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Daily Egyptian 2008

4-2008

The Daily Egyptian Housing Guide, April, 2008

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Recommended Citation

, . "The Daily Egyptian Housing Guide, April, 2008." (Apr 2008).

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Board features various icons: TOWED (red car), DON'T LEAVE FINDING A HOUSE UP TO CHANCE (red question mark), GIRL (black figure), WATER BILL (faucet), GO TO JAIL (cartoon character), FINANCIAL AID (hand holding money), ELECTRICITY BILL (lightbulb), INCOME TAX (train), GIRLFRIEND TAX (diamond ring), and GO (arrow pointing to 'GO TO JAIL').

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Residence hall shortages prompt parents to purchase housing

Douglas Hanks III
McCLATCHY TRIBUNE

MIAMI — Freshman year for Emily Williams meant cramming her life into a 14-foot-by-14-foot dormitory room that came with its own bathroom and, alas, two roommates trying to cram their lives into the same space.

Sophomore year has brought Williams her own bedroom, but also another set of domestic drawbacks: termites, cement contractors and mortgage payments.

To free her from the dorms, Williams' parents recently bought her a house across the street from Barry University in Miami Shores, Fla. The mortgage is about \$1,000 a month, which Emily shares with a housemate and a third student renting an attached apartment.

The strategy amounts to a pricey but increasingly popular response to the national campus housing crunch, which has off-campus rents commanding top dollar and schools like Barry stashing students in hotels until dorm spaces open up.

Meanwhile, low interest rates are convincing more parents it makes sense to pay both tuition and a mortgage to put a child through school.

"I am definitely seeing an increase in interest" in off-campus purchases, said Lua Hancock, director of residential life and housing for Nova Southeastern University in Davie, Fla. "There are more people asking about it than used to."

Emily's father, David Williams, said her share of the mortgage costs less than what Barry charged for a dorm room. The self-employed fence contractor in Kentucky is hoping to break even with the extra expenses that come with off-campus living (like a car) once graduation day arrives and he sells the property for a profit.

"She's paying me the mortgage plus a little bit of interest," Williams said in a telephone interview from Lexington. "She was enthusiastic about doing it. ... I think she's going to be a good business person."

Owning off-campus housing eliminates

many of the hassles associated with college living while creating some of its own.

Students aren't forced to move out every spring and move in every fall, though summer breaks can mean the loss of roommates and rental revenue.

The space is almost always roomier than in a dormitory, but administrators say off-campus students tend to feel less connected to their school and miss out on extracurricular activities.

And students reveling in college-age independence find themselves once again living under Mom and Dad's roof, even if it is hundreds of miles from home.

"I told the boys this wasn't a party-type neighborhood," said Debbie Preston, a Miami Beach, Fla., real estate broker who recently joined her ex-husband in buying a Gainesville, Fla., house for their two sons at the University of Florida. "You'll have to call me in six months to find out if they're taking care of the place."

Party worries aside — the Prestons picked a house with a hot tub for Marc and Ryan — it's the aversion to throwing rent money away that prompts most families to purchase real estate for their college-age children.

"In the last couple of years, buyers have been crawling out of the woodwork," said real estate agent Dolores Longo, who specializes in selling units at the University Inn condominium complex near the University of Miami. "Rates have been the big factor, no question."

And off-campus ownership isn't necessarily a financial no-brainer, even for families who have the extra cash for a down payment.

Investment strategies don't always mesh with academic calendars, warns accountant Esther Superstein. It can take several years to cover the transaction costs associated with purchasing real estate — even with the booming real estate market of the last several years.

See SHORTAGE, Page 6



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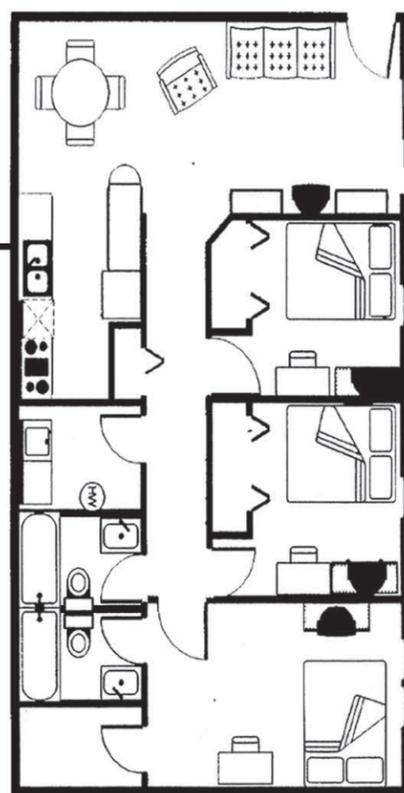


