, the average homeowner can have good results.

**DRYWALL STEPS:**  
**1ST LAYER** With a taping knife 6-8 inches wide, apply a thin layer of joint compound along the joint, smoothing the tape and removing excess compound.

**2ND LAYER** is the fill coat that is done with a slightly wider taping knife (8-10 inches). Feather the edges so that they are about 2 inches wider than those of the first coat.

**3RD LAYER** Use a broad knife about 10-12 inches in width. Spread a thin layer over the joint, feathering the edges and hiding the seams. Finish by sanding down the compound with 100-grit sandpaper so that the joints are as smooth as possible.

**TWO TYPES OF DRYWALL TAPE:**

**FIBERGLASS TAPE** Apply the self-adhesive drywall tape along each joint, then apply a single layer of joint compound (spackle) directly over the tape using a 6-inch spackle knife.

**PAPER TAPE** is embedded in the joint compound with a 6-inch knife. Keep the tape straight and use your knife to smooth out any wrinkles.

Creators.com/Bob Kost

for larger jobs.

All-purpose compound takes many hours, and up to a day, to dry before it can be sanded. This depends on the weather conditions because the water has to evaporate from the compound. When applying several coats, this can take some time to finish the job.

Professional remodelers often use a powder setting compound. Setting compound hardens through a chemical reaction that is similar to cement, so it can be sanded much sooner after it is applied. Since it does not actually dry, it does not shrink as all-purpose compound does. Setting compound also works well with fiberglass mesh drywall tape.

Try using paper tape with all-purpose compound for this job. Using a small knife or trowel, apply some compound to the drywall joint. Work the tape into the compound with the tool moving it from the middle to the edge to eliminate any gaps. Cover the tape with another very thin layer of compound. Sand the joint and apply several thin coats of compound until the joint is flat.

Send your questions to Here's How, 6906 Royalgreen Dr., Cincinnati, OH 45244 or visit [www.dulley.com](http://www.dulley.com).

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ELK CREEK, SC



**5219 Lynx Court**

New construction in the gorgeous Elk Creek Community w/ pond and Club House. 1398 sq ft townhome with 2 bdrms/2baths, 2 stall garage and tons of custom amenities and upgrades included at a spec home price: LVT, 60" electric fireplace, solid surface tops, walk-in pantry, heated garage, and 50 gal water heater. Convenient Sioux City neighborhood and Sgt Bluff Schools. HOA \$250 per month includes, snow removal, lawncare mowing/fertilizing, irrigation and Club House. 10 year tax abatement! . \$329,750

**SOLD**



**291 Bluestem Trail**

Gorgeous 3 brm, 3 bath with vaulted ceiling, new gas double sided fireplace and cozy hearth room off of the eat-in-kitchen. Quartz countertops, refurbished oak floors, updated baths, primary suite with heated tile floor, jetted tub, private water closet and walk-in closet. This beauty includes a main floor laundry, formal dining or den with French doors. The 12x14 new composite deck is perfect for the morning

**335 SIOUX POINT ROAD, DAKOTA DUNES, SD 605.422.1413**  
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## ASK ANGI

# Look out for these contractor red flags

**PAUL F. P. POGUE**  
Ask Angi

It's frightening to think the contractors you pay to work on your home may not always have your best interests at heart. While most pros take their duty of good work seriously, there are still those who seek to take advantage of people's trust. Fear not, though; there is a solution for every underhanded scheme. And in all cases, the best solution is to stop the fraud before it starts. Here's our rundown of some of the most common scams and the best way to avoid them.

**THE FLAG:** The excessive down payment

Your contractor asks for a down payment that seems high for the job.

**THE SOLUTION:**

Down payments are entirely normal since contractors usually have big material purchases to make. However, a crooked contractor can easily take the money and run, and often ask for more than they should. Be skeptical of any contractor who asks for more than 1/3 the cost of the job. (Some areas, such as California, govern down payments with specific limits. Be aware of your state and local laws.)

**THE FLAG:** The scare tactic

Here's a true fright: You hire someone for a job, such as installing a new roof, and they quickly start talking about five other things they should

fix right away. And oh yeah, they'll cost a lot more money.

**THE SOLUTION:** It's easy to fall for this one because it's so logical. If you're doing a big job, such as removing a roof, it makes sense that you'll uncover other invisible problems. To avoid this, always get a second opinion before tacking on additional, expensive extras to a project that's already underway. Also, look out for scare tactics in their wording. If they say, "Your chimney is about to crumble!" rather than "Your chimney could use some structural work," be skeptical.

**THE FLAG:** The guy with extra materials

Someone knocks at your door. "Hey, I was doing a roofing/siding/driveway/etc. job in your neighborhood, and I had some materials left over. I'll work on your house at a discount so I don't waste them. What do you say?"

**THE SOLUTION:**

This is one of the classics. Good contractors don't use leftover materials on second jobs. Odds are this person has some low-quality materials and is going door-to-door with the scheme. If you hire them, the work will be shoddy, and you'll never see them again. Politely turn them down and close the door.

**THE FLAG:** The storm chaser

A recent storm did significant damage to your roof. You need

repairs, but most companies are booked solid because everyone else in the area got hit by the same storm. Someone shows up at your door saying they're willing to work on your roof and even work with your insurance company.

**THE SOLUTION:** Roofing experts say this is one of the most common schemes because it's so tempting to believe. Storm damage often takes weeks for local roofers to catch up with, and you want your roof fixed ASAP.

Storm chasers know people are desperate, so they travel around with pop-up businesses to weather-ravaged areas. They're good at eyeballing how much an insurance company will pay for a particular roof and do the bare minimum to cover it while claiming the entire insurance check. Then, once the storm has passed, the company vanishes, never to be seen again.

To avoid this, only hire licensed, bonded and insured pros who maintain a local and established presence. You want to find someone who will back their work if there are problems years down the line.

Tweet your home care questions with #AskAngi and we'll try to answer them in a future column.

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# THINKING OF SELLING YOUR HOUSE?

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