

## Makeover tips that can sell your home

We've all seen those fashion faux pas: muscle shirts that only accentuate middle-age spread or tight low-cut jeans that turn soccer moms into muffin-top casualties.

You can make a home unfashionable in the same way by choosing the wrong presale improvements.

Few real estate agents will object to any upgrades made to your house prior to putting it on the market. But rushing ahead with improvements you think will elevate the asking price can seriously deplete financial reserves that should be used to fix more fundamental flaws.

"Buyers are discerning, and they're in the driver's seat right now," says Pat Combs, president of the National Association of Realtors. "I'm doing walk-throughs a lot lately to help sellers determine what things make sense to do and what things don't. You can do other things in a home where it's not appropriate, but just don't ever expect to get your investment back out."

Combs recalled one case in point involving clients who installed a swimming pool before listing their house.

"First of all, there are no swimming pools in the neighborhood, and second, the price point is such that they're never going to get their investment out because that neighborhood doesn't attract people who want pools," she says. "Sometimes, they call us too late."

### Making targeted improvements

There are age-appropriate makeovers based on the vintage of your home that may yield a faster sale at a better price. Such targeted improvements also save you money when compared to full-monty, state-of-the-art renovations throughout the home.

"The market we're in right now, people are looking at the price per condition," says Rick LeForce, a real estate broker with 1st USA Realty in Scottsdale, Ariz. "People are going through the home like detectives. If it hasn't been landscaped properly, if the home doesn't flow, even if it doesn't smell right, they'll pass."

A great starting point, says Sid Davis, a Salt Lake City real estate broker and author of "Home Makeovers That Sell," is to spring for a pre-sale home inspection. At an average cost of \$300 to \$350, you can find your home's flaws, have a handyman fix them and document the work in a pre-sale buyer's folder.

"It's a sales tool, especially in a buyer's market," says Davis.

"If you have the inspection and show that these problems have been fixed, they're going to have a lot of confidence that you have the best home on the market."

To uncover the top age-appropriate home improvements and repairs, Bankrate asked Combs, LeForce, Davis and Wendy Patton (co-author of "Making Hard Cash in a Soft Real Estate Market") to share their suggestions for houses by era: pre-1960s, 1960s, 1970s, 1980s and

1990s.

Here's what you should look for first to avoid a home makeover misstep:

### **Pre-'60s homes: add power, check pipes, remove carpeting**

Vintage homes have many charms, but the ability to power modern appliances is not one of them. According to Davis, homes built before the advent of hair dryers, computers and monster TVs typically had between 60-amp and 90-amp electrical service; in the '70s, it increased to 100 amp. In the '90s, it jumped to 150 amp. Today's homes typically have 200-amp service.

If you have an older home, upgrade to a minimum of 100 amps. If the electrical panel has not been replaced previously, you may have to foot that expense as well. And be sure to check the wiring, as older homes may have aluminum wiring that no longer meets code.

Plumbing is your second priority. If you're lucky, you have copper pipes; if not, you likely have galvanized pipes, which corrode over time.

"If it's galvanized under there, that's waving a red flag," says Davis.

Are you ready for some good news? Homes built before the 1960s often have a hidden advantage sitting right under that funky old carpeting: hardwood floors.

"Hardwood floors are a hot commodity today," says Combs. "In an estate property where the original owner put carpeting over finished floors, often those floors are in pristine condition."

Southern homes often have equally appealing tile or terrazzo hidden under the carpets. LeForce says you should leave those vintage fixtures in place.

"Sometimes the retro look can actually help a home sell if it's still in good condition," he says.

### **'60s homes: replace windows, update cabinets, evict termites**

Single-pane windows are as dated as love beads, says Davis.

"If you've got the old, single-paned aluminum slider windows, absolutely upgrade those," he says. "Your heating and cooling bills are going to go down about 25 percent."

You can do wonders with a '60s kitchen by replacing dated cabinet hardware with stainless steel or nickel knobs, pulls and hinges. If the cabinets are solid wood, Davis suggests these steps before replacing them: clean, sand, stain or paint, and re-veneer. If that won't help, try replacing the doors, before getting all new cabinets.

Termites, if present, will have had sufficient time to cause significant damage to '60s homes in Southern states, says Patton. Her advice: Inspect immediately and treat annually.

### **'70s homes: update kitchens and baths, lose wild colors**

Homes from the '70s really show their age, inside and outside. This was the era when, unfortunately, outlandish colors found their way onto everything from countertops to toilets.

You can lose the time warp quickly and easily with a fresh coat of paint. Modern epoxies can give new life to those puce or avocado bathtubs, showers and kitchen appliances.

Dated exteriors can be similarly transformed on the cheap, Patton says.

"The typical style during this period ranged from traditional brick exteriors to experimental architecture, especially in California," she says. "Sometimes the siding and brick can be painted to give the home a modern look, especially when the shingles are replaced at the same time to match the color scheme."

### **'80s homes: upgrade countertops, ditch wallpaper, detail**

Laminate countertops gave way to hard surfaces in many homes of this era, creating a bit of a kitchen arms race for sellers.

"If you want to replace your kitchen counters, look around your neighborhood," says Davis. "If everyone has granite, then you're going to have granite, too. If everyone has Corian, then you're going to go that way, too."

If laminate still makes the grade in your area, Davis suggests laminate edge treatments, available at any Home Depot or Lowe's.

"You can do wood edge treatments with metallic bands in it, all kinds of goodies, and make laminate countertops look fantastic on the cheap," he says.

Wallpaper is another '80s trend that may date your home.

"Wallpaper was really big, but it's not now," says Combs. "My advice is to pull it all off."

Paintable wallpaper is one inexpensive option, and it's available at most wallpaper outlets.

LeForce says '80s homes can benefit greatly from the real estate version of the detailing done to your car: sand and repaint flaking paint, replace dingy switch plates, upgrade worn doorknobs and trim molding.

"You'll usually net more money faster than if you try to do that while people are going through the home," he says.

### **'90s homes: upgrade appliances, clean or replace carpeting**

Intuitively, you would expect that a '90s home would require fewer upgrades than something from the '80s. But depending on its age, a '90s home may require more work for one reason: home appliances wear out most frequently when they are 10 to and 15 years old.

According to Davis, big-ticket items may include a new furnace (which typically lasts 12 to 14 years) and an air conditioning unit (which typically lasts about 10 years). Other items that may need repair or replacement include the water heater, the stove/oven, the washer/dryer, the refrigerator and the dishwasher.

Davis suggests replacing them sooner rather than later.

"After 10 or 12 years, the new Energy Star appliances are so much more energy-efficient that they will just about pay for themselves," he says.

Don't hurry into a new roof, however. If your roof is more than 10 years old, have it inspected and, if it makes the grade, include the inspection report in your buyer's packet. If your roof needs replacing, Davis suggests saving money by choosing a 20-year instead of a 30-year roof material.

A clean carpet always says "welcome home" to prospective buyers. For added impact, have yours cleaned, then cover the traffic areas with a plastic sheeting that is sticky on one side. This is available at home improvement stores.

"People coming through will say, 'Wow, these people are serious about clean,'" Combs says.

Whatever the age of your home, a home warranty can be a compelling, inexpensive incentive for buyers that also affords you added peace of mind.

"It covers you during the entire listing period," says Combs. "If you get to the inspection and something is wrong, you have a fallback position."

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