

Quality craftsmanship

Beautiful details

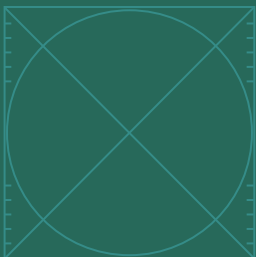
Artisans' skill



Residential Remodeling:



- Additions
- Kitchens
- Bathrooms
- Bedrooms and
Master Suites
- Attic Conversions
- Home Offices, Studies,
Studios and Libraries
- Family Rooms
- Porches
- And more...



The  **Silver Bulletin**
Helpful and Interesting Information for Homeowners

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- ▶ Universal Design
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**SUMMER 2005
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Member:

National Association of the Remodeling Industry (NARI)

Remodelers Advantage Roundtable

Minnesota BBB

Project Spotlight

This kitchen, in a home built in the 1930's, is enjoying its second transformation. The remodeling from the 60's or 70's left it divided into two rooms with the walls and ceiling covered with stainless steel panels. Dark stained cabinets and a single light in each room made the area feel gloomy and confined. We gutted and combined the rooms and moved the kitchen to the end of the space to improve traffic flow. While details were designed to fit in with the original style of the house, up-to-date lighting, elegant fixtures and light finishes for cabinets, countertops and floor make the new kitchen a bright and inviting place for the family to gather. ■



Choosing a Faucet

When replacing a bathroom or kitchen faucet, you'll probably consider if a traditional or contemporary style compliments your room and how much you want to spend. But there are also other options to consider.

Handle Style

There are single and dual handle models. The single-handle type allows you to adjust the water flow and temperature with just one hand. Faucets with two handles generally provide more design flexibility and more precise temperature adjustment. This style also allows you to select a handle style, such as a cross handle or the lever handle which is easiest for children and older adults to use.

Finish

The finish and color of the faucet should coordinate with the décor of the kitchen or bath. While chrome and brass (and even combinations of the two) are popular, other choices include stainless steel,

enamel-coated colors, ceramic, pewter, nickel, gold, platinum and bronze. You can also choose brushed or polished finishes.

Spout Style

The spout style should be determined by the function of the faucet and the size of the sink. A high-arc or waterfall spout works well in a large kitchen sink for filling pots and washing large pans. It would also be convenient for hand washing in a bathroom sink, but would cause more splashing and may be too overpowering in size for a typical bathroom.

Faucet Construction

The reliability and durability of a faucet is determined by its valve quality, with the best having solid brass, brass-based metal or corrosion-resistant workings. In fact, installing a name brand, high quality faucet can be less expensive than buying a cheaper model and having to replace it sooner. You can choose from compression-valve faucets, which use washers, or several types of washerless

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Universal Design

Baby Boomers make up about one-third of the nation's population and many of them plan to stay in their own homes as they age. Incorporating "universal design" into a home remodeling project will broaden its accessibility, usability and safety for everyone who lives in or visits the home, from small children to aging adults and people with disabilities.

Universal design doesn't necessarily mean "wheelchair accessible". Not everyone needs all the modifications available, but consider including features that will compensate for a reduced range of motion and reduced strength, assist mobility and agility, and help with balance and coordination

Some of the features that a home remodeled using universal design might have are:

- Kitchen: lazy susans, pullout shelves, varying counter heights, wall-mounted ovens
- Bathroom: lever-style faucet handles, detachable hand-held

showerheads, anti-scald devices on sinks, tubs and showers

- Bedroom: telephone and light switch within easy reach of the bed, adjustable closet rods

Other general features for the home include wider halls and doorways; lever-style door handles; light switches and electrical outlets reachable from a seated position; adequate task lighting and increased lighting on stairways; and flooring materials that are hard, even surfaces or low pile carpeting.

If you have any questions about universal design, please call us and we will help you decide which features might be appropriate to add when you remodel. ■



Choosing a Faucet

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faucets, which are very reliable and can be maintenance-free.

Scald Protection

Anti-scald features that are available include safety devices that restrict how far a hot water handle can be turned, valves that balance the hot or cold water pressure, and thermostats that maintain a pre-selected water temperature.

Added Features

Many manufacturers offer additional special features that can customize your faucet to personal preferences, including pullout spray wands, instant hot water dispensers, soap and lotion dispensers and the newest innovation for the home, the hands-free electronic faucet. ■

New and Interesting Products

Hands-Free Electronic Faucet for Homes

Hands-free electronic faucets are appearing everywhere and now Delta has introduced the e-Flow™ faucet, the first hands-free faucet designed specifically for residential use. Ideal for families with children and the elderly, installation of an electronic faucet in the home can reduce the spread of germs by reducing the use of handles. The e-Flow™ conserves water by automatically shutting off the flow after 30 seconds and an adjustable high-temperature limit stop lets you set the maximum water temperature. An interchangeable temperature control handle is available in six colors to coordinate with your bathroom décor. ■



Photo courtesy of Delta Faucet Company

Financing a