

Is Your Home Older Than Its Years?



Image: Tina L. Ho

Would you throw away \$20,000? You are if you're letting your home age faster than it should. Here's a simple maintenance strategy to keep your home young. Would you rather spend \$4 or \$5,000? A cheap tube of caulk can prevent expensive mold damage and rot caused by water, your home's No. 1 enemy.

You know how Dr. Oz says that if you keep your body fit and your mind nimble, you're likely younger than your chronological years? The same principle applies to your house.

An out-of-shape house is older than its years and could lose 10% of its appraised value, says Mack Strickland, an appraiser and real estate agent in Chester, Va. That's a \$15,000 to \$20,000 adjustment for the average home.

But good maintenance can even add value. A study out of the University of Connecticut and Syracuse University finds that regular maintenance increases the value of a home by about 1% each year.

So if you've been deferring maintenance, or just need a good strategy to stay on top of it, here's the simplest way to keep your home in good health. Focus on Your Home's #1 Enemy.

If you focus on nothing else, focus on moisture — your home's No. 1 enemy. Water can destroy the integrity of your foundation, roof, walls, and floors — your home's entire structure. So a leaky gutter isn't just annoying; it's compromising your foundation. (continued on page 2)

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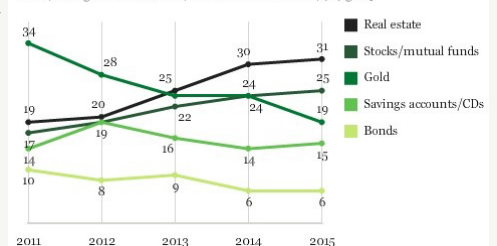
A few words from the Owner/Broker, Amanda L. Grover, SFR

Americans Agree: Real Estate Best Long-Term Investment

Signaling growing confidence in the housing recovery, a majority of Americans once again named real estate the best long-term investment — a trend now continued for two consecutive years, according to a recently released Gallup poll. Real estate edged out long-term investment options like stocks/mutual funds, gold, savings accounts/CDs and bonds, with 31 percent of Americans favoring housing for long-term gains. 25% of Americans named stocks/mutual funds as the best investment long-term. Gold dropped from frontrunner in 2011 and 2012 to third, while savings accounts/CDs fell to 15 percent. Bonds dipped to just 6%. The findings represent a significant change in consumer sentiment akin to the ongoing recovery. Notably, more Americans preferred savings accounts/CDs in 2012, as financial security remained critical for many in the wake of the crash. Moreover, all major gender, age and income groups topped or tied the preference for real estate, coinciding with a number of recent initiatives set to increase opportunities for a diverse range of would-be buyers. These include the Fannie and Freddie backed three percent down payment program and the reassessment of credit structures that have historically prevented borrowers from obtaining a mortgage. The Gallup poll was conducted April 9-12, 2015 from a random sample of 1,015 adults aged 18 and older living in all 50 U.S. states and the District of Columbia. Derived from RISMedia.

Americans' Choice of Best Long-Term Investment

Which of the following do you think is the best long-term investment — [bonds, real estate, savings accounts or CDs, stocks or mutual funds, (or) gold]?



Is Your Home Older Than Its Years... (continued)

Here's how: Follow This Easy 4-Step Routine

1. When it rains, actively pay attention. Are your gutters overflowing? Is water flowing away from your house like it should? Is water coming inside?
2. After heavy rains and storms, do a quick inspection of your roof, siding, foundation, windows, doors, ceilings, and basement to spot any damage or leaks.
3. Use daylight savings days or the spring and fall equinox to remind you to check and test water-related appliances like your washer, refrigerator, water heater, HVAC (condensation in your HVAC can cause leaks) or swamp cooler, and sump pump. It's also a great time to do regular maintenance on them. Inspect any outdoor spigots and watering systems for leaks, too.
4. Repair any damage and address any issues and leaks ASAP. Don't procrastinate when you spot minor leaks or drips inside your house. Ongoing small leaks can slowly erode pipes and fixtures, and even cause mold and mildew issues you won't notice until it's too late. Say you've got a bit of cracked caulk around the kitchen window. It may not seem like much, but behind that caulk, water could get into your sheathing, causing mold damage and rot. Before you know it, you're looking at a \$5,000 repair that could have been prevented by a \$4 tube of caulk and a half hour of your time.

To help you with this routine, we have several guides with specifics and tips: (for guides, visit the website at the end of this article.)

How to Prevent Water Damage Inspecting and Maintaining Your Roof

How to Inspect Windows and Doors for Leaks

Spotting Foundation Problems

How to Help Your Appliances Last Longer

Caring for Siding

Once you settle into a routine, it becomes easier to handle other maintenance tasks, which will only do more to protect and enhance your home's value. Plus, you'll get to know your home better, which will help you spot other one-off prob-

lems, such as termites and other wood-destroying insects, that can cause costly damage.

If You Want to Take Home Maintenance to the Next Level ...

If you're a geek about home maintenance like we are, and you want to do more than water patrol, these ideas will help you keep your house in great shape. Give yourself an incentive to do maintenance. Maintenance is your springboard to sexier projects like a kitchen remodel or basement makeover. So plan a room-per-year redo. This way you're maintaining, fixing, and improving. For example:

In your basement:

Check for dark stains that could signal plumbing leaks. If you find any leaks, fix them.

Check your ductwork for leaks that are wasting energy.

Clean the lint out of the dryer vent.

The machine will last longer, and you'll help prevent fires.

Caulk and seal basement windows to stop air leaks. Once your space is moisture sealed, you can start converting it into a family room or other livable space.

