

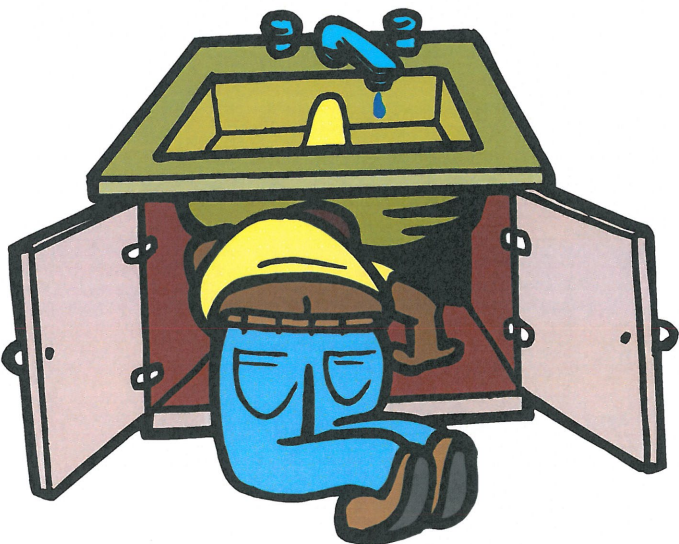
TIPS AND TRENDS FOR HOMEOWNERS, BUYERS AND SELLERS

## INSPECT FOR SUCCESS

Whether you're buying or selling a home, home inspections are a key part of closing any deal. The inspection serves as a top-to-bottom overview of the home — from structure to plumbing and electrical — to ensure safety and peace of mind for new homeowners. According to the American Society of Home Inspectors, home inspections can range from \$350 to \$500 depending on geographical location, and are typically the responsibility of the homebuyer, although it's not uncommon for sellers to conduct them.

Anything that is readily accessible and clearly visible can be a part of the inspection, which can take from two to four hours. Buyers should always tag along on home inspections to see firsthand what the inspector notices and identifies as potential cause for concern. This is especially helpful in making sense of the inspector's final summary report, which will note anything in the home that might need fixing or that could lead to big issues down the line, such as a cracked foundation, faulty wiring, defective heating and cooling systems, or the presence of mold or water stains.

While it is not included in a normal home inspection, many experts recommend spending the extra money to conduct both termite and radon inspections before deciding whether to buy. Buyers shouldn't be nervous to use the findings as bargaining chips during negotiations. Oftentimes, sellers will repair problems or lower the home price based on issues the inspection discovers.



## WATER, WATER EVERYWHERE?

Drought conditions across the United States have forced a lot of people to start thinking about water conservation and consumption. But that might already be top-of-mind for many homeowners who want to see the amounts on their water bills decrease. It's easier than you think to conserve water. Cut down on your water usage with tips from the Arizona-based "Water—Use It Wisely" campaign.



Your washing machine and dishwasher are major water hogs. No matter how full they are, you use the same amount of water. To save up to 1,000 gallons of water a month, be sure to only run these appliances when they're full. To save more water in the kitchen, consider composting rather than dumping food waste down the garbage disposal with running water.

Simply by decreasing your shower time by one or two minutes, you can save up to 150 gallons of water each month. Boost savings by installing a low-flow showerhead, which can cut the amount of water you use per shower in half. Another easy conservation trick is to partially fill a plastic container (an old milk jug works fine) with water or pebbles and place it in your toilet tank to reduce the amount of water used per flush; just be sure to keep it away from the operating mechanisms in the tank.

Insulating your hot water pipes is a small step that requires a little extra maintenance but will reap big rewards.

For your faucet, consider installing a faucet aerator, which screws on to the bottom of the faucet to automatically reduce water flow without sacrificing water pressure. Finally, see what's really going down the drain with a professional water audit (or buy a do-it-yourself kit online). Once you know where the losses are coming from, it's even easier to change your habits.

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# CLEAN SWEEP

Curling up by the fireplace is part of any picturesque winter scene, but only if your chimney and fireplace are in tiptop shape. To keep the cozy fires going safely all winter long, start thinking about your fireplace now with these maintenance tips.

First, make sure to schedule a yearly chimney sweep and inspection. It's best to hire a professional certified by the Chimney Safety Institute of America. Check [www.csia.org](http://www.csia.org) for a searchable list of professionals in your area. The pros will help remove creosote, a byproduct of burning wood that can cause chimney fires, as well as check for leaks or damages that might have occurred during the dormant summer months. After the sweep, repairs may be necessary. Common issues might include odors, water leaks and damages from animals that might have been calling your chimney home.

A simple chimney cap (\$50 or more, depending on materials and size) or screen can prevent unwanted critters and protect your chimney from damaging elements.

In between checkups, consider cleaning the firebox (where the wood burns) at least once a week when the fireplace is in use to prevent ash buildup. Use a wet or dry vacuum with a disposable bag, but make sure the ashes cool for at least four days after a recent use to avoid any live sparks in the vacuum bag.

## DID YOU KNOW?

Nationally, the average family of K-12 students will spend \$688 on back-to-school supplies.

## Say Yes to CRS

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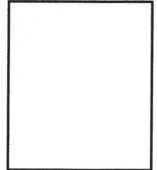
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