



THE TENNESSEAN  
**HomeFinder**  
.com

Find Local Homes at  
**Tennessee.com**  
Includes complete MLS Realtor®  
listings for Middle Tennessee

A SPECIAL ADVERTISING SECTION | WEST DAVIDSON COUNTY



**LUCY SMITH**  
Greater  
Nashville  
Association  
of Realtors

### THE REAL DEAL

## Renting vs. buying: Which one is right for you?

Housing is where most families spend the largest percentage of their budget. It is so important for every family to make the right decision about renting or buying and to be aware of how it will impact their short- and long-term goals.

Renting can be a very meaningful option to consider, depending on the current circumstances facing you and your family. It may be that you have just been relocated here and don't want to make a quick decision on purchasing a home. It might be that you were transferred here by your employer and don't know how long you will be staying. There is also the possibility that your financial circumstances might make a down payment impossible right now. In these and some other circumstances, renting can be a very appropriate housing option.

If you do think that you will be living in the Greater Nashville area for a long-term period, there are some great reasons to consider purchasing a home.

First, you will be building wealth with the payments you make on your home. When you purchase a home, your monthly payments are an investment that builds value over time and can help provide a strong financial foundation for you and your family.

Next, owning a home allows you to personalize your property, making whatever inside changes and improvements you want. You can do the same outside, while keeping in mind any guidelines required by the homeowners association in your development or neighborhood.

It is important to remember that owning a home also means responsibility. You no longer have a landlord to call and make repairs when there is a problem; you will have to find a professional and pay them for their services.

The fact is, there are plenty of points to consider on both sides. The real estate market conditions right now make it a great time to purchase a home. Inventory is plentiful, and there is additional government support for home purchases with the extended and expanded tax credit in place — but just through April.

If you would like to explore the road to homeownership, contact a real estate professional — a Realtor — who will guide you and help you navigate the path to your own personal version of the American Dream.

Lucy Smith is president of the Greater Nashville Association of Realtors. She can be reached at 615-347-8827 or lucy@lucysmith.com.

**HomeFinder  
Contact Information**  
Reader questions/story ideas:  
homefinder@tennessean.com

**Industry news:**  
agentsonthemove@tennessean.com

**Advertising information:**  
Jennifer Harris, 259-8809

# Upgrades that could make the sale

By Liz Baker  
TENNESSEAN CUSTOM PUBLICATIONS

Due to the state of the economy, home sellers today are dedicated to getting the most bang for their buck while still impressing prospective buyers — which is necessary in this competitive market.

“Buyers are looking for effective upgrades coupled with an excellent price or they won't even walk in the door,” says Phillip Cantrell, CEO and principal broker of Benchmark Realty in Brentwood. “The main thing to keep in mind is that in today's market there are 15-20 sellers for every one buyer. So it is important for the seller to understand the importance of having their home in the absolute best possible condition before putting it up for sale.”

However, sellers don't have to spend a lot of cash to get their home in show condition. Whether you want to spend a few hundred or a couple of thousand dollars, there are renovations that will fit any budget.

### Curb appeal

You've heard it all before, but Realtors agree that nothing sells a home like a good first impression.

“Whatever the buyer sees within the first five minutes should garner the seller's highest attention,” says Cantrell.

Brenda Wilson-Lowery, a Realtor with RE/MAX Elite in Brentwood, says to invest in the basics first: a manicured lawn, trimmed shrubbery, fresh mulch, a pressure-washed or freshly painted exterior, and clean windows and walkways.

One of the most significant things a seller can do for an instant facelift is to replace or repaint their front door, says Jack Miller, a Realtor with Bob Parks Realty in Brentwood. In fact, according to *Remodeling* magazine's 2009 Cost Versus Value Report, a replacement steel entry door yields a 117-percent return on the investment. Miller also suggests changing outdoor lighting at your entry to add more appeal.



If you want your home to sell more quickly, a well-manicured lawn, trimmed shrubbery and fresh mulch can help your home appeal to prospective buyers. ADBUILDER

### Hardware

In addition to exterior updates, Miller says one of the least expensive (yet most powerful) upgrades includes changing out all of your hardware, including cabinet knobs, door handles, and light and faucet fixtures. However, not just any old color or style will impress buyers.

“Brass in hardware and lighting really dates your home,” says Wilson-Lowery. “Buyers in today's market are looking for oiled bronze, copper or stainless steel.”

Miller adds that most of these replacements are do-it-yourself jobs and could cost less than \$1,000 total (for products and installation) to complete. In addition, he says sellers should check out displays or magazines from stores such as Restoration Hardware and Pottery Barn to get style ideas.

