



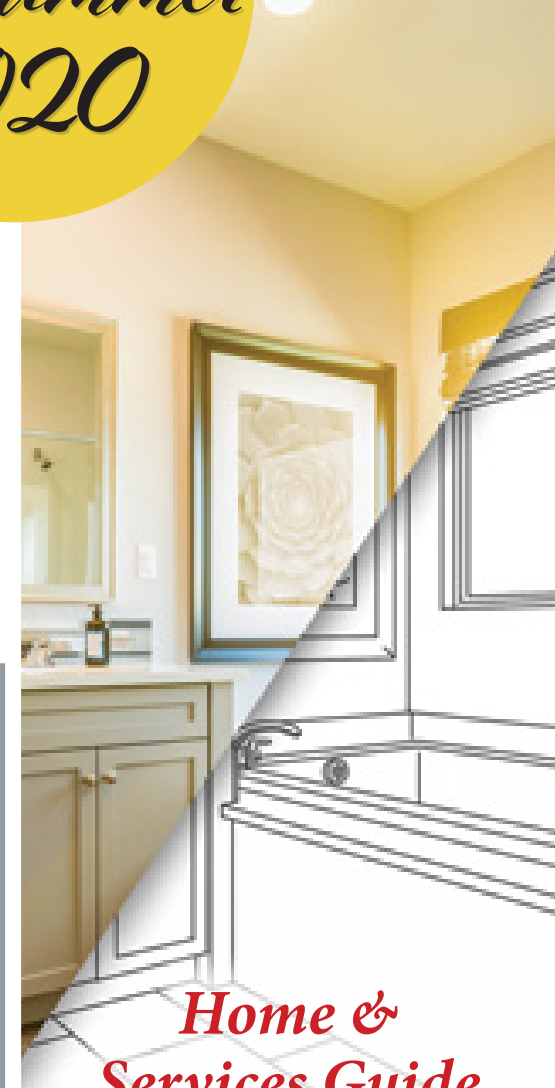
*Spring -  
Summer  
2020*

# HOME

# Improvement



A publication of:  
Tillamook  
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*Home &  
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# Take Advantage of Staircases

If you live in a multistory home and don't have closets under the stairs, you're missing out on valuable storage area.

With a little help from a professional, open the walls under your staircase to create a hidden room.

## Ways to Use the Space

Before you undertake a project of this size, you should know exactly how you will utilize the square footage you didn't know you had. Consider these creative suggestions when planning the renovation.

- Build an area for your pets, including their favorite bed, toys and food dishes.
- Create a coffee nook with all the tools you need.
- Showcase your favorite books with a stylish shel-



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ing area.

## Safety First

Altering your home's structure requires serious planning. Hire an expert to determine if the wall surrounding your staircase is load bearing. According to the International Code Council, a load-bearing wall helps support the floors and roofs of a structure. Removing such walls can lead to sagging ceilings, sloping floors and cracks in surrounding drywall.

Especially in older homes, other safety risks to consider when demolishing a wall are:

**Asbestos:** The Environmental Protection Agency banned sprayed asbestos for use in fireproofing or

insulation in 1973. Inhalation can cause irreversible respiratory diseases.

**Lead paint:** The Centers for Disease Control and Prevention reports lead-based paint was banned for use in housing in 1978. The agency states exposure to this dangerous chemical is the most hazardous source of lead for U.S. children.

## Adding Electricity or Water

It's likely the area under your staircase has not been fitted with water or electrical connections. If you are building a new laundry room or a reading nook, make sure to hire a licensed and experienced plumber and electrician to do the job.

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# Smart Upgrades for Convenience

Do yourself a favor by adding new levels of convenience to your home. Smart technology gives homeowners the opportunity to relax and allow gadgets to take some of the stress out of their busy lives.

According to the National Association of Realtors, the smart home technology industry is expected to reach \$130 billion by 2025. Keep in mind, when selling, not all technology will be well-received by potential buyers. Statistics from the 2016 Smart Home Marketplace Survey held by Coldwell Banker reveals interesting results regarding technology in homes.

- Fifty-seven percent of people with smart products were men; 43 percent were women.



