

Home remodeling projects owners most regret

DIY REGRETS

The top 10 most regretted DIY home improvement projects, according to ImproveNet, are:

- Installing floor tiles
- Replacing a ceiling
- Refinishing hardwood floors
- Installing carpets
- Finishing the basement
- Installing hardwood floors
- Refinishing cabinetry
- Installing sprinklers
- Installing showers and baths
- Painting home interiors

Home remodeling isn't as easy as it looks on TV. And for nearly two-thirds of homeowners who've attempted a do-it-yourself house project, they say they regret not calling in an expert on at least one of their projects, according to a new survey from ImproveNet of about 2,000 Americans.

But the motivation to save some money is a big driver for their attempts. On average, homeowners said they hoped to save at least 60 percent in costs by bypassing a professional and trying to do it themselves, the survey shows. A separate study by the National Association of REALTORS® shows a bigger attraction to DIY home projects, par-

ticularly among younger generations.

On average, homeowners surveyed by ImproveNet reported attempting eight house projects themselves. But about a third admit to having later to hire a professional to redo the job.

"We've seen people take on a lot more than they could deal with," Joanne Theunissen, the remodeling chair of the National Association of Home Builders,

told realtor.com®. "Be cautious. If it looks easy on TV, understand it's not."

The project that homeowners say they regret the most attempting themselves is installing floor tiles, particularly in the master bath, according to the survey. Getting ceramic tile level and grouted correctly can be very tricky and require many thorough steps, Theunissen says.

Fifty-five percent of DIYers say

their projects took longer to complete than they expected, and more than half said their project was physically more difficult than they anticipated as well. Fifty-five percent of respondents also said their finished project didn't look as good as they had hoped. About 8 percent of respondents said their homes were damaged because of their DIY attempts.

Source: National Association of Realtors

MARNI

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Not to be a New Year's killjoy, but if you've been on a spender bender and need to recover, here are some tips you can use to get your household budget back on track:

Make a budget

January is a good time to create a household budget if you don't have one, or to review and revise the one you have. D.C. keeps an exacting household budget. While his fiscal conservatism can be a little frustrating, it's one of the reasons I married him. I appreciate the benefits and security of having a financial check and balance, even if that means sitting on hard kitchen chairs for another year.

Prioritize your spending

List your fixed expenses: house or rent payment, utilities, transportation, food, retirement and savings. Then thoughtfully add discretionary spending, weighing each category for non-essentials you can trim (the daily latte, dog grooming, the Movie Channel). In other words, separate needs from wants.

Pay credit cards and build savings

If you have credit card debt, make eliminating it a New Year's priority along with building an emergency cash fund, so you don't have to use credit cards. Then resolve to never carry a credit card balance at all.

Put structural integrity first

Around the house, fix what is leaking, broken or dangerous ahead of cosmetic improvements. If a situation is unsafe, or, if left unattended will lead to greater damage, like a leak or mold, fix it first and fast. Although a new beam is not nearly as satisfying as more conspicuous improvements, like plantation shutters and kitchen chair cushions ("Oh I love your beam," said no one ever.), it comes first.

Borrow from yourself and pay yourself back

If you take money from savings to put in new cabinets, pay your savings back before getting that next "want."

Find your BFUBRE

Look for that looming Big Fat Unknown But Required Expense in your life, and let the thought of that keep your credit card in your pocket next time something "frivolous" calls to you.

Practice gratitude

Focus on what you have, not what you want. I count among my blessings a wonderful home, husband, family, job and health. The shutters and cushions will wait. Wishing you a happy and prosperous New Year.

Syndicated columnist Marni Jameson is the author of three home and lifestyle books, including "Downsizing the Family Home - What to Save, What to Let Go" (Sterling Publishing). You can reach her at www.marnijameson.com.

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