

HOME IMPROVEMENTS THAT PAY OFF

SPECIAL POINTS OF INTEREST:

- > **Basement Finishing**
- > **Battery Operated Backup Sump Pump**
- > **Replacement Windows**
- > **Attic Conversions**
- > **HVAC Upgrades**
- > **Crawl Space Encapsulation**

In times of economic uncertainty, it is only natural that we try to save money. We cancel expensive vacation trips, postpone that purchase of a brand-new car and put off major expenditures, such as home remodeling and repairs. The idea is to stretch our hard earned dollars and save everything we can, in case we come to face even tougher times.

However, forfeiting some renovation projects and important repairs might not be the smartest choice. That outdated HVAC system,

the old windows and cold basement might be costing you big bucks. The next rainstorm may flood your basement. In other words, postponed repairs may increase utility bills and result in even larger repair bills when preventative repairs are not taken.

Even in tough times, there are some improvements that actually pay off, lowering your energy consumption, preserving or increasing the property value and giving you much needed peace of mind.

Below is a list of five of the most cost-efficient

home improvements and the best investments you can make in your home.



BASEMENT FINISHING

Finishing your basement will do more than just add living space to your home. It will actually pay you back and eventually even prove profitable! To sweeten the deal, it can be done at half the cost of building an addition.

Remodeling Magazine's Cost vs. Value report lists basement finishing as one of the few investments in which you will recover most of your money right away in added property value. You can recover an average of 75% of the cost if you sell the property immediately.

However, the most significant benefit of a finished basement is the ability to improve the home's energy efficiency. The U.S. Department of Energy reports that an average 1,500 sq. ft. home with a finished basement with R-10 insulation, heated by natural gas (at \$0.72/therm) can save between \$250 to \$400 annually alone, and even something as small as changing an incandescent light bulb with an Energy Star rated bulb can save \$30 in energy over the lifespan of the

bulb! Once you've remodeled the entire basement, including the walls, floor, windows, and lighting- with a green design in mind, the savings can be enormous!

Additionally, even considering ups and downs in the housing market, the U.S. Census Bureau shows home prices increased an average 251.69% every 20 years. Therefore, in 20 years, the added value to your property will not only fully cover the remodeling cost; it will prove profitable!

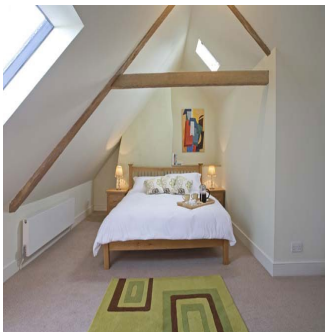


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prices are **VERY** affordable, especially considering the list of quality inclusions standard at no extra cost.

BATTERY OPERATED BACKUP SUMP PUMP

Say that you have a very good drainage system and a quality sump pump, which is well maintained and in great condition. Nevertheless, one morning, after a big storm, you wake up to a flooded basement and thousands of dollars in damaged property. The storm knocked out the power, and the sump pump was rendered useless.

There is no way to fully protect your basement from flooding without a backup sump pump system, preferable one that does not run on electricity or depend upon a generator. During a long-lasting power outage, you will want the generator to spend its energy keeping your refrigerator, appliances and lights running.

Who needs a battery backup sump pump?

Anyone who has an AC sump pump. At some point, the main pump will fail as a result of a power outage, pump failure, float switch failure or the inability to keep up with the incoming water capacity. A backup pump is an inexpensive insurance policy eliminating the headaches and cost associated with a flooded basement.

REPLACEMENT WINDOWS

Replacing your old, obsolete windows with new Energy Star rated windows can help save a lot of money in energy bills.

According to the Alliance to Save Energy, a non-profit coalition of business, government, environmental and consumer leaders, installing energy-efficient replacement windows can reduce your heating

and cooling bills by up to 30 percent!