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- Forty-three percent of Americans with smart home technology are millennials.
- Smart Security was the most popular type, gaining interested from 58 percent of the group being researched. Appliances were one of the least desired at only 34 percent.

Even if you're not planning to go to the market, you can still benefit from the many conveniences from smart technology.

### Vacuums Bots

You are probably familiar with robotic-vacuum cleaners that whip around your living room sensing dirt and debris. While they may benefit some homes, many owners discover they simply aren't effective in their layouts. Consider installing sweep inlets throughout your home and simply brush debris towards its opening to eliminate it. These powerful vents do away with the need to search for a dustpan or awkwardly bend over every time you sweep a room.

### Connected Home

Today's technology gives us the ability to stay connected with our loved ones everywhere we go. So, why not take advantage of the way it also benefits the home? Consider installing these smart upgrades to change the way you interact with your property.

**Smart thermostat:** Save money with a thermostat that learns your behaviors and automatically sets the temperature. Most can also be manually changed remotely, from your smartphone.

**Security system:** Be alerted any time something goes awry at home, no matter where you are. Many services include accessible cameras, so you can view the interior and exterior of your property from a smart device.

**Smart locks:** Engage or disengage your home's lock from anywhere. They are great for double checking the door while you're away or unlocking it before hauling in the groceries.



# Home Equity Loans

If your renovation plans will take a toll on your wallet, you may be interested in acquiring a home improvement loan.

These special finances differ from a traditional borrowing agreement and can offer great advantages.

Before attempting to qualify for a loan, it is a good idea to check your credit score. Sit down with an expert to discover and resolve delinquent accounts or dispute issues that may be errors. You



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## Help your clients turn a fixer-upper into a keeper

At Evergreen Home Loans, we know that not all properties have instant curb appeal. Sometimes they need a little extra work. That's why we're pleased to offer the Fannie Mae HomeStyle® Renovation Mortgage. HomeStyle® provides a way to make repairs or improvements to property with a fixed rate, one-time close transaction. Some highlights of the program include:

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- Manufactured Homes (MFH); owner occupied properties only.
- No structural improvements allowed on MFH's.
- MFH property must already meet FNMA MFH guidelines. (title eliminated, etc.)
- Max renovation cost cannot exceed 75% of subject to completion value on stick-built homes and 50% on manufactured homes (or max \$50K reno cost, whichever is less).
- One-time close with one low interest rate.
- Conventional loan – Fannie Mae 15, 20 and 30 year fixed guidelines.
- Conforming loan limits only (High Balance allowed on Stick-built properties in applicable counties).
- Max 95% LTV owner occ purchase, SFR stick-built properties (97% LTV for FTHB)
- Max 90%LTV SFR 2nd Homes and Max 85%LTV SFR investment property
- Maximum 9 month construction period.
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- Unused construction funds are applied to loan balance. Payment remains the same.

Think a fixer upper may be a keeper for your client? Give us a call today to learn more about HomeStyle® Renovation Mortgages.

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1. Standard LTV/CLTV limitations apply; maximum renovation cost is lesser of 50% "As Completed" value or \$500,000; structural changes prohibited.

2. Inspections are required for all work items that are more than \$5,000. Additional contractor requirements may apply.

3. The renovation costs are limited to 50% of the "As Completed" appraised value.

4. For principle residences only with a maximum term of 6 months. If the property cannot be occupied during the renovation, an escrow account for mortgage payments that may come due during the renovation period can be set up. Information is valid as of 8/19 but is subject to change.

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will have a much better chance at receiving fair financial backing if your credit history is in good standing.

## Differences From Traditional Loans

According to the experts at Lending Tree, a home equity loan is defined as one that allows homeowners to borrow against the equity built up in their homes. You can determine how much equity you have in your home by subtracting the balance of your mortgage from the fair market value of the home, which usually requires an appraisal. According to the Federal Trade Commission, lenders will expect you to have at least an 85 percent loan-to-value ratio after you take out a home equity loan.

## Requirements

Even if you have the appropriate amount of equity in your home, there are other factors that will determine if you're approved. Here are a few things to consider from the Lending Tree.

**Income:** The amount you make will have a great affect on your loan. You will need to prove you make sufficient income to cover debt and the amount of the future loan. Be prepared to present check stubs and income tax forms.

