

BUILDING - REMODELING

Home Remodeling: The Decision

Betty Jo White, Consumer Sciences and Housing Department Colorado State University

A family considering a home remodeling project is faced with many questions:

- + Is it the right decision?
- + Will it be worthwhile?
- + Where will the money come from?
- + Where is the best place to add a room?
- + How much help will be needed?
- + What decisions must be made before the job starts?
- + Will the money invested be returned when the home is sold?
- + Has anything been overlooked?
- + And most important, how does a family begin its remodeling project?

Decision-Making Elements

Decision-making begins when a family becomes aware of an undesirable situation that needs to be altered or eliminated. The decision-making process includes these steps: 1) recognizing that "something" should be done; 2) identifying and weighing possible alternatives; 3) gathering information about alternatives; 4) resolving alternatives and making choices; 5) accepting responsibility for choices and all possible consequences, and 6) carrying it out.

The diagram on the following page identifies some of the variables to be considered when making the decision whether to remodel. The empty boxes can be filled in according to personal or individual family situations.

Every remodeling project may not involve all the elements or procedures discussed. There can be quite a difference between the steps involved, the time required, and the overall cost of a minor versus a major remodeling project. Minor projects usually involve some "face-lifting" on a structurally sound and comfortable home and may include redecorating such as painting, wallpapering or paneling, and new floor coverings or carpet. Major remodeling involves structural alterations such as tearing out a wall, changing or replacing doors and/or windows, or adding a new room complete with necessary utilities.

Exploring the situation thoroughly can help a family identify their needs and possible alternative solutions or adjustments, what resources are available, and how effective the chosen remodeling activity will be in achieving the objective. Making the decision whether to remodel a home is a complex process which should involve the entire family.

Is It Worth It?

Families who own their homes and have "outgrown" them or want to improve their housing situation have a choice of buying a new home, buying an existing home which may need some work, or fixing up and perhaps adding space to their present home. Their decision is likely to be influenced by the prevailing housing market condition.

When housing prices and mortgage interest rates are high, families may decide against buying a newer, larger or better home in favor of increasing expenditures to repair, update, convert or add to the home they have, or buying and remodeling an older home. At such times, home improvement loans may be easier to obtain than home mortgage loans.

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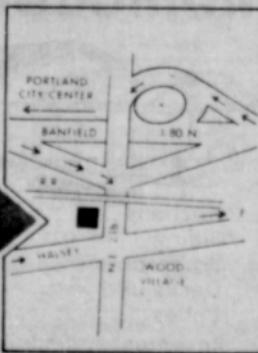
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