

**THE WINDOWS:**

Swapping out drafty ones for energy-efficient replacements? Clearly a good idea.

**THE POOL:** Feel free to dive into this investment, but only if you live in a warm-weather state. Otherwise, swim at your own risk.

“[Al’s] philosophy is ‘Why improve a home you’re only going to live in anyway?’”

Katey Sagal as Peggy on *Married With Children*

**THE FRONT DOOR:**

It’s your house’s focal point, so try not to paint it purple.

## upgrades that pay off

These **10 around-the-house improvements** are well worth the investment.

**NO SUGAR COATING HERE:** The housing market is in trouble. But some experts say that it will start turning around as early as 2010. So while you’re waiting for it to recover, you might want to reconsider putting off that kitchen redo or landscaping job. “Any changes you make on your house now should increase your

home value later,” says Kermit Baker, project director for the Remodeling Futures program at Harvard University. But which projects will yield the most bang for your buck? Take a look at this list, starting with the upgrades most likely to recoup your investment, and then enjoy that gleaming new kitchen.

WRITTEN BY  
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THE UPGRADE

1. painting

**WHY IT PAYS OFF:** Paint provides dramatic results with little investment. If you decide to hire a professional to do the work, expect to pay \$3,600 to \$6,000 for the interior of an average American house (about 2,400 square feet). An exterior paint job will run \$5,000 or more. Can't decide on a color? Gerri Willis, the anchor of *Open House* on CNN and the author of *Home Rich* (Random House, \$25), says that pale yellow homes tend to sell faster and for more money. Barbara Richardson, the director of color marketing for Glidden and a noted color-trend forecaster, explains, "Yellow is optimistic and inspirational. It gives people joy and the sense that brighter times are ahead."

THE UPGRADE

2. adding siding

**WHY IT PAYS OFF:** According to the 2007 Cost vs. Value Report, a study conducted by *Remodeling* magazine, fiber-cement siding (which is made of sand, cement, and cellulose fibers and costs an average of \$13,200) is estimated to recoup about 88 percent (or \$11,635) of a home owner's initial investment. While vinyl can crack, split, and warp and aluminum tends to dent and fade, easy-care fiber cement holds up well against the elements and is resistant to fire, rotting, and termites.

THE UPGRADE

3. building a deck

**WHY IT PAYS OFF:** A deck will provide you with more than a place to flip burgers and soak up

the sun. "Buyers see a deck as offering a seamless transition from inside to out," says Jerry Levine, president of the Levine Group, an architectural and construction firm in Silver Spring, Maryland. Experts suggest using natural, rustic wood. In 2007 wooden decks (as opposed to concrete or composite ones) reaped an impressive return on investment: Home owners who spent an average of \$10,350 on lumber and labor could expect to recoup \$8,840, or 85 percent of their costs.

THE UPGRADE

4. updating the kitchen

**WHY IT PAYS OFF:** You really can't go wrong with remodeling your kitchen, which can net up to 83 percent of the cost. "People know that renovating can be a nightmare, and potential buyers will appreciate that you did the dirty work for them," says Vern Yip, a designer and the host of HGTV's *Deserving Design*. "But stick with high-quality fixtures, like stainless-steel appliances and granite counters, and don't pair them with a cheaper material, like laminate." A word of caution: If your house is a tiny two-bedroom bungalow, don't bother splurging on, say, a high-end stove. "You'll never get your money back by installing fancy appliances in a smaller home," says Leslie Sellers, vice president of the Appraisal Institute, an association of real estate-appraisal professionals in Chicago. And if an appliance overhaul isn't in the cards, "you can easily make cosmetic updates on a kitchen that's in decent shape," says Steven D. Bullock, a designer in New York City and a certified member of the National Kitchen & Bath Association, in Hackettstown, New Jersey. For example, if your existing appliances are in good

upgrade downers

Five renovation projects that experts say just aren't worth your time (or money).

- **Home office:** "If you convert a bedroom into an office, your home will be listed as having one less bedroom—big mistake," says CNN's Gerry Willis. Real estate executive Barbara Corcoran agrees: "People try to envision a room for little Jenny but can't make the leap past your piles of messy papers."
- **Concrete patio:** "It's almost guaranteed to crack," says Corcoran. "And there's no good way to repair it. Plus, it reflects light, causing a harsh glare."