**An appraisal:** To determine the market value of your home, a professional appraisal is typically required by lenders. An expert will evaluate your property and determine what it's worth.

**Credit history:** A lender will scrutinize this log to discover your payment history to your other debtors.



**AT YOUR SERVICE** | GETTING STARTED

# Hiring a Home Service Pro

Inevitably, there will come a time when a homeowner needs a professional. Sometimes, the DIY approach can lead to dangerous results or situations where problems become worse. If you feel a repair or remodel is out of your comfort zone, don't hesitate to hire an expert.

Before signing a contract with the first company in the yellow pages, do some research. Here are a few things to consider.

## Licensed and Bonded?

One of the initial questions you should ask during your meeting with a potential contractor is if they are licensed. Some states even require workers to carry a special license, too. This can apply to many different occupations like electricians, plumbers and general contractors.

Make sure they are legally connected to the work being completed. When a specialized person is carrying the proper licensing, they are more likely to abide by other laws like permit requirements and inspections. It can be dangerous for projects to be completed by someone who is unfamiliar with the policies and codes that come with construction.

When working with a contractor, it's also important they are covered by a surety bond, or an insurance policy that



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protects a property owner. This coverage is beneficial in the instance that work is incomplete or doesn't satisfy the contract you agreed to.

## Referrals and Testimonials

Before choosing a service pro, you should also ask for first-hand testimonials from previous clients. Reputable contractors should have contact information for willing participants who can shed light on their work. Take notes about instances regarding their timeline, satisfaction of work and how well they followed up to any issues.

## Shop Around

Don't be shy to ask for free estimates from several contractors in your area.

You may get a general idea of the cost of a project by pricing materials yourself at a home improvement store.

Keep in mind, deciding strictly based

on price may not always be the best route. Make sure you are investing in someone with knowledge and experience to complete the renovation.

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# Repair a Damaged Lawn

The health of your lawn will make a difference toward how your home is perceived by others.

In minor cases, you can repair patches, but sometimes a complete overhaul is necessary. Become the envy of your block this year by bringing a fresh breath of life into the greenery.

Here are a few common issues that many Americans notice in their yards and how to correct them, according to Consumer Reports.

## Crabgrass

This irritating weed often sprouts along with the rest of your lawn. It's also

notorious for promoting soil erosion, so eliminating it quickly is important. One way to contain the issue is by applying the natural herbicide corn gluten meal. This is a natural alternative to chemical herbicides that works quickly to stop crabgrass in its tracks. You also can lessen the toll it takes by setting the deck on your mower to just over 3 inches. If grass is cut too short, it creates a welcoming environment for the weeds.

## Not Enough Sun

While the position of the sun is out of your hands, you can still use a strategy to enhance the attractiveness of the shady parts of your yard. Consider accepting the loss of green grass and create a beautiful mixture of shade-tolerant flowers or construct a patch of concrete or gravel for a seating area.

## Big Problems

If you have tried and tried again to grow grass in a certain area without luck, it's possible the ground is beyond repair. To correct this, starting from scratch is usually your best option.

Experts recommend digging up the damaged section, plus six inches of surrounding healthy lawn, to about two-inches deep. You will then want to level out the soil and add a plant-based compost before replanting grass seed. You can have a better chance at success by using sod, but the price difference is significant over seedlings.

You can also get a soil test. You can find a DIY kit or hire a professional from your local United States Department of Agriculture agency to analyze the state of your soil. An expert will give you first-hand instructions on how to resolve the problem and promote growth.



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AT YOUR SERVICE | SHOP LOCAL

# Deal with Local Contractors

Whether you are in the process of planning a major renovation or a small upgrade you may not be equipped to handle, an expert can manage the project professionally. Looking for a contractor in your area comes with many advantages.

One of the greatest benefits consumers receive when hiring locally is having a personal touch and knowledge of the area. For instance, if you are remodeling your home to sell, they will likely have recommendations for popular trends that buyers are looking for. Local handy-men can also give you a better estimate on pricing as they are familiar with the pricing structure in your community.

