

# How Can You Get The Most Out Of Your Investment In Your Home?

**I want to increase the value of my home this summer. What can I do?**

- Regular home maintenance is essential to protecting your largest investment. Before you worry about luxury amenities like a swimming pool or marble countertops, go through the house and do some preventative maintenance. You can start by printing out a home walk-through sheet from an article on buying a home – after all, that’s what the next buyers are going to do. Make sure everything on the list is up to snuff. If anything needs work, now’s the time to do it. Remember: If it costs a dime today, it may cost a dollar after it breaks.
- You’re not renting your home from the next owners. It’s a great idea to invest money in improving your home: You can increase the value while getting to live in a nicer house. But it’s also easy to go too far down the path of building for the next buyer. Don’t pay for a patio, pool or three-car garage you don’t need because you think it’ll improve the value of the house. The next buyer might not want to barbecue, prefer a big yard to a pool or not own cars. Build what you want, so that even if you don’t get all of your money back, you get to enjoy your house.
- Don’t pay for home improvements by using your credit card. That will get expensive fast. Instead, see if you can secure a home equity loan or line of credit. The rates on those tend to be much lower than credit cards because you have collateral to secure the loan. You can get started here:  
<http://ascu.org/loans/mortgages/>