

TIPS AND TRENDS TO HELP MAXIMIZE HOME BUYING AND SELLING

## Moving 101

Moving from one home to another can be overwhelming, but moving to a new city or town can be especially stressful. Consider these suggestions to make your move hassle-free.

**Keep track of the little expenses.** Budget for gas money and pit stops you might make along the way. Factor in new utility setup fees and review the mover contract carefully to be sure your estimate is accurate. Small costs can add up to a major blow when they're unexpected. It's best to have a list of incurred expenses on hand to know what you're dealing with.

**Choose carefully.** If you're hiring movers, shop around for the best deal — which might not always be the cheapest.

Relocation.com cautions against signing with the least expensive movers; costs tend to pop up on move-in day, or worse, you might get scammed. Also, be sure to investigate what kind of insurance your movers provide. Depending on how much you're moving, you may want to opt for a full-value replacement protection plan. Federal law requires limited liability insurance to be included with your regular move-in costs, but it only averages out to insuring \$.60 per pound (varies from state to state), so big ticket items like your flat-screen TV will barely be covered. The full-value option declares that any goods lost, damaged or destroyed during the

move will be replaced or repaired, or you can opt for a cash settlement. The cost depends on the moving company, so be sure to discuss your options thoroughly with the company you choose.

**Be observant.** Review the inventory checklist you receive from the movers, and make sure every item is accounted for — every extra item that was not included in the original estimate could cost you more money. Worse? Once that happens, the initial estimate agreement is void, and the price can skyrocket. Do a final walkthrough in your empty home to ensure nothing is left behind to avoid having to ship it to your new abode.

And finally, treat your movers with respect. Check beforehand with the company and, if it's OK, have some beverages and treats on hand to thank them for their hard work. Your kindness will be appreciated during stressful situations.



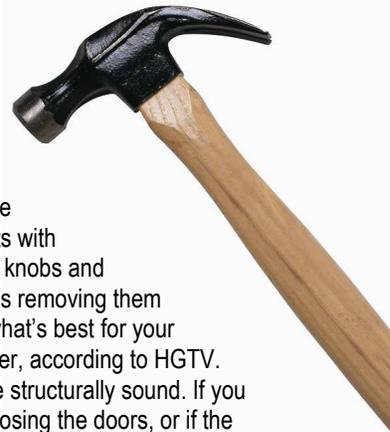
## Cabinet Meeting

Can't afford a full kitchen makeover? Sprucing up the cabinetry is an easy fix for a fraction of the cost.

There are two options: replacing or refacing. Refacing includes covering the existing cabinet doors and drawer fronts with a wood or plastic veneer and replacing knobs and door hinges; replacing cabinets requires removing them entirely and starting from scratch. So what's best for your home? Here are a few things to consider, according to HGTV.

First, check to see if the cabinets are structurally sound. If you have problems opening the drawers, closing the doors, or if the cabinet's interior isn't as large as you need it to be, simply rejuvenating the look isn't going to help in the long run. Also consider the age of the cabinets: Those made 20 to 30 years ago were typically built using thicker wood and sturdier construction. Such cabinets can often be refaced instead of replaced.

Next, consider how long you'll remain in your home. Replacing the cabinets will add to the home's value and could be worth the extra money if your home will be on the market in the near future. But for a potential buyer, a modern renewal of the cabinets with up-to-date veneers might be enough, making refacing your cabinets a cost-effective, viable solution. The typical cost of refacing with plastic veneer can cost up to about \$3,000, while wood veneers can run up to \$7,000. If you're still considering replacing, make sure you budget accordingly. According to Costhelper.com, the cost of delivery and installation of new cabinets can cost at least \$10,000.



### fast fact >> >> >> >>

Mowing your lawn too frequently can damage plants. Grass should be cut when it reaches about 2 inches; never cut more than 1/3 of the height of your lawn.

