The Daily Egyptian Housing Guide, April, 2008

Daily Egyptian Staff

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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.

“Others 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.

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 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.

“Nonetheless, 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.”

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

Donna Birch
MCDONALD 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.”

Webb realized that buying gently used furniture is a good option for many people. “If you can find something just as good — if not better — at a lower price, you can save a lot of money.”

— Ellen Bobia
regular at Bargain Annex

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

J.S. West’s Bargain Annex, which carries everything from armoires and chaise lounges to sectionals and dining-room sets, 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

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You don’t buy anything new anymore. Why, if you can find something just as good — if not better — at a lower price?
— Ellen Bobia
regular at Bargain Annex

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SHORTAGE
continued from page 2

“If they’re just going for two years, it’s defi-
nitely 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 sev-
eral 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.

“They 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 ameni-
ties: 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 Bosland of Modesto has been a regular
at the Bargain Annex store on Eighth Street
for about 50 years.

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

Bosland said she likes to change her furniture
often, so she boys and sells items on consign-
ment at the Bargain Annex all the time. The previous
acquisitions include a Victorian-style settle with
a matching chair, a Flexsteel couch and a buffet.

“I paid 600 for the Flexsteel couch,” Bosland
said. “I saw the same couch in a store and it was
$3,000.”

There have been occasions when she wanted
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 used over new any day.

“It lasts forever and is visually interesting,”
she said. “It shows 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 life-
style.

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
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Terminate termites

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 buying, financing, building, maintaining and remodeling. The section offers detailed information on the different stages of home ownership from choosing 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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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.

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.

GIVE THE ROOM A FOCAL POINT

“A gorgeous living room needs an anchor to work off of, such as a fireplace, entrance, that's in every room. Think about it: How often do you live in the most look room you live?” 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.

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, what’s your current? 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. And 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.

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 screen, tall floral/plant elements and high-back chairs, like a Fritz Hansen Egg chair.

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 lights (all with lower voltage) to spread light throughout the space but allowing for some dark spaces in between for some drama and hierarchy.”
Squeeze time with strategies for home-cooked meals

Robin Mather Jenkins

McCook 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 convenience ingredients,” 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 evolving toward ease and convenience ingredients.”

The 10-minute pantry

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Got 10 minutes? We’ve got dinner!
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.

"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 deprecate 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.

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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