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You can save a lot of money by buying gently used items

Donna Birch
McCLATCHY TRIBUNE

MODESTO, Calif. — When Kristin and John Webb were ready to buy furniture for their home, they didn't go to a showroom or big-box store in search of brand-new pieces.

Instead, they headed to Crow Trading Co., a Modesto, Calif., store that sells antique and vintage furniture, decor, accessories and collectibles.

Money was a concern for the first-time homeowners, who recently moved from Los Angeles to Turlock, Calif., Kristin Webb's hometown.

With a new mortgage and a 15-month-old toddler, "we were trying to find things we can afford," said Kristin Webb, 36. "It's not like we have money to burn."

At the store, they found a "really cool" 100-year-old solid wood Asian buffet-style cabinet.

"We'll backlight it and put all of our wine and martini glasses in it," she said.

Webb loves its unique look and that it's a multifunctional piece that can be used in any room.

"It's not that I won't buy new pieces," she said. "But from a design standpoint, I don't want my whole house looking like a Pottery Barn catalog."

With uncertain economic times ahead and high prices on everything from food to gasoline, many consumers are watching their hard-earned dollars more carefully.

Unable — or unwilling — to plow down hundreds of bucks on brand-new couches, beds, armoires, coffee tables and such, shoppers are taking a fresh look at consignment,

antique and used-furniture stores.

Used furniture can be found all over: in thrift shops such as Buy-Rite and charity-affiliated stores such as Goodwill, the American Cancer Society's Discovery shops and Community Hospice's Hope Chest. There also are consignment stores.

How a typical consignment store works: An employee evaluates the merchandise a person wants to sell and assigns a fixed price based on its condition. The piece is then displayed in the store for sale.

When someone buys it, the store keeps a previously agreed-upon percentage, which can range from 40 to 60 percent of the selling price. The rest goes to the original owner. Consignment is an option for people with gently used furniture to sell who don't want to deal directly with potential buyers or haggle over price as they would at a garage sale.

J.S. West Bargain Annex and K.P.'s Consignment are two Modesto stores that buy and sell pieces on consignment.

K.P.'s, in business since 2004, carries everything from armoires and chaise lounges to sectionals and dining-room sets.

J.S. West's Bargain Annex, which carries used and new discount furniture, has offered consignment services since the early 1980s, according to store manager Donna Sinchak.

"We get customers who want gently used furniture," she said. "Sometimes people get tired of their homes having the same old look but they don't want to spend a lot" to redecorate.

See MONEY, Page 6

“Don't buy anything new anymore. Why, if you can find something just as good — if not better — at a lower price?”

— Ellen Bobian
regular at Bargain Annex

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SHORTAGE

CONTINUED FROM PAGE 2

"If they're just going for two years, it's definitely not going to be economical. They should just rent," Superstein said.

A real estate downturn could leave parents faced with either selling their child's college digs or trying to rent and manage it from several states away.

"It's a little bit of a risk for me," said David Williams of his daughter's house near Barry. "I hope I don't have to turn it over quickly."

He said he isn't worried about his daughter, a 19-year-old scholarship student who works on campus and at the Macaroni Grill to help cover her school expenses. She's serving as

landlord for the property, collecting rent checks from the other two residents of the modest bungalow. She's responsible for upkeep, which her father pays for.

"I've hired a cement guy who had to fix the door, and I had it tented for termites two weeks ago," said Emily, who just started finance classes for her international business major. "I mowed the lawn this morning."

But if a place of her own has brought new headaches, Emily says she loves the privacy, space and her two favorite off-campus amenities: her kitten, Frank, and her dog, Clyde.

"He barks every morning at 7:30, so I know I'll never miss a class," she said. "He was here when I got here. The people who were here before left him."

MONEY

CONTINUED FROM PAGE 5

There are also those who come there to sell their stuff.

