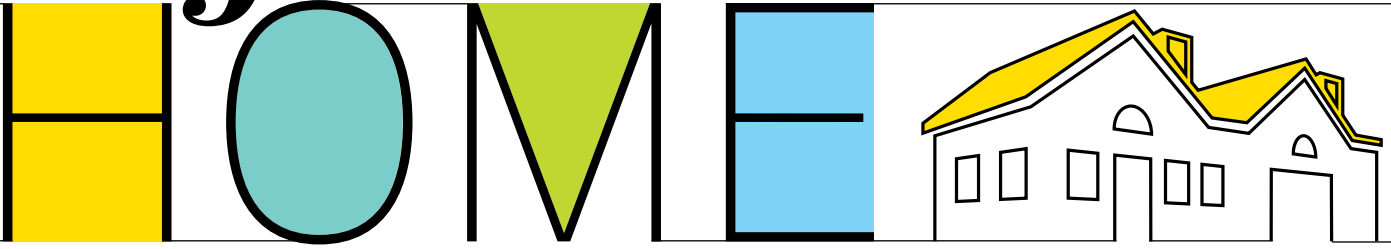


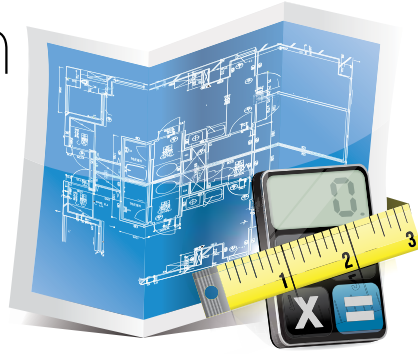
your



Tips and trends for homeowners, buyers and sellers

Game Plan

If you're thinking about putting on an addition to your home this year, you should begin planning now. Your vision for how the new space will look is important, but there are a few things you must consider before getting started on new construction.



Budget—Keep careful notes on quotes from contractors and compare those to how much you're willing to spend. Good advice would suggest that your budget include more than originally planned to account for emergencies. As always, don't go overboard—only plan for an addition that you can comfortably afford, and ask your contractor for ideas on how to cut back in case costs exceed the amount expected.

Zoning and paperwork—Before breaking ground, review all paperwork and local laws to ensure your construction project is compliant. Make sure you have the proper insurance policies in place in the event something goes wrong. Having knowledge of all aspects of the addition will help you prevent incurring fines or having to adjust plans.

Space planning—Bigger is not always better when adding rooms to your home. Think about how you plan to use the room—how many people you want to fit in it comfortably, what activities

will be done there, etc. Remember, an efficient space is more ideal than simply adding square footage.

Interior preparation—Large construction projects can cause dust and potential damage. Make sure you've moved items away from the area you plan to renovate, or consider putting some furniture or other items in storage. You may be excited about getting a new space, but you don't want to ruin anything in your house.

Proper Shoveling Advice

One of the most dreaded activities for homeowners every winter is keeping a property clear of snow and ice. Not only is it a safety hazard, but excess snow left in place can damage the structure of your home, outdoor features or landscaping. Learn how to tackle this chore in a safe and efficient manner.

Safety first—Make sure your body is able to physically handle the task by stretching before and after you shovel. Since this can be a longer chore and you may break a sweat, bundle up to protect yourself from the cold temperatures. And always make sure to take breaks. Extensive

physical activity in the cold can lead to breathing or heart issues.

Proper technique—Never lift any heavy object with your back—bend at the knees and lift with your legs to prevent any muscle strains. Also, keep the blade of the shovel close to your body to prevent reaching too

far with a heavy load. Switch between using your left and right arms for shoveling to diversify your muscle use, and every so often, change up your grip (palm-under vs. palm-over).

Consider your landscaping—Don't forget to clear off any heavy snow hanging from your shrubs or bushes to prevent branches from snapping. If you use salt on your driveway to help melt the ice, make sure not to toss this material at the base of any of your landscaping, as many plants

can't process the chemicals that seep in through the roots. Consider creating a windbreak by building a wall of snow with your tosses or by throwing shoveled snow against a standing object or fence. This can shield some of your shrubs from wind damage during the cold months. **Is a snowblower the best option?**—While using a snowblower is definitely less demanding physically for clearing snow, consider these questions before making a purchase:



- ▶ Does your area get enough snowfall to warrant a purchase?
- ▶ Do you have extensive driveway/walkway areas on your property?
- ▶ Do you have storage space for it?
- ▶ Are you OK with the loud noises it creates?
- ▶ Are you willing to buy and store fuel for it?



BROUGHT TO YOU BY DIANE BARTSCH, A CERTIFIED RESIDENTIAL SPECIALIST



DO YOU KNOW SOMEONE WHO IS THINKING ABOUT BUYING OR SELLING A HOME? PLEASE MENTION MY NAME.

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TAX TIPS 2021: THE IRS WILL NEVER

BROUGHT TO YOU BY:



Avoid Tax-related identity theft by recognizing the signs and not taking the bait.

The IRS will **NEVER**:

- Contact you by email, text or social media to request personal info
- Call you with threats of lawsuits or arrests
- Call, email, or text to request your identity protection PINs

Report scams to phishing@irs.gov

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Tips and trends for homeowners, buyers and sellers

Appliance Maintenance and Replacement

It's hard to know exactly when is the best time to replace a home appliance. Homeowners aren't always experts in the technology or machinery involved in some of the most mindless tasks the appliances help with. Here are a few tips on how to identify a machine that may need repair or replacing.

Refrigerator
13-year lifespan

Issues to look for:

- ▶ Food spoiling prematurely
- ▶ Visible condensation on inside or outside
- ▶ Frost buildup in freezer
- ▶ Back of refrigerator hot to the touch
- ▶ Excessive noise

Dryer
13-year lifespan

- Issues to look for:
- ▶ Burning smell
 - ▶ Fire or signs of fire
 - ▶ Clothes still wet after cycle is complete
 - ▶ Excessive noise during cycle

Washing Machine
10-year lifespan

- Issues to look for:
- ▶ Water not filling the wash drum
 - ▶ Leaks
 - ▶ Excessive noise during cycle
 - ▶ Violent shaking of machine during cycle

Dishwasher
9-year lifespan

- Issues to look for:
- ▶ Broken door latch
 - ▶ Cracks or dents to exterior
 - ▶ Signs of rust
 - ▶ Water not at the correct temperature
 - ▶ Leaks

Garbage Disposal
12-year lifespan

- Issues to look for:
- ▶ Abnormal clogging
 - ▶ Consistent bad smell
 - ▶ Power switch failures
 - ▶ Excessive noise
 - ▶ Leaks under sink

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