Add a basement ceiling. Brighten it up with paint.

In your kitchen: Clean out all the cabinets, then wipe them down. It's a great way to purge and get organized.

Take a good look under your kitchen sink. Remove all the wastebaskets and cleaning supplies to help you spot any leaks, and fix them.

Pull out the fridge to give that yucky alcove a thorough cleaning. Check the drip pan for moisture that can spawn mold growth.

Update cabinet hardware and adjust hinges if necessary.

Re-caulk the seam between your backsplash and wall to keep moisture out. To give your whole kitchen a low-cost facelift, how about a new backsplash?

Re-paint the walls using paint with a tough, semi-gloss sheen that stands up to repeated cleanings and resists moisture.

Keep a maintenance fund. Some sources say you should save 1% to 3% of your initial house price annu-

ally to pay for maintenance. On a \$200,000 house, that's \$2,000 to \$6,000 a year. Yes, that's a big nut. Alternatively, make it a goal to save enough money to do a major replacement project, so the bill won't catch you off guard. Probably the biggest single replacement project you'll have is your roof or siding. You can build up this fund over several years by paying yourself a monthly assessment — whatever you can manage. Keep it in a separate account to avoid the temptation to tap it for hockey tickets or other impulse buys.

If you need to replace the roof before you have a fund, an equity loan is an option. But consider very carefully.

If you're practicing maintenance in the way we've outlined here, you won't need \$2,000 per year to manage your home's natural aging process. Some routine tasks, such as cleaning rain gutters and changing furnace filters, could cost you \$300 or less per year.

Your house takes care of you — not just for shelter but as a financial asset. Return the favor and keep it hale and hearty by caring for it with regular maintenance.

By Laura Edge

Read more: [http://](http://www.houselogic.com/home-advice/maintenance-repair/home-maintenance-schedule/#ixzz3jwwPUZjX)

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"The best teachers are those that show you where to look, but don't tell you what to see."

Alexandra K. Trenfor

Get to Know Our Team! Some Things That Might Surprise You...



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REFLECTING ON THE PEAK SEASON COMING TO A CLOSE, WE'RE GRATEFUL FOR ALL THE SUCCESSFUL CLOSINGS AND HAPPY NEW HOMEOWNERS WE'VE SEEN THROUGH! WE'RE SO VERY GRATEFUL FOR THE HARD WORK FROM OUR ENTIRE TEAM AND ARE LOOKING FORWARD TO THE FALL MARKET! WALKING LAND IN THE CRISP AIR WITH EXCITED HUNTERS & RECREATION SEEKERS, FRESH CIDER DONUTS AT OPEN HOUSES AND GETTING THINGS BUTTONED UP FOR THE COLDER WEATHER!

HARD TO BELIEVE SUMMER IS OVER, WE'VE TAUGHT THE GRANDSONS TO KAYAK AND HIKE IN THE ADIRONDACKS. WE LOVE THE FALL AND LOOK FORWARD TO THE CHANGE IN SEASONS. MAYBE THE GRASS WILL STOP GROWING LONG ENOUGH FOR US TO DO SOMETHING OTHER THAN MOW LAWN. LOOKING FORWARD TO DOING ANOTHER BUYER'S SEMINAR THIS FALL! GIVE US A CALL IF YOU ARE LOOKING TO SELL OR BUY WE'D BE HAPPY TO HELP!



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AS FALL FAST APPROACHES I AM LOOKING FORWARD TO FRESH APPLES, AND WATCHING THE LEAVES TURN. AS THE NIGHTS GET COOLER, CAMPFIRE ARE GREAT TOO! THE HOLIDAYS ARE ALMOST HERE! HALLOWEEN, THANKSGIVING AND XMAS! GETTING READY FOR A DIFFERENT KIND OF BUSY!

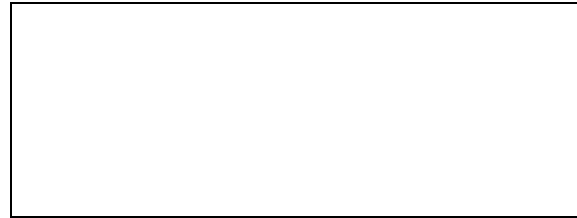
WHERE DID SUMMER GO? HAD AN INCREDIBLE TIME TRAVELING THROUGH ALASKA IN JULY AND AM LOOKING FORWARD TO THE CHANGE OF SEASONS IN THE FINGER LAKES.

ALL TOO SOON, THE SEASONS START TO CHANGE AGAIN. IT IS WONDERFUL THERE IS AUTUMN WITH ITS BEAUTIFUL COLORS BEFORE WE HEAD INTO WINTER, WHICH I DON'T LOOK FORWARD TO. I DO, HOWEVER, ENJOY SHARING FOOTBALL WITH MY SON! WE SHOULD ALWAYS LOOK FOR THE POSITIVES IN LIFE. HERE I AM, POSITIVELY WAITING TO HEAR FROM YOU TO TELL ME YOUR REAL ESTATE NEEDS! :) GIVE ME A CALL!

I AM A BIT SAD THAT MY FAVORITE TIME OF YEAR IS QUICKLY COMING TO A CLOSE. HOWEVER, I AM THANKFUL FOR THE GREAT FAMILY TIMES AND THE ENJOYMENT OF ALL THAT SUMMER BRINGS. AS WE "FALL" INTO THE COOLER MONTHS AND THE BEAUTY OF THE SEASON, I HOPE TO STILL GET OUT AND ENJOY THE SUNSHINE!



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