"We get people who are downsizing," Sinchak added, "including retirees moving into smaller quarters."

The Bargain Annex does a 50-50 split with its consignees. If a piece doesn't sell in 90 days, the owner receives 50 percent of the final marked sale price.

Ellen Bobian of Modesto has been a regular at the Bargain Annex store on Eighth Street for about 10 years.

"I don't buy anything new anymore," said Bobian, 62. "Why, if you can find something just as good — if not better — at a lower price?"

Bobian said she likes to change her furniture often, so she buys and sells items on consignment at the Bargain Annex all the time. Previous acquisitions include a Victorian-style settee with a matching chair, a Flexsteel couch and a buffet.

"I paid \$600 for the Flexsteel couch," Bobian said. "I saw the same couch in a store and it was \$3,000."

There have been occasions when she waited to buy an item to see if the price would be reduced, and her patience paid off. But a few times, she delayed too long and missed out. But that comes with the territory, she said.

Nothing beats a bargain

Kristin Webb of Turlock, Calif., said that although she does have some newer furniture, when it comes to substantial pieces — such as the buffet cabinet from Crow Trading Co. — she prefers old over new any day.

"It lasts forever and is visually interesting," she said. "To get what we got, if we went into a store and bought something similar brand new, we would have paid double the price. I felt like I got a great deal."

Decorating tips

Jennifer Williams of Crow Trading Co. shared some tips on decorating with vintage or antique pieces:

Decorate with pieces you love. Go with what you like and will work for your lifestyle.

Don't be afraid to decorate in an eclectic style, mixing styles and ages of furniture. "A clean-lined red painted antique Chinese cabinet can look great with your great-grandmother's Victorian chair."

Families with children can incorporate antique furniture into their decor, too. "Some people think of antiques as being too fragile for an active family," she said. "Many of the pieces we sell have been around for generations and have many years of use and enjoyment left."

PRICE BREAKTHROUGH

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Martha Phifer
McCLATCHY TRIBUNE

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Termites cause more than \$5 billion a year in property damage, according to Terminix. Worse even, the company warns, the damage is usually not covered by homeowners insurance.

Winged termites or discarded termite wings often found near doors and in windowsills are signs of a possible termite infestation. Other signs include mud tubes, which are hollow, drinking straw-sized roadways for termites, and wood that makes a hollow sound when tapped.

In addition to having your home inspected by a professional at least once a year, the company offers the following tips to keep termites out:

Fix roof or plumbing leaks that allow termites to survive aboveground.

Ensure that gutters drain properly and direct moisture away from foundations.

Eliminate all wood-to-soil contact around the foundation, keeping firewood or other wood debris from being stacked against the side of the home.

Keep mulch or soil away from the home's siding. It's best to have a barrier of a few inches.

Remove items such as scrap lumber, boxes and old books or newspapers from crawl spaces.

Maintain adequate ventilation in crawl spaces.

Use a mesh screen on all windows, doors and ventilation openings.

On the Web

The days are long gone when the hardest part of buying a home was choosing one.

In today's real estate market, homeowners are faced with multiple financing options, increasing property taxes, and environmental and community growth issues before buying the home. Then there's the usual remodeling, decorating and maintaining concerns, after the purchase.

The consumer section of the National Association of Home Builders site, NAHB.org, is a resource on home buying, financing, building, maintaining and remodeling. The section offers detailed information on the different stages of home ownership from having a home built, to selling and new trends in the industry such as systems-built construction. Considered the future of home building, according to the site, this method of construction gives buyers the option of purchasing a home made with factory-crafted components that have not been exposed to the elements.

Other links provide information on topics such as popular floor plans, green innovation and natural-disaster preparation. A "preserving our environment" link discusses how builders are partnering with community and national leaders to implement sound approaches to land development, wetland preservation, clean air and more. A sidebar allows easy navigation to articles on housing issues and politics, an online directory, tool kits and economic and housing data.

