#### Learn about dangers of mold

Continued from page 4D

surfaces with water and detergent and dry completely. The key to mold control is moisture control. It is essential to clean up the mold and get rid of excess water or moisture. Absorbent material such as ceiling tile, that are moldy, may need to be replaced.

Although it is impossible to

eliminate all mold spores, with the right measures we can control hazardous mold and its harmful affects.

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#### Deck home with enhanced living space

Continued from page 4D

warms up. Cheryl and Richard Basanti of Naperville, Ill moved into their house in the winter, and when spring arrived they realized they lacked outdoor space to entertain and keep an eye on the children playing outside.

"Our house had a small deck, but it was not very functional. It sat up high on our house and offered no privacy from our neighbors," Cheryl says.

The Basantis hired a contractor and converted their old deck into a multi-level entertainment space, taking advantage of the slope of their land to create privacy and square footage. Today, Cheryl says her deck, which includes attractive designer balusters and matching postcaps, gets as much use - and

compliments - as their inside space.

"Remodeling your home for financial reasons has actually become more of a gamble than an investment," says financial planning expert Viktor Szucs, a certified financial planner with Quest Capital Management in Dallas. "It's always best to invest in enhancements for yourself rather than for resale purposes."

Although expensive media rooms and gymnasium-sized master suites may be popular items for wealthy homeowners, a new deck or renovation of an existing one makes sense for a broader range of people. "Remodeling Magazine" says decks are expected to remain a top project for homeowners interested in adding value, space and return on investment.

# At home and in the neighborhood. The Charlotte Post

### Upgrade your kitchen or bath with easy faucet installation tips

Continued from page 4D

Follow these simple steps for faucet installation, and you can have a new look in your kitchen and/or bath in no time:

\* Allow plenty of time to install your new faucet. Don't rush yourself.

\* Before you begin, assemble the appropriate tools listed on the installation sheet included in your faucet box.

\* Keep in mind that removing your old faucet may be the toughest part of the job. Spraying a little penetrating oil on the old tailpiece mounting nuts and supply-tube coupling nuts 24 hours in advance can make that task nuch assign.

\* Lay a towel in the sink during your installation to avoid scratches and to avoid dropping anything down the sink.

\* Shut off the water supplies from the valves located under your sink, then turn on the faucet to release pressure.

sure.

\* Disconnect the tubes attached to the water supply

valves. You may need to use a tube cutter if the water supply pipes were soldered.

\* Loosen and remove the old faucet and all faucet parts from the sink. You will likely need to use a basin wrench plus a little extra muscle power.

\* Thoroughly clean the sink and counter area where the existing faucet was removed before inserting your new faucet.

\* Follow the step-by-step instructions provided with your new faucet to properly install the product.

\* After the faucet is installed, don't forget to remove the aerator, and turn on the hot and cold water supplies for one minute to flush the water lines. This will remove debris that could cause damage to internal parts.

For more help while installing your new faucet, call Peerless at (800) 345-3358. And be on the lookout for Peerless' new Web site, www.faucetcoach.com, launching in February 2006.

# Large Affordable Apartments THE PARK AT OAKLAWN

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### Looking for luxury

Continued from page 4D

The luxury trend in the bathroom includes huge master bath suites that feature everything from marble vanities to Jacuzzi baths to European-influenced amenities like bidets and towel warmers. Some of these additions, like towel warmers, are functional as well as fashionable

"There's nothing more pampering than stepping out of the bath or shower and wrapping yourself in a fluffy, warm towel," says Paula Bush of

Zehnder, a company known for its towel radiators. "But towel warmers are practical as well - they add energy efficiency and temperature comfort to the room." Towel radiators have been a part of the heating system in Europe for years, and are a part of energy efficient design By heating the bathroom independently from the central heating system, homeowners can avoid heating the whole house for the sake of a warm bathroom.

The programmable infrared controller allows for operation only when needed, adding to energy savings. Simply program the towel radiator to turn on in the morning before you wake up, and you'll be greeted with a warm bathroom and a warm towel to start your day. In humid climates, the radiators help prevent mold and mildew by drying damp towels quickly.

Zehnder towel radiators are electric, self-contained units.