### Appliances

Replacing or upgrading appliances is a big step in revitalizing your kitchen. Wilson-Lowery explains that buyers are looking for matching all-black or stainless steel

appliances that are energy efficient.

For those on a budget, it's possible to get the stainless steel look without buying new appliances. Miller says many manufacturers offer stainless steel covers for their products, so sellers should investigate to see if this option is available.

If you need to replace your appliances but have limited funds, Miller suggests buying new appliances at a scratch-and-dent sale, as these appliances may be hugely discounted due to being overstocked rather than because they are damaged. Plus, he says many of the cosmetic deficiencies (if any) can be in areas that are unnoticeable.

### Cabinets and storage

Cabinets and storage space are typically not what buyers notice first, but they are items on their must-have lists.

“In every price range, people look for storage options,” says Miller. “A lot of your (homeowners associations) do not allow for external storage, so owners have to work with what's inside.” In those

cases, Miller recommends that homeowners install a floor in their attic, add shelving, and keep a clean, well-organized closet with uniform hangers.

“Work well with the storage options you have,” Miller adds.

For professional guidance and tips, Wilson-Lowery suggests the Web site [easyclosets.com](http://easyclosets.com), which will take the dimensions of your closet spaces and provide various organization options as well as pricing information.

When it comes to cabinets, warmer woods such as cherry and maple are in demand, says Wilson-Lowery. Replacing cabinets is a huge expense, so Miller suggests that you paint or refinish the cabinets you have, or simply change out the doors and add new hardware.

When it comes to getting your home ready to sell, these types of upgrades could make a difference in time on the market and overall appeal to buyers. With a little time, effort and money, you could quickly move yourself to the closing table.

# Time to brush up on your painting skills

Whether you're in the process of selling a home, renovating one or just trying a different decorating scheme, painting the walls is one of the least expensive ways to create a new look. The experts at Purdy, a manufacturer of painting tools, offer these tips to help you get the best results for your efforts.

First of all, you should have all of your paint supplies gathered and ready to use. If you're new to painting, or if it's been a while since you tackled it, the Purdy Web site has a Painters Toolbox feature that provides a checklist of the items you will need.

The surface to be painted should be clean and dry; any rough spots should be sanded and primed. You should consider using a primer if you are painting over a very dark paint color.

### May I cut in?

Your first painting step is called “cutting in.” This is the art of painting a straight line separating two colors using only the brush — no masking tape or other aid. You often see it at the edge between a wall and ceiling or when you are painting around a door or window.

Cutting in is easy if you



Painting is one of the quickest, easiest and least-expensive ways to spruce up your home. CDART

use a high-quality paintbrush and follow these simple steps:

Fully load the brush with paint. Place the brush parallel to the area to be

cut, push the bristles against the surface and let the brush open up into a semi oval. Then move it into the line you are cutting. Follow the line until

the line of paint begins to break up. Repeat.

If you're not comfortable cutting in with a brush, you can always use special painters tape to ensure that you get a straight line.

### Brush or roller?

Your next step is painting the surface. You have two options for painting a substantial surface area; use a large 4-inch to 6-inch flat brush or a 9-inch roller cover and frame.

If you decide to use a brush, the best way to load a paintbrush is to dip it about an inch or two into the paint and then gently tap the brush against both sides of the paint can. Don't wipe the brush against the side of the paint can; it will cause paint to dry up on the brush and the lip of the can, creating dry paint balls that end up in the paint and on the substrate.

First, begin painting along the edges you have cut in. Use short strokes to spread the paint evenly along the border or edge. After you have thoroughly covered an area, use longer strokes to smooth any lines that may have developed. Continue to paint in this manner.

Most professionals pre-

fer to use roller covers for large surfaces. To load the roller, pour paint into a paint tray or pan. Dip the roller about half of the way into the paint and roll it along the grooves of the pan to load. Then, dip the roller half way into the paint and again roll back along the grooves of the pan to load. Repeat this process two more times until the roller is saturated with paint.

Begin rolling the wall by creating a “v” shape. Fill the shape and roll smoothly from top to bottom. Professional painters also use rollers on extension poles to quickly and easily paint walls and ceilings.

If you need to stop in the middle of a project, be sure to complete the wall you are working on to achieve the best results.

— Metro Editorial Service

### Learn more

To find the Purdy painting checklist, visit [www.purdycorp.com/homeowner/toolbox](http://www.purdycorp.com/homeowner/toolbox). For helpful how-to videos, visit [www.purdycorp.com/dvd](http://www.purdycorp.com/dvd). The site also offers a handy tool to help you select the appropriate brush and roller for your project.