New double-hung, wood-clad windows with double pane low E glass, can drastically reduce your heating and cooling costs, and significantly improve the looks of your home, adding value to the property.

Another great benefit is the tax benefit of energy efficient windows. If you

do replace your windows during remodeling, the tax benefits will help with the costs of remodeling. Tax benefits are a good thing however energy savings are the real bonus!



TRY WORKING WITH WHAT YOU HAVE

Increasing bedroom count always increases value.

Rather than knocking down walls or adding onto your home, try working with what you have. Converting a spacious attic into a bedroom, for example, costs an average of \$20,000, according to Remodeling Magazine.

This may sound steep, however by doing so, you can increase a home's selling price by \$25,000 to \$100,000.

Add Closet Space—Extra closet space is also a big hit with prospective buyers. Use a portion of a large bedroom to expand an existing closet or create storage space in your attic or

cellar.

Upgrade the kitchen - Does the kitchen still sport an avocado green refrigerator? You're almost guaranteed to get a low-ball offer from a buyer. Keep your costs down and use a few high-end materials to make your kitchen look up-to-date.

HVAC UPGRADES

Replacing and obsolete furnace, which usually operates at only 60% efficiency (or worse) for a new, high-efficiency two-stage unit, that rates at least 90% efficiency, can save you hundreds of dollars each year.

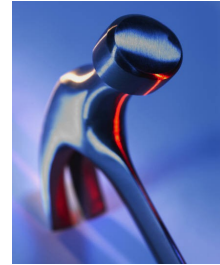
Likewise, replacing your old A/C system with a new unit that achieves a minimum of 13 SEER (Seasonal Energy Efficiency Ratio) can

save you big bucks in cooling costs during summer. In addition, most new models use non-ozone-depleting refrigerants, making them more environmentally friendly than older units.

In addition to all the benefits, some of these improvements, such as basement insulation and HVAC upgrades, may qualify for loans, grants and tax

incentives.

In conclusion, a good assessment of your home's overall condition is fundamental in times like these. You can't afford to let your property, which is probably your most valuable asset, lose value.



**Don't Move—
IMPROVE!**

CRAWL SPACE ENCAPSULATION

That moldy, filthy, rotten crawl space is more than just unsightly and unpleasant. It's a black hole into which your money disappears, as well as your home's value, structural integrity, indoor air quality and your family's health.

Because of the way air moves inside buildings, everything that goes on in the crawl space has a significant impact on how structurally sound, comfortable, healthy and energy efficient your home is.

As the air in the house is heated, it rises and escapes through any openings in the upper floors. To replenish the air supply, new air is sucked from the lower levels, mainly from your

basement or crawl space. That is called the "stack effect" and because of it, everything that is in that filthy crawl space air, including mold spores and dust mites, is consistently entering your home.

It is estimated that 1/3 of the air you breathe inside the home is crawl space air. In addition, the typical crawl space moisture that is also being carried in with the air makes your home harder to cool and heat. During the winter, cold air is also sucked in through the floor. If air ducts run through the crawl space, energy losses can amount to 50% - half of the money you pay to heat and cool your home is

literally wasted.

Crawl space encapsulation is a relatively inexpensive new technology that can control moisture and prevent moisture related problems in this space. It protects your floor joists and wooden structures from mold and rot, and keeps dust mites and other moisture loving pests at bay. Furthermore, according to studies conducted by Advanced Energy and Habitat for Humanity, sealing and conditioning a crawl space can make your home an average of 18% more efficient!

Sometimes, the best way to save money is to invest in technologies and repairs that will keep you from wasting it.



**Save wisely -
Invest in your
home.**

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Starting a home renovation begins with an idea. What kind of remodeling are you planning? What is the architectural layout? What is the overall square footage needed? Perhaps you are looking at expanding your kitchen, adding a bonus room, installing a deck, updating your bathroom fixtures or simply re-painting the nursery room.



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