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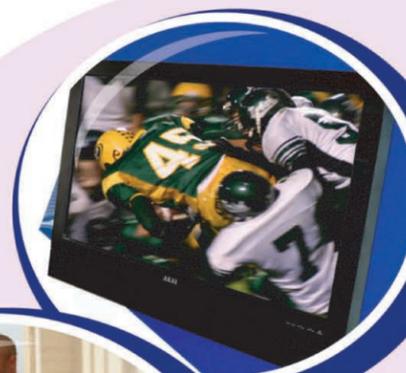


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Five secrets to a beautiful living room

Amy Spencer
 McCLATCHY TRIBUNE

It can be tough for newlyweds to suddenly become decorating gurus. So whatever your style and no matter where you live, here are some tips on how to make the room you live in the most look gorgeous and glamorous.

SECRET 1: PLACE THE COUCH IN A WELCOMING POSITION

Museum-like, look-but-don't-touch living rooms are so over. What you want is for people to feel invited and welcomed into the room. The placement of furniture says something, and what you want it to say is, "Hello, darling. Come to me; let me take your mind off of your day," says Heather Mourer of One Home Design in Denver, Colo. "If a sofa is faced with its back to the entrance, that's basically closing the door (or turning your back) on your guests. To remedy this, place a console table behind the sofa that in essence addresses the people entering, inviting them to take a load off and put their bags down." Or place the sofa with its back against a wall with a few soft, comfortable pillows to sink into.

SECRET 2: GIVE THE ROOM A FOCAL POINT

"A gorgeous living room needs an anchor to work off of, such as a fireplace, artwork, a fabulous chandelier or a beautiful view," Mourer says. If you don't already have a natural focal point, create one by showing off your favorite item in the room. Oh, and if you're going for a conversation space, you might not want the big-screen plasma TV taking center stage.

SECRET 3: PUT THOUGHT INTO YOUR LIVING ROOM RUG

"For me, a great room starts off with a great rug," says Johnny White, interior design consultant and art director for Bravo's "Top Design" and "Top Chef Miami." "The floor is a dominant space in every room. Think about it: When you walk into a room, you don't notice the ceiling or walls first, but you notice the floor." Before you decide which rug is right for you, White says, "Get rid of the wall-to-

wall. It's like one big foot wipe. If you're a renter and have to keep it, put a throw rug on top of it." Next, ask yourself: What is the function of your living room? "The rug denotes a space and instigates what you'll do there, whether it's gathering, walking through it, or even avoiding it, depending on how you place your rugs." So if you want a big open area for gatherings and conversation, choose a large rug that covers a wide area and reaches under the couch and chairs. If you want a separate area for reading or dining, place a rug in that area to create a natural boundary. And if you want people to feel comfortable in the living room, choose a cozy rug, like plush wool or shag, and "toss some floor pillows down to encourage a casual vibe so people feel free to sit on the floor," says White.

SECRET 4: BALANCE, SO THAT EVERY CORNER BECOMES IMPORTANT

Furnishings throughout the space should be balanced. "If there's a large grouping of furniture at one end of the space, consider a secondary seating area to balance it out at the other end," Mourer says. And balance the room from top to bottom as well. "Your living room is a volume of space, not just the two-dimensional space that you see in a floor plan," Mourer says. Her suggestions: Consider hanging ceiling pendants over cocktail and side tables, or use a classic modern Arco floor lamp (a floor lamp with a heavy base and thin arm that arcs over furniture). Or try screens, tall floral/plant elements and high-back chairs, like a Fritz Hansen Egg chair.

SECRET 5: SOFTEN THE ROOM OVERALL

A beautiful living room makes you want to fall into it and stay forever, so add touches that keep it cozy. For example, hang beautiful drapes in the windows, or use a soft, luxurious fabric on your upholstery or pillows. If you're going for a streamlined modern look, lay a soft throw over the arm of a couch or a sheepskin rug over a chair. Soften the room with your lighting as well. "Rather than one high-voltage ceiling lamp lighting the entire room," Mourer says, "consider using a combination of floor, table, ceiling and wall lamps (all with lower voltage) to spread light throughout the space but allowing for some dark spaces in between for some drama and hierarchy."



