

# Remodeling your home: Get the total picture before you begin the job

High interest rates have convinced people who might otherwise have moved to consider remodeling their present home.

"Remodeling is expensive. Before starting a project, you need to consider the source of the money, the value of the investment and the affect on your budget," says Dr. Glenda Herman, extension housing specialist, North

Carolina State University.

- She suggests you ask yourself the following questions:
- Will the cost of the remodeling project be no more than 60 percent of the cost to buy a house of equal quality to yours once the improvements have been made?
  - Will the new value of the house be no more than 20 percent greater than the average home in the

neighborhood?

--Have you evaluated the different sources of financing? Comparison shop for a loan as you would any other major purchase.

--Have you included the cost of financing as part of the remodeling cost to get an accurate picture?

--Have you considered any increases in property taxes,

insurance, house maintenance and utility costs that will occur after the remodeling is done?

--Will your monthly housing costs after remodeling, including any loan repayments, be no more than 25 to 30 percent of your income?

--Have you considered the affect on the resale of your home? Will you be able to get a return on your investment from the remodeling project?

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