## Locally Based

Being in close contact with the office of your contractor can streamline the construction or remodeling process. You can discuss alterations to your plans or check progress. During a project, you should expect to get to know people at the office on a first-name basis; you will likely be in frequent contact.

When working with a national construction company, you will likely be doing most of your communication with a call center where the one answering phone calls may not be familiar with your case.

## Follow Up

Locally based contractors are easier to reach out to with concerns or questions about their work. Don't find yourself scrambling to pay for another company



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to correct an issue caused by a company who has already left town to pursue other opportunities. Before hiring someone in your community, it's a good idea to ask about warranties. Since they are nearby, you can have peace of mind that problems can be quickly alleviated.

## Hometown Reputation

Local construction contractors are usually a pillar in the community. You can likely see examples of their work by driving down the street and their advertisements will be prominently displayed outside of recent projects. First-hand feedback from your friends and neighbors should be considered when deciding on who to hire.

## Benefit Local Economy

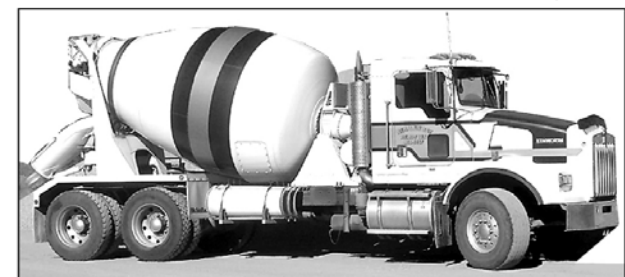
Of course, supporting a company who does business in your backyard also gives a big boost in supporting your lo-

cal economy.

If you are satisfied with the contractor's performance, don't be afraid to pat them on the back by recommending their services to friends and loved ones.

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AT YOUR SERVICE | TYPES OF CONTRACTORS

# Plumbing Professional

It's easy to take running water for granted. However, when it isn't working, our daily routines can be suddenly thrown out the window or even worse, there could be extensive damage. Don't entrust your home's pipes to just anyone.

Building a relationship with a local plumber before disaster strikes can alleviate the risks of making a poor decision during an emergency. When researching



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services in your area, make sure they are licensed and insured, and that they have good references. Once you have made a decision, make an appointment for an initial inspection of your plumbing.

## Routine Maintenance

According to the Insurance Institute for Business and Home Safety, plumbing supply system failures cost an average of \$5,092 per incident. Many failures can be avoided by having a licensed plumber inspect and maintain your system periodically.

Here are a few things they will look for.

- Corrosion, blockages and signs of swelling of pipes and joints.

- Integrity and performance of appliances like water heaters and sump pumps.

- Tight connections and leaks at fittings.

## Appliances

If you have ever experienced a water heater failure, you know how inconvenient and disastrous the results may be. A cold shower isn't the only headache you can face when this sometimes-forgotten appliance breaks down. Residential units are usually designed to hold 20-120 gallons of water, if a leak goes unnoticed, catastrophic water damage can strike to the surrounding areas.

Many homes rely on a sump pump

to evacuate storm drainage or waste water from a lower level. If a unit fails while you are away, the fluids can cause flooding or mold if it is left standing in a cool, damp basement. Ensure your water appliances are working efficiently to protect your family's health and safety.

## During an Emergency

Once you have built a relationship with a plumbing service, you may receive priority during an emergency. Make sure to ask your plumber to show you the location and functionality of the main water shutoff in case disaster strikes. This can help limit the damage while they travel to your location.

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**AT YOUR SERVICE** | TYPES OF CONTRACTORS

# The Right Lawn Care Contractor

Spend more time enjoying the warm weather by employing a professional lawn service to maintain your backyard.

An expert can help with routine maintenance, upgrades and even resurrect damaged lawns. One key advantage of hiring a lawn care business is access to their knowledge and equipment. In many instances, hiring a professional can be a better value than purchasing a large piece of machinery to achieve your outdoor visions.

## Saves You Time

Mowing the lawn is a chore most Americans despise once the summer heat turns intense. The job can be an undertaking, especially if you rely on older equipment that is much less efficient than commercial machines. Professional services can take the stress and dangers of working outside during extreme tem-



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peratures off your shoulders.