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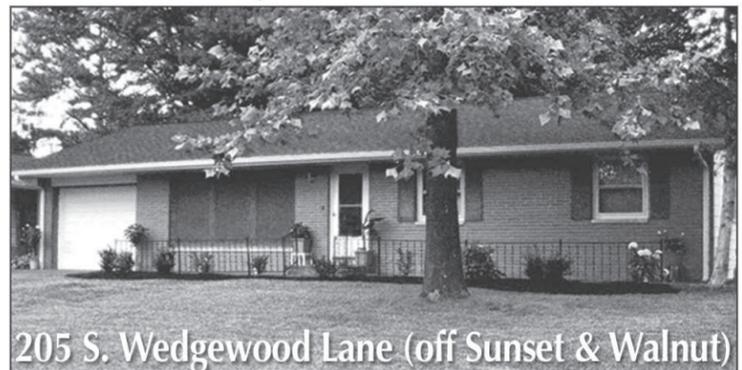


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Got 10 minutes? We've got dinner!

Squeeze time with strategies for home-cooked meals

Robin Mather Jenkins
McCLATCHY TRIBUNE

Ask around, and you'll find dozens of reasons why but one common theme: "There's no time to cook."

Sometimes that means "I don't have an hour to invest in dinner." Sometimes it means "I don't have 30 minutes to invest in dinner."

But sometimes it means "I barely have 10 minutes to invest in dinner."

We've got you covered, friend. We have a fistful of recipes and menus, two hands' worth of strategies and tips and a pantry list that can help you get dinner on the table, start to finish, in 10 minutes or less.

"Home cooking is constantly evolving toward ease and speed," writes Andrew Schloss in "Homemade in a Hurry." "Twenty years ago the 60-minute meal was promoted as fast; since then the notion of speed has devolved from 30 minutes to 20 to 15 to instantaneous."

Takeout food may not be the best answer. If the high cost doesn't trouble you, maybe the nasty nutrition profiles should.

Drive-through is easy, to be sure, but it doesn't set a very good example for your children.

Preparing and eating a meal together provides a decompression time for adults and children. It strengthens bonds and helps children develop good table manners.

A 1994 Lou Harris-Reader's Digest poll revealed that kids who eat family meals tend to do better in school, and that high-achieving teens who eat with their families are happier and more optimistic about their futures.

Also, study after study show that meals shared with someone else bolster health and a sense of well-being. Children in families who eat together get better nutrition and have fewer problems with weight control and substance abuse, a 2004 University of Minnesota study showed.

But it's not just about the kiddies.

Friends who eat together share expenses and save time. They reinforce good nutrition for each other, and teach each other to try new things.

And singles who take a few minutes to prepare meals for themselves remember that they're worth the trouble. Older singles, especially, benefit from a good evening meal.

Those are all pretty good reasons, no? So take a minute to

make a plan. And take 10 minutes to put dinner on the table, even on the busiest nights.

Timely tips and speedy strategies

1 Sometimes it's more important to get something on the table than it is to get everything on the table. If your entree needs more than 10 minutes to cook, serve the meal in courses, with soup or a salad first to knock back the hunger pangs. Or set out healthful nibbles like vegetables and dip, nuts or cheese.

2 Figure out what to keep on hand for at least two meals that won't require an extra trip to the store. It might be canned broth and canned beans for a speedy bean soup, or a tube of polenta and some pasta sauce. Then tape those extra-fast recipes inside a cabinet door. You'll always have something in the house for dinner.

3 Although precut vegetables such as onions, celery and peppers are handy, they're also expensive. Make your own, if you wish, and keep them in the fridge for up to two weeks. Just a bit of advance prep can make the difference between eating in minutes or shelling out \$20 for pizza.

4 Give yourself a break. You probably won't need to eat like this every night, so forgive

yourself for stocking a few convenience ingredients.

5 Step back from the day-to-day and try to think week-to-week. Most of us have busy nights and easy nights. Thinking through a strategy to get everyone fed on a busy night can make easy nights seem like total luxury.

6 Try to involve the family in preparing dinner, even for meals-in-minutes. The main cook can invest more energy in the main course if someone else washes and dresses the salad.

7 For dessert on weeknights, stick to fresh fruit, perhaps with yogurt or ice cream. Save the big-production desserts for weekends and holidays.

8 Remember that the microwave can do more than reheat. It's superfast for sauteing vegetables such as onions, peppers and celery, and sometimes it's the best method to cook something fast. A few minutes saved at the start of the dish gives you a little more time to fiddle with its flavor later.

9 Strip away the fripperies. Ten-minute menu nights aren't the time to serve your favorite sauce, unless it's bottled, jarred or something you canned yourself. Keep seasonings simple and cooking

methods straightforward.

