

# REAL ESTATE

Make the most of your home investment

## What's Outside Your Window?

### Improve the View to Spiff Up a Room

By KIT DAVEY  
Content That Works

THE VIEW FROM your windows has a powerful effect on a room's overall visual appeal and how you feel in the space. By concealing an ugly view or enhancing an appealing one you can create

interior peace and expand your interior décor to include the outdoors.

I can attest to the power of window views. I love being in my office, mainly because I can see the sky with its passing clouds and the greenery of my back yard from my desk. I avoid

the den, because it stares onto the blank gray wall of my neighbor's home. The lack of life and the dullness of the wall make the room feel lonely and cold.

See how your views affect you. Walk through your home and look out each window. Note which views are already peaceful

and calming, which could use further enhancement and which windows should be blocked off. Then, get ready to do some work

**TURN AN EYESORE INTO A VIGNETTE**  
If you have a window that

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Living the life: decks outfitted with all the comforts of the great indoors, from furniture to lamps and decorative accessories, are a popular upgrade for improvement-minded homeowners.

## How to 'Deck' Your Halls for Summer

By BARBARA BALLINGER  
Content That Works

With the increased interest in being healthy, spending time outdoors and gardening, outdoor spaces have become almost as important for enjoying a home as indoor rooms are, and not just in year-round sunny climates. Fireplaces, pizza ovens, chef-worthy cooking stations, lights, audio/visual equipment, even high-speed data ports for laptops are among the luxury must-have appointments that some homeowners

seek for outdoor living.

David Tibbetts, president of Atlanta Decking & Fence Co., attributes the quickened growth in his company's business to more homeowners staying put and fixing up their homes - indoors and outdoors - rather than moving, he says.

Decks and patios offer obvious benefits to improvement-minded homeowners. "It can be the least expensive way to increase your living space, says Tom Kraeutler, host of the nationally syndicated "The Money Pit Home Improvement Radio Show." "Even in a

chilly climate, homeowners will spend three to six months a year on a deck, and it becomes the center of family life," he says.

All decks aren't costly. A basic model starts at about \$10 a square foot, or \$1,600 for a 10'-by-16'-foot deck constructed from pressure-treated lumber, he says. With bells and whistles, however, elaborate decks can easily cost \$35,000, says Tibbetts.

Choose to add a deck for your personal enjoyment. There's no guarantee it will add

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## Ask our broker



### Prepare to Invest Shoe Leather to Determine if Lot is Buildable



**Q:** I own a home on a double lot. My tax bill lists the two parcels separately. I suspect that one parcel is not a buildable lot since it has a deep incline. However, my tax bill shows that the parcel is assessed as a buildable lot and the tax is almost as high as the parcel that includes my home. If the empty lot is buildable, I would like to sell it. How can I find out if another house can be built there?

**A:** Real estate is often tricky. What looks like one lot may potentially encompass two or more building sites and what looks like several lots may not be equally suitable for development. The reason for this is that land divisions are entirely artificial distinctions created over time by owners and local governments.

In theory, if you own a buildable lot it should mean that you could start digging a foundation tomorrow. In practice, however, you may first need to submit additional paperwork, have proper zoning, get a perc test (to check for the ability of the land to absorb water) and - of course - pay fees.

To determine the status of the lot, speak with the local planning or building offices and ask what steps are needed to begin construction. Get answers in writing. If they say the lot is not buildable, protest your property taxes. If the land is buildable, then market the property through a broker but with a caution: Do not warrant or guarantee that the property can be used or developed for any particular purpose. Instead, limit your liability and have buyers speak with government officials directly and do such research as they feel is necessary.

**Q:** My husband and I own a home together. We are both on the title. Can one refinance without the other?

**A:** You're an owner. You have an undivided interest in the property.

Imagine if someone you didn't know got a loan that was secured by your car. That can't happen without your approval.

In a similar sense, the property you own with your husband cannot be sold, financed or refinanced without your okay. Please speak with an attorney or legal clinic for details.

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