Of course, a beautiful lawn requires much more than regular clippings. Mastering fertilizing techniques, disease

prevention and weed management can take years of research and trial-and-error. Experts in the lawn care industry have knowledge to address and resolve trouble areas in your yard.

are fully insured. You may find yourself in trouble with homeowner's insurance if an uninsured person experiences an accident on the property.

## Large Projects

If you have a large renovation project in mind, a team of professionals can exceed your expectations in both the time it takes and finished results. Find a professional service with the means to bring efficient equipment to make the job quicker. When searching for the team to perform the task, make sure they

## Finding Problems Throughout the Year

Even if your lawn has been treated and is on the verge of recovery, don't be surprised if warm-weather conditions invite pesky bacteria or weeds. During regular maintenance, a professional service can recognize incoming issues and react before they take over your beautifully landscaped yard.

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AT YOUR SERVICE | PAPERWORK

# Time and Materials Contract

Many contractors choose to implement a time-and-materials contract to protect themselves from unexpected issues during a project.

However, this type of clause isn't only beneficial to a handyman; it also prevents homeowners from being caught off guard. When discussing bids with different contractors, it's a good idea to understand their policy on unforeseen problems and how they plan to resolve them. It's unfair to expect them to front the bill while making unquoted repairs, but also unjust for you to dig deeper in your pockets to cover costs you didn't agree on.

The relationship between contractor and homeowner can become tense during these situations. After deciding on a fixed rate, work out a time-and-materials contract to cover the best interests of both parties.



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Here is more information to help you understand this additional contract, as reported by the Federal Trade Administration.

also written that materials will be sold at cost and not marked up for profit.

## Who is Responsible for the Additional Costs?

Both a construction company and homeowner will have to bend a little to make a T&M contract work properly. A contractor should have in place an hourly billing rate which can cover:

- Wages and indirect costs.
- General and administrative expenses.
- Profit.

It's important to know the Federal Acquisition Regulations state the costs are to include only those that are clearly excluded from the "labor hour rate" which includes direct-labor costs, like salary and overhead charges. During most acceptable contracts, it's

## How it Protects the Homeowner

The legal document seems to only protect the construction company as they are still recovering costs for materials and partial labor. There are also several advantages homeowners have under the agreement.

During many projects, there is simply no way to expect the situations a contractor will run into. For instance, if you are removing a wall, there may be signs of mold left behind from past water damage. Or the integrity of a floor or joist may be compromised which could lead to serious problems down the road. A time-and-materials contract will ensure the problems are discovered and resolved at a price that homeowners have previously agreed on. Don't let your renovation be compromised by unforeseen issues that weren't a part of the initial contract.

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# How to Pay Your Contractor

The details of a payment schedule should be concrete before agreeing to a contract. Especially for large renovations, financial differences can cause the project to be delayed or never completed. Work with a contractor to develop a plan that fits for you both.

Of course, before you begin negotiations, develop a budget. If financing is necessary, you should check different options for the best deal. Be careful before committing to interest rates or monthly payments that can be difficult to live up to.

Once you have your finances in order, reach out to contractors in the area to get bids and, eventually, sign a contract. Here are some tips to remember when determining the best practice to pay a construction company.



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## Cash Only?

If during negotiations, a bidder insists that the work must be paid in cash, it's a good idea to look elsewhere. Without the paper trail from a credit card

payment or check, you have no proof that a payment was made. This can lead to many headaches. The Federal Trade Commission also recommends avoiding contractors who ask you pay everything up front or urges you to use a lender the contractor has a relationship with.

The easiest method to track is by credit card payment. However, if you will write a check, be sure to make copies of financial documentation, including a copy of the payment, a clear explanation for a memo and proof it was deducted from your account.

## Pay for Progress

How much you put down for a down payment will depend on the size of your project. Large renovations may require a

hefty amount down to pay for materials. After the initial payment, set up follow-up payments based on achievements rather than dates. This will encourage the contractor to complete construction on the agreed schedule.

## Final Payment

Before paying the final balance, do a walkthrough of the project and ensure the work was done per your instructions. The FTC urges Americans to use a sign-off checklist which should include:

- Proof all subcontractors and suppliers have been paid.
- You have inspected and approved the completed work.
- The job site has been cleaned of all materials, tools and equipment.

