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News:

Are your bad habits driving down the value of your home?

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by Stephanie Farrington, Bankrate.com

We all have quirks and habits, but did you know that some of the things we do without a second thought can cost tens of thousands of dollars when it comes time to sell your house?

Here are five habits you might want to break if you're concerned about your bottom line.

Butt out

Hands down, smoking is the habit that will have the most dramatic effect on your ability to make the most of the sale of your house.

Richard Buchanan runs a cleaning service in Ottawa and lists many Realtors, as well as the Ottawa Police Service, among his clients.

Buchanan is often called upon to clean homes that have suffered fire or water damage or have been the scenes of accidents.

He says there is nothing more expensive to eliminate than the traces of cigarette smoke.

"To be honest, a heavy accumulation of cigarette smoke is like having a fire," he says.

"While you're washing the walls you can see the yellow tar just running down the walls."

Any amount of smoking will do some damage, but the amount varies.

"If you're trying to sell a house and you're a pack-a-day smoker, all your surfaces will be stained with nicotine, so you'll have to wash and repaint," he says.

"You'll also have to clean the carpets and the air ducts.

Sometimes you have to replace the flooring, and sometimes, if the cabinets are white, you'll have to replace the kitchen cabinets."

Hiring a professional to wash everything in an average-sized home costs around \$1,500 and to seal and paint will cost another \$6,000.

"If you were to revamp a house to put on the market for a really heavy smoker, it could cost you around \$25,000," says Buchanan.

"It happens a lot.

Some people are willing to swallow the loss, but either way, it's a lot of money."

Catherine Swift, a Realtor in Ottawa, agrees with Buchanan's assessment.

"It is a difficult odor to get rid of - it often requires painting and sometimes replacing carpets.

Pet odor is a little easier to get rid of, unless animals have been urinating on the carpet."

The smell of money

Any strong smell will present a challenge to potential buyers, but as often as not, the smell of cigarette smoke in a house will mean that buyers will even consider putting in an offer, however low.

Using chemical cleaners and air fresheners might make the problem worse.

"When a home smells like air freshener, it makes me wonder what are they trying to mask," says Swift.

She's not alone - ask anyone who works in real estate, and they will tell you to clean like you've never cleaned before and then open the windows.

Pet odor runs a distant second to the damage done by smoking.

The smell of cat urine is particularly difficult to remove and often requires replacing carpeting and sometimes even parts of the subfloor.

Getting rid of the traces of poor pet hygiene can cost up to \$15,000.

It's a jungle in there

Even plants can pose a problem for potential buyers.

Keeping a jungle of houseplants or a room full of orchids may seem like a way to bring the comforts of nature and summer into your home.

Canadian winters, but be careful not to overload your home with humidity.

Humidity causes mould, and mould is a health hazard that will often kill a sale.

Mould remediation can cost as much as \$10,000.

Often, insulation will have to be replaced to eradicate the problem completely.

Mould is high on the list of problems home inspectors watch out for, so it might be worth your while to hire one before you sell.

"They are there looking for problems, and it's their job to tell you.

You can get an inspection for \$500, and it's well worth it," says Buchanan.

Clutter costs

Pick up your shoes, because your house looks smaller when it's cluttered.

"I think what's really important for people is to bear in mind that first impressions are really important, and you only get once chance to make a good impression," says Swift.

She says you should clean up clutter around the front door, in particular, but you should try to make the rest of the home as clutter-free as possible so that it looks open and spacious.

Think green

People are beginning to think about the cost of living in more than one sense.

More Canadians looking for new homes are factoring the environment into their plans.

If you thought you were being frugal by making do with your old furnace or hanging on to your old washing machine, you might want to take a second look.

"A lot of young folks, when they're buying a home, the first thing they ask is about the energy efficiency of a home," says Rod Verburg, a realtor in Calgary, Alberta.

"People have made choices of a house based on the water use."

He says the interest in eco-friendly housing is growing every day, so it's a good idea to take that into account if you want to be at the top of the market.

Think about upgrading your furnace and your kitchen appliances, as well as your windows and your front door.

It's all about balance

In order to get the best possible offer for your home, you need to think about how most people will feel when they walk over the threshold.

Your pack-a-day habit may seem like nobody's business, but that changes as soon as you put your house on the market.

If you consider your pets to be members of the family, as most people do, then you will have to help them stick to the family rule.

No peeing on the rug is a good rule for all family members to follow, not just the two-legged ones.

Of course, your house is your home, but sometimes breaking a bad habit can have added benefits you never considered.

Is \$25,000 enough to get you to quit smoking?

Only you can decide.

Like anything else, it all comes down to weighing the pleasure and comfort you get from a habit against the long-term value of your home.

Stephanie Farrington is a writer living in Ottawa.