

# 4D REAL ESTATE

## Put that tax refund to use

Many of us have already received an income tax refund. If you don't own a home, you are probably giving Uncle Sam a good portion of your earnings this year. Are you tired of giving too much hard earned money away?

Homebuilders are offering incentives for prospective home buyers this tax season. Builders will work hard to entice you to invest your tax refund in one of their subdivisions.



ROLAND HAWKINS

If you desire a new home, this may be one of your best times to get a great deal. Ask your Realtor to get copies of your local builders' Homes Inventory List. Builders are more motivated to make deals to move inventory homes, especially during this time of the year.

In the current real estate market, it is quite common for homebuilders to pay closing costs. A builder, however, might require buyers to use one of the builder's preferred lenders in exchange for this consideration.

During the next 30 days, some new construction incentives will become even more attractive. One local builder is offering to pay down interest in addition to paying closing costs at most of their Charlotte new home sites. Where else can a person purchase a new construction home and move in with little or no money down and a below market mortgage rate?

Most new homebuilders offer 100 percent financing to attract potential buyers. Some of these plans will allow a seller/builder to provide a gift to a buyer for the required down payment. This plan helps potential homebuyers who are working with little or limited cash. In addition to providing a gift for the down payment, builders can also pay closing costs.

Some of these entry-level homes are priced so inexpensively that it appears that they are giving them away. Entry-level home builders offer several promotions that give homebuyers' down payment and closing costs assistance in addition to other monetary allowances.

Again, most homebuilders require you to use one of their preferred lenders in order to take advantage of incentives. When builders and lenders compete for your business, you win.

This is a great time to be a qualified homebuyer. Most homebuilders recognize the buyers' agency relationship. Builders understand that every buyer is entitled to employ a buyers' agent to represent their home buying interest. It's your buyer's agent responsibility to look out for your interest in the home buying process.

Builders and real estate agents work closely to help homebuyers. A builder's business is not only limited to leads generated by representatives sitting in their model homes waiting for qualified buyers to walk in. Builders also rely on their relationships with buyers' agents to bring qualified customers to their home sites.

Most of the new home incentives may only be available for a limited time, so don't miss out on this opportunity. Your

Please see **TURN/5D**



PHOTO:DECKORATORS

## Springtime projects that bring families together

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Now that spring has arrived, people everywhere are reintroducing themselves to the great outdoors. Whether you're into sports, gardening or just socializing, there's something for everyone, even the little ones, to do at this time of year.

After months of being cooped up inside, who wouldn't enjoy a family bike ride, working together to plant a garden, or starting a project that will pay dividends for years to come - building a playground set for the kids in your backyard.

Over the years, numerous studies have shown that play, particularly on playground equipment, is fundamental to a child's physical and mental development. It teaches them

fine motor skills and problem solving, and as they swing from the monkey bars and climb up and down the ladders, gives them a workout as well.

Having read all the studies about a playground's benefits, when his kids were young, Karl Jessen of New Jersey went on a journey a lot of parents find themselves on every year around this time. "I really wanted to get a play set for my boys, but was scared off by the hefty price tag, he says, "so I decided to build one myself."

But the task wasn't as easy as he expected it to be. He had to go one place for the wood, another for the play equipment, and yet another for the hardware he'd need to put the set together. "Before long, I realized

I had tripped onto a niche that needed to be filled and went into the playground building business," he says.

Jessen's company, Detailed Play Systems, went into business in 1998, and has been so popular, that thousands of playground building kits have been sold to date. Each one provides parents with the Detailed Plans needed to put a quality set together, along with the hardware, swings, slides and safety equipment. The only thing parents have to go out and get on their own is the wood - herein lies the savings and opportunity for consumers to control quality.

"Building a play set for your kids instead of buying one not only saves you money, it offers a great opportunity to bond," says Jessen. When he

built the original set, his older son, who was 4 at the time, decided what kinds of activities it would have, and learned what a ruler was for by helping to measure the holes for the hardware. Once he started building, Jessen's younger son, who was just a toddler at the time, pitched in by bringing him the parts he could safely carry.

Eight years have passed since that Spring when the original play set was built, and it has evolved over the years. Monkey bars have been added, so have tunnels, climbing walls, and a number of other items, all of which are available through Detailed Play Systems.

To order a catalog, call (800) 398-7565 or log on to [www.detailed-play.com](http://www.detailed-play.com). Shipping is available in the 48 contiguous United States.



PHOTO:ARIA CONTENT

## Deck out your home with some advanced living space creativity

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Home improvement has become one of the nation's favorite pastimes. Every day millions tune in to watch TV gurus work their magic - sometimes to extremes.

But when it comes to real life, most Americans operate within a budget and evaluate their home improvements based on cost-effectiveness. One growing trend is an emphasis on outdoor living spaces, where families find usable space and a new venue for decorating and design.

"A nice deck or patio doesn't cost nearly as much as adding indoor

space and yet it's a great addition to a home," says Chelsea Gardner, a landscape designer who writes about outdoor decorating and entertaining.

"I'm seeing more homeowners who want improvements that enhance their lifestyle, and decks give you great options for entertaining, relaxing, and spreading out. With today's wide range of deck and patio products you can add on a signature environment using creative design and interesting accessories," says Dave Bielicki, owner of Decks Atlanta. Bielicki notes that today's decks

have become much more than wooden platforms attached to the back of a house. They are designer-inspired living spaces, where comfortable furniture, functional lighting, and decorative balusters make them an attractive, multi-purpose area for families.

Kelly Jones, founder of Deckorators, a leader in deck rail options and accessories, says their newest items appeal to the homeowner who wants more than just place to plop the charcoal grill and lawn chairs.

Included on his list of best sell- Please see **DECK/5D**

## Find the key to landscaping without the maintenance

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Soon the barren landscape we've been looking at for months will once again give way to green grass, flowering bulbs, and budding trees and shrubs. The first day of spring (March 20) is almost upon us.

While most people look forward to the return of all the greenery, it's something a large portion of the popu-

lation dreads. Why? Because it will also mean the return of weeds.

A weed is defined as any plant you don't want in your garden or landscape. Some common ones are dandelions, thistle and dollar weed. Once established, they are almost impossible to get rid of, which is why early in the season, you should take

steps to eradicate them for good.

There are three effective means of achieving this goal. You can use herbicide, pull them by hand or put down landscape fabric. A lot of people shy away from the idea of using chemicals in their gardens, which leaves just two options.

Please see **KEY/5D**



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