10 Stopping at the grocery store after work is a time-waster, because everyone else is doing the same thing. Even express lanes move slowly at 5:30 p.m. Think up a couple of faster, alternative sources for last-minute items. Does the corner store stock bottled pasta sauces? Is there a bakery on the way home that could provide that loaf of good bread? Could you pick up last-minute items at lunch and keep them in the office fridge until the end of the day?

The 10-minute pantry

Being ready to cook a 10-minute menu means stocking your cupboards wisely. Here are some pantry staples that can help you get dinner on the table in a nano-second:

— Canned items: Beans, tomatoes (diced and whole), meat and vegetable broths.

— Jarred items: Pasta sauces, salsas, chutneys, relishes.

— Precooked or par-cooked items: Heat-and-serve rice and rice blends, couscous, polenta.

— Refrigerated items: Mashed potatoes, thick-sliced deli meats, rotisserie chicken, precut vegetables and fruits, citrus fruits and/or juices, salad mixes, eggs, sausages, shredded cheeses.

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Prices are dropping, but should first-time buyers jump in?

Amy Hoak
McCLATCHY TRIBUNE

CHICAGO — Everyone likes a bargain. So it's no surprise that as home prices fall in many markets, those who have been priced out of owning a home are beginning to take notice.

And some in the real-estate industry are saying that factors are aligning to make this a good time for first-time buyers to be in the market because they don't have to face the challenge of selling a home in order to buy another.

In certain ways (and in certain places) these agents are right: Home prices are dropping, there's often a glut of inventory to choose from and interest rates are still relatively low.

That's saying nothing of the foreclosures out there. In fact, bank-owned properties are lately making up the bulk of real-estate agent Annie Brown's showings.

In Brentwood, Calif., just east of San Francisco, homes that were priced at about \$700,000 or \$800,000 are now listed at \$450,000 and \$500,000, said Brown, who works for Zip Realty. In many cases, the homeowners couldn't afford their mortgage payments when the interest rate increased on their adjustable-rate mortgage, and they ended up in foreclosure. The banks, not thrilled about having the homes on their books, are pricing them to sell, she said.

"I'm seeing some fantastic prices right now, and the prices seem to be stabilizing," she said. "This is absolutely a wonderful time... a perfect time to start searching for a home."

But there are also roadblocks that first-time buyers are facing.

For one, lending standards have gotten more stringent than they were last home-buying season, as lenders try to rein in risk at a time when home prices are dropping. Buyers are generally required to have higher credit scores and bigger down payments.

Then there's the fear factor, general consumer angst about the economy, coupled with a worry home prices will keep dropping, said

Teresa Boardman, a real estate agent with Keller Williams Integrity Realty in the St. Paul, Minn., area.

"They're scared to death that it might depreciate by 1 percent next year," she said, and her clients are often not thinking of long-term home appreciation.

In Boardman's market, the median home price dropped 4.9 percent in the fourth quarter compared with the fourth quarter of 2006, according to the National Association of Realtors. The national median home price decreased 5.8 percent during the period.

Generally, homes are becoming more affordable, and mortgage rates — though somewhat volatile over recent weeks — are still relatively low, said Tom Kunz, CEO of Century 21.

"This is one of the best times that a first-time home buyer has had in a long, long time," Kunz said.

But prices aren't falling everywhere. They were actually up 4 percent in the Raleigh-Cary, N.C. market, where Stu Barnes is owner of Barnes McQuade Realty.

"It's more normal than a lot of places," Barnes said of his market, adding that appreciation has steadily ticked up. Those looking for bargain-basement prices are in the wrong market; it might take longer to sell a house, but sellers there aren't willing to drastically reduce their price, he said.

For every Raleigh, there's a Ft. Wayne, Ind., where prices were down 10.5 percent in the fourth quarter, year over year. And for every Los Angeles, where prices were down 13.1 percent in the fourth quarter, there's a San Jose, where prices were up 11.2 percent in the fourth quarter.

In some areas, prices still have some more room to fall.

"Houses are still a bit unaffordable for first-time home buyers," Boardman said. While vacant homes that need to move can be bought for a steal, there are often added costs to make them livable — costs that would-be buyers aren't always prepared to deal with, she added.



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