They are easy to install and run on standard electricity. They fit anywhere that you would put up a regular towel bar.

Towel radiators come in a large variety of styles and finishes to match the furnishings of any bathroom. See them at www.zehnderamerica.com or contact Zehnder America Inc., 540 Portsmouth Ave., Greenland, N.H. Their toll-free number is (888) 778-6701.

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### Modular deck tiles will go anywhere, cut costs in half



PHOTO/ARA CONTEN

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Do you dream of a new wood deck, but are daunted by the cost of having one built or the difficulty of doing it yourself? Don't despair. Modular deck tiles can make a beautiful do-it-yourself deck possible for even home improvement neophytes.

Decks are the fourth most popular home improvement project, according to a survey conducted by LivingHome.com.

Adding a deck enhances your home's value by increasing warmweather living space, and it's much cheaper than building an actual room addition. Modular deck tiles - wooden tiles that snap together to create an attractive, sturdy surface - are the next thing in decks for do-it-yourselfers.

Each 1-square-foot wooden tile is mounted on a sturdy plastic

grid backing. The grid allows the tiles to snap together like children's plastic building blocks. "They are so easy to put together, you can reasonably expect to invest 60 minutes or less installing a 100 square foot deck," says Ted Petron, production manager of Sisal Rugs Direct.

The inch-thick tiles are made of beautiful, durable teak and

The inch-thick files are made of beautiful, durable teak and other Brazilian hardwood such as Ipe (ironwood). Three styles are available - Ipe Smooth, Teak and Ipe Non-Slick (grooved for slip protection around pools and spas). The tiles are imported from Italy.

Besides easy installation, modular deck tiles have several advantages over traditional decks:

• No concrete footings or complicated support systems are necessary. Modular deck tiles can be placed over any reasonably flat surface - from an existing concrete patio or weathered traditional decking, to lawn or even bare ground. When placing them over grass or ground, however, consider using plastic shielding material (available at any hardware or home improvement store) to discourage weed growth through the tiles.

• The average cost per square foot of a traditional deck ranges around \$35 to over \$50 per square foot depending on the wood choice. Modular deck tiles cost approximately \$17 to \$25 per square foot.

Once assembled, modular deck tiles are as sturdy as a traditional deck. But they can easily be disassembled should you decide to relocate your deck, or take it with you when you move.
 Because they snap together, modular tile decks never have

any exposed screws or nails, making them child and pet friendly

• Cleanup and maintenance are easy. Simply hose off your modular deck tiles as needed for regular cleaning. Once a year,

treat them with a wood sealer and ultraviolet light protector.

• Modular deck tiles can also be used to easily create patios, paths and posh pool areas outdoors, and as flooring in home spas or on apartment or condo balconies. Deck tiles can also be laid in three different designs: traditional, offset or parquet to create a truly unique look.

To learn more about modular deck tiles, visit www.sisal-rugs.com, or call (888) 613-1335.

#### OWNING YOUR FUTURE

Homeownership is a national priority. HUD is the nation's housing agency committed to increasing homeownership and dedicated to helping first-time buyers and minority families become homeowners. Each year, HUD programs and services help tens of thousands of families accomplish the dream of a lifetime: owning a home.

Most likely, you'll need to borrow money to buy a house. Getting a fair deal will help you to keep your home and boost your home equity wealth. Home equity is the part of the value of your home that belongs to you—the value of your house minus what you owe on the mortgage. Your goal is to get a loan that doesn't include high fees or a high interest rate. With low fees and a low interest rate, you can pay down your debt more quickly and own more of your house.

#### Watch You Wealth

The wealth you accumulate in a house is no different than money in a checking or savings account. Be as careful and attentive to your home equity as you would be to your bank account. Be cautious about refinancing or borrowing against your home equity. Remember, refinancing isn't always a good idea. Don't let someone sell you a loan you don't need or can't afford. Be wary of pitches like "NO CREDIT, NO PROBLEM" or random mail promising favorable mortgage rates. If it sounds too good to be true, it probably is.

For more information, call 1 (800) 569-4287 or go to www.owningyourfuture.gov and select "Buying a Home"