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AT YOUR SERVICE | FINANCE

# Research Local Costs

**While most contractors are fair with their asking price, you can be taken advantage of if you are unfamiliar with the costs of materials and labor.**

During your plans for a big project, take time to research average prices to determine what you should expect.

This isn't only a good strategy to know if you are being treated fairly during estimates, it can also help develop a budget for the project. Keep in mind, contractors may choose to mark up materials a slight percentage to help cover some expenses they face.

Understanding the general cost of the renovation will give you a good idea about the honesty and integrity of the companies you interview.



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## Visit the Local Hardware Store

Even if you aren't an expert at construction, a visit to the local hardware store can help you get an idea of costs. Don't be afraid to ask questions of the experts there and make note of their recommendations and any special tools required. Make a detailed list including materials you may have forgotten like screws, nails or fasteners. Costs of these smaller items can add up during a major renovation project.

## Talk to Your Friends and Neighbors

If your construction plans were inspired by someone else's upgrade, don't shy away from asking them a

general idea of the cost.

Using their experience, you can get a grasp on what to expect in terms of labor and a timeframe for completion. Having general knowledge about the project will encourage questions you have during the initial estimate meeting.

## Make Your Knowledge Known

If a contractor's bid on materials seems much higher than what you had planned, make sure to ask why. It's easy to gather your own prices by selecting the most affordable items at the hardware store, but it's not always the right choice for the project. Pay attention to their explanation, as it's likely their expertise shows that higher-quality components are more durable for your specific renovation.



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## HOME IMPROVEMENT GUIDE | BACKYARD

# Build a Privacy Fence

Make your backyard paradise private by enclosing it with a wooden or vinyl fence. If your household has young children or pets, this barrier can ensure they have a safe place to play outdoors. Depending on the size of your property, this project can be quite an investment, but the benefits can be well worth the cost.

Before you begin searching for a contractor or preparing to do the job yourself, check with the local government to ensure your project is legal. You may be required to get a permit before construction can be started. It is also a good plan to hire a surveyor to make sure the fence doesn't intrude on a neighbor's property. This can cause big trouble and expensive modifications down the road.

## Choose the Material

Depending on the type of fencing materials you choose to use, it may alter how you plan for the number of supplies you need to complete the job. Here are two of the most common styles you can use.

**Vinyl:** This type of fence is the way to go if you are looking for a low-maintenance addition. Pre-cut panels are typically offered in six- or eight-foot sections. The downside to vinyl is its

cost as it is much more expensive than traditional fences.

**Wood:** This old-fashioned material is great for those who want an affordable price but don't mind treating it periodically. There are options of using pre-cut panels or individual pickets; the latter is great for uneven yards, allowing for each piece of wood to be placed at proper levels.

## Measuring the Perimeter

After you have double checked that your future fence line won't intrude on your neighbor's property and you've decided on the material you want to use, it's time to measure. Divide the number of feet by the length of wood you are using to reveal exactly how much you need.



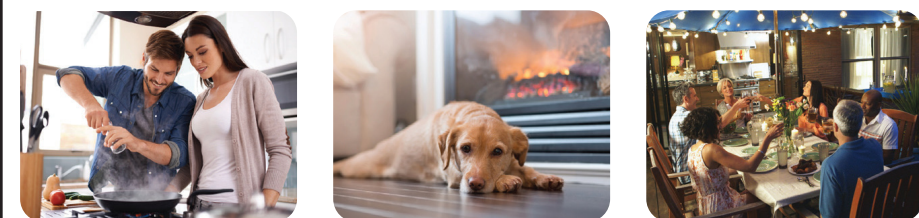
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## Contractor or DIY?

Installing a fence is not impossible for those who choose to do it themselves. However, professional contractors have the experience and special tools to get the job done right, the first time.

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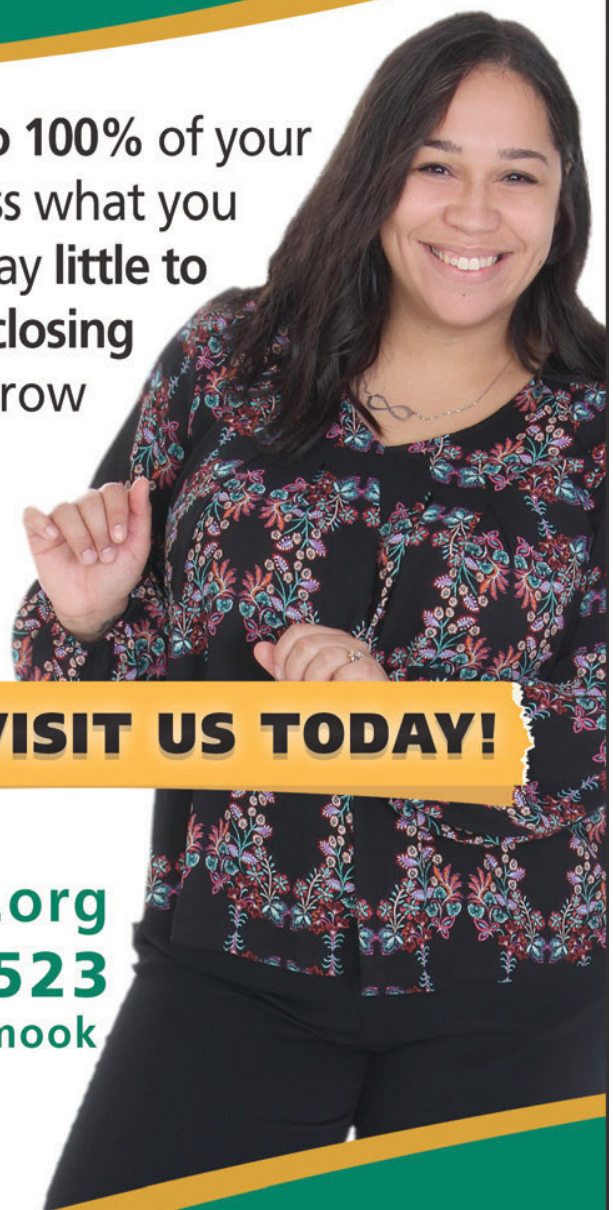


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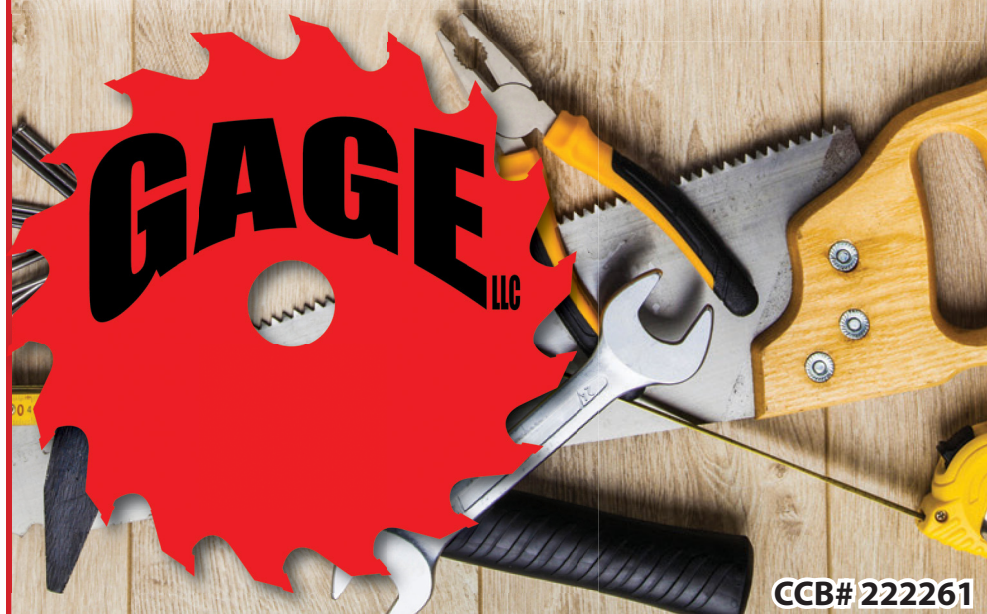
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