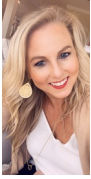




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Whether you are looking to buy or sell, I can offer the highest levels in real estate expertise and professionalism. Don't hesitate to contact me and allow me to help guide you through that process!

### HOMEOWNERS' ADVICE



#### REMODELING TREND TO RISE

According to the Federal Reserve, the primary residence accounts for about one-quarter of all assets held by households, ahead of other financial assets, business interests and retirement accounts. So it's important to protect the value of your home by keeping it repaired and updated.

Home improvement spending is expected to increase by seven percent over the next year, according to the Joint Center for Housing Studies of Harvard University. Homeowners will spend about \$350 billion on updates by mid-year 2019. They're confident in reinvesting in their homes, due to rising home values and a growing economy.

How are they spending their money? National Association of Home Builders surveys of homeowners who recently remodeled their homes found that over four out of five remodeled baths (81%) while 78% remodeled kitchens. Nearly half of respondents replaced doors, remodeled whole homes or made a room addition. Most homeowners start with smaller projects such as new front doors, green-friendly appliances, programmable thermostats, low-emissivity windows, and new HVACs.

Not only does an update make your home more attractive, it should improve functionality, make it more comfortable, increase your enjoyment, and increase the value, upping the chances of a higher resale price one day.

### FINANCIAL ADVICE



#### TOO MANY CLOTHES, NO DOWN PAYMENT

Fashion trends can be tempting but smart financial decisions are always a good idea. Here's how to save money on clothes and start saving for a house:

**Reduce your wardrobe.** Consign, donate or give away clothes you haven't worn in a year. Keep anything that goes with at least three other items, like a jacket that works with a dress, skirt and blouse, or jeans.

**Take better care.** When you wash clothes, turn them inside out to help them last longer and look better. Don't use wire hangers. Fold knits instead of hanging them.

**Buy less.** Consider the lifespan of what you buy. You'll actually wear a new thing 17 times per season. Take the cost (\$100) and divide by the number of wearings. That's a tax of \$5.88 every time you wear it.

**Bank the money.** If you spend \$200 a month on clothes, that's \$2,400 annually! Try going one year without buying anything. Put that money in a savings account, 401K, or CD. With interest, your down payment could be over \$10,000 in just three years.