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working order, coat them with electrostatic paint to give them a metallic or enamel-type finish. And you don't have to rip out your cabinets, either.

THE UPGRADE

5. replacing the windows

**WHY IT PAYS OFF:** If you're experiencing cool and blustery weather...in your living room, it's time to buy new panes, pronto. Not only are you losing precious heat but your utility bill could also be skyrocketing. "Energy-efficient windows eliminate drafts, so your home feels warmer," says Sellers. Last year home owners who spent \$11,400 on 10 three-by-five-foot insulated vinyl or aluminum-clad windows got an 81 percent (\$9,240) return.

THE UPGRADE

6. modifying a bathroom

**WHY IT PAYS OFF:** Bathroom upgrades, like updated countertops and new fixtures, provide solid returns—anywhere from 68 to 78 percent. But "avoid anything too trendy," says Yip. "Choose classic features, like off-white subway tiles, that will appeal to people with both traditional and contemporary tastes." There's no need to splurge on fancy fixtures, either. "A tub is a tub. A Jacuzzi will never make or break a sale," says Bullock. For quick touch-ups on existing sinks, toilets, and tubs, consider hiring Miracle Method, a surface-restoration company that recoats ceramic, porcelain, and fiber-

glass fixtures with a chemical bonding agent that looks like shiny new porcelain. (Cost: \$465 to \$600 for a tub, [www.miraclemethod.com](http://www.miraclemethod.com).)

THE UPGRADE

7. landscaping

**WHY IT PAYS OFF:** The front of your house is the first thing people see, so it makes sense that any improvements—from planting petunias to surrounding your home with a hedge—will be worth your while. "Don't be afraid to spend money on perennials, which come back year after year," says Yip. As for big-ticket investments, like trees, they aren't just nice to look at; they also stave off erosion, block storm-water runoff, reduce carbon dioxide emissions, and filter groundwater pollutants. They might make your home sell for more money, too. The Arbor Day Foundation estimates a six- to eight-foot Colorado blue spruce or live oak (both are commonly found all around the United States) may grow one to two feet a year. And properties with gorgeous, established trees are even more attractive to potential home buyers down the road. When determining which areas of your yard to attend to first, try approaching the house from the curb to the front door. "Buyers make their decisions in exactly eight seconds," says Barbara Corcoran, founder of the Corcoran Group, a Manhattan real estate firm. "After that, they've either fallen in love or are just honoring an appointment."

upgrade downers

(continued)

■ **Green marble counters:** Steer clear of boldly colored finishes and materials. "Loud patterns can be off-putting, so don't do anything radical," says designer Vern Yip. "If you're going with granite counters, choose solid black."

■ **Tennis and basketball courts:** Not everyone is a sports fan, and these eat up large amounts of yard space.

■ **Wall-to-wall carpeting:** "It's a personal choice that likely won't appeal to the majority of buyers, especially if it has stains on it," says John Gidding, a designer on HGTV's *Designed to Sell*.



PHILLIP SPEARS/GETTY IMAGES

THE UPGRADE

9. fixing up the basement

WHY IT PAYS OFF: "There's nothing worse than that unmistakable damp-basement smell," says Corcoran. "A dry basement is far more important than worrying about the right lighting or furnishings." If your basement is prone to flooding, leaks, or excess moisture, call in a pro. If you do want to finish your basement by adding drywall, insulation, laminate flooring, or even a bathroom, "be sure it's proportional in quality to other areas of your home," says Lonny Rutherford, a chairman of the National

central air-conditioning

central air to an average home's value by 10 to 15 percent, says the National Association of Home Builders Remodelers, in Washington, D.C. According to Sellers, "basement remodels gain back anywhere from 50 to 100 percent, depending on the quality of the materials."

THE UPGRADE

10. putting in a swimming pool

WHY IT PAYS OFF: When you're deciding whether to install a pool, it's important to consider the part of the country where you live. In places where it can get unbearably hot, such as Arizona and Florida, an inground pool may boost a home's value by up to 8 percent, according to the National Association of Home Builders Remodelers, in Washington, D.C. According to Sellers, "basement remodels gain back anywhere from 50 to 100 percent, depending on the quality of the materials."

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