

Quality craftsmanship

Beautiful details

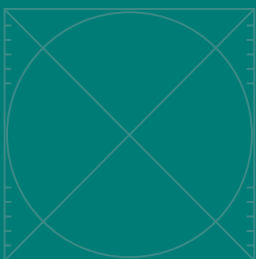
Artisans' skill



Residential Remodeling:



- Additions
- Kitchens
- Bathrooms
- Bedrooms and
Master Suites
- Attic Conversions
- Home Offices, Studies,
Studios and Libraries
- Family Rooms
- Porches
- And more...



The Silver Bulletin

Helpful and Interesting Information for Homeowners

Some of What's Inside

- ▶ Renovation Investment Returns
- ▶ Home Energy Tips
- ▶ Selecting a Water Filtration System
- ▶ What is it?
- ▶ Seasonal Reminders



WINTER 2005

INSIDE

- ▶ **Renovation Investment Returns**
- ▶ **Home Energy Tips**
- ▶ **Selecting a Water Filtration System**
- ▶ **What is it?**
- ▶ **Seasonal Reminders**



Member:

National Association of the Remodeling Industry (NARI)

Remodelers Advantage Roundtable

Minnesota BBB

Renovation Investment Returns

Unlike many consumer purchases, remodeling your home provides you a return on your investment (ROI) and it does so in several ways.

First, remodeling your home can improve the quality of your life by making it more functional for your current and future needs, more spacious, more beautiful, more energy efficient, more comfortable, more convenient, allow you to do things in your home you could not before, and more reflective of your taste and style. This is the enjoyment return.

Second, many types of remodeling projects improve the appeal of your home when you want to sell. Styles and homebuyer expectations have changed. A home with modern bathrooms, kitchen, plenty of open living space, a good-looking exterior and amenities is more appealing to most home buyers than a home with bathrooms, kitchen and living spaces from the 50's, 60's, 70's or even 80's. This is the salability return.

continued inside



Home Energy Tips

There are many Web sites, including many government ones, with good ideas for saving energy. This article was prepared to give you an overview of some of the big picture issues. There are two main "tracks" to consider when it comes to home energy.

First, how well is your home insulated and is it airtight? Because energy was cheaper in the past and many builders were not as energy savvy as they should be, many homes were just not properly insulated and wrapped sufficiently when they were built.

continued inside



Selecting a Water Filtration System



There are a variety of products and technologies available for treating water. Different systems treat and work on different water problems, but few if any can treat every problem. Therefore, the most important thing to remember when selecting a treatment system is to make sure that the one you pick corrects the specific water problem(s) you have in your home. Also, virtually all systems require some level of maintenance. Make sure you select the one that fits your maintenance preferences.

Water problems can range from bad tasting (but safe) water to water with harmful levels of lead, mercury, chemicals, biohazards, sediment and so on. City water and well water also have different requirements.

If you get water from a municipal source, you should be able to get a current water quality report from the water authority. This provides you with an analysis of the water as it leaves the treatment facility. It does not include contaminants that might be entering through the water system or even through your home's plumbing system. Home systems can sometimes leach lead and copper into the water supply.

Next, you might want to test the water

coming from your home spigots. Make sure that you have the testing done by an impartial and reputable source. This source should be able to tell you not only what is in the water, but also if it is in sufficient quantities to be a problem and, if so, what type of treatment system will be best to take care of the problem.

Treatment systems fall into several main categories by virtue of their size, capacity and technology. There are systems that are simply pitchers you fill with water you intend to drink, systems that treat water going to a specific sink or ice maker, all the way to systems that treat all the water used in the home. Technologically, there are systems that use filters, oxidation, water softeners, reverse osmosis, distillation and ultraviolet light. Some systems may use several technologies. Of course you must also maintain whatever system you get, so look into what is required on your part. It might be simply changing drop-in filters monthly or it might require service calls. You might have one filter for the entire home or you may have to change filters under kitchen and bathroom sinks. Pick the system best suited to your water problem and maintenance preference. ■

renovation investment continued from front page

Lastly, a remodeling investment provides you a financial return when you sell your home. In addition to making the home easier to sell, many types of remodeling increase the value of your home by a substantial portion of the cost of the remodeling project. In some markets and with some remodeling projects, it is possible to recoup more than you paid for the remodeling.

According to a recent survey published in *Remodeling Online*, while the national average value recouped* because of a minor kitchen remodeling project was 93.1%, a minor kitchen remodeling in Seattle increased the

home's value by 176.9% of the remodeling cost. In Minneapolis, the article indicated that the return would be 120.9% of the remodeling investment. Also in Minneapolis, a mid-range bathroom remodeling project returned 98% of the cost to the homeowner.

Something else to think about...when you get a 98% return on your investment from remodeling a mid-range bathroom, your cost to obtain the benefit, enjoyment and use of the bathroom is the 2% you do not get back plus any financing you may or may not need for the project. For more information about the article

in *Remodeling Online* or your next remodeling project, please contact Terry at Silver Bullet.

*Not discussed in the *Remodeling Online* article are projects that do not provide a return, or may lower the salability or value of your home. In general, these projects are ones that are very specialized to the interest of the current homeowner and/or of limited interest to potential buyers and would cause them to incur costs. An outdoor lap pool might be such a project. A poorly planned or constructed project could also cause you to recoup less or lose value in your home. ■



Photo used with permission from Whirlpool Corporation.

What Is It?

It's a sink, it's a dishwasher, it's a work surface, it's a cutting board, no it's *briva*® in-sink dishwasher from KitchenAid. This unusual multi-function appliance is a double sink, but one of the sinks has a built-in mini dishwasher. The dishwasher can be taken out when you want to use both sides of the sink as sinks. The *briva*® in-sink dishwasher doubles as a work surface and has a cutting board insert which can be used at the sink or lifted off and used elsewhere. Applications for this product include small kitchens, kitchens in homes with only one or two occupants, wet bars, etc. ■

Our Holiday Tradition

At Silver Bullet, we spend all year helping our clients improve their homes. This year, as in past years, Silver Bullet made a holiday donation to the Marie Sandvik Center homeless shelter in recognition of our good friends and clients who helped make this donation possible. ■

Thank You

We'd like to thank Scott & Deb Newman for referring Dave and Ramona Aguilera to us.

We would also like to thank Dave and Sue Lee for engaging Silver Bullet to design and build their new family room/master bedroom addition and kitchen remodel. ■

home energy continued from front page

Additionally, many homes have windows and doors that are not well insulated or properly sealed around their perimeters, allowing cold air in and heat to be lost. In fact, it is not unusual to find homes that lose so much heat during cold weather that it is as if you had several windows and doors wide open.

There are many strategies for remedying poor insulation and wrapping. Which one is right for you depends on where you will achieve your maximum return. It might be simply caulking and sealing windows and doors properly or replacing them with energy efficient products installed properly. Often it is valuable to have a home energy audit. Such an audit can identify the problems and help you determine what remedies

would provide you the best return.

The second "track" is the energy efficiency of the products you use in your home. The US Government requires many products to have energy ratings clearly displayed. These compare the specific product to others in its category and provide estimates of what the product's energy costs will be. Home heating, cooling and hot water equipment historically use up the most energy so you want to be especially concerned about the energy efficiency of these products. However, with as many electrical appliances, computers, entertainment systems, lighting systems, etc. as we use today, don't overlook these products' energy costs as well. ■

Seasonal Reminders

- **Check for ice dams.**
Do a visual inspection of the edges of your roof to see if there is a build-up of ice. If there is, you may have a potential problem.

Contact one of the many service companies that remove ice dams, can evaluate the cause, and take appropriate preventative measures.
- **Prevent Damage to New Concrete**
New concrete is extremely susceptible to chemical damage by salt and other chemical ice melting products, even many that say they contain no salt. At least for the first year after the concrete has been poured, when you have slippery surfaces, use kitty litter, sandbox sand, or poultry grit. Not only will you prevent chemical damage to your concrete, but these materials are more environmentally friendly than chemical de-icers.
- **Change your furnace or HVAC air filters.**
Change air filters monthly or following the unit's instructions, particularly during the heating season when your furnace is in constant use. ■

Referral Rewards – American Express Gift Cards

The majority of projects for new clients that Silver Bullet does every year come from past clients and company friends referring new homeowners to us. We are very grateful for your referrals. To show our appreciation, we are starting a formal referral recognition and rewards program. Beginning in 2005, when you refer someone to Silver Bullet who becomes a client of ours, we will show you our appreciation with an American Express Gift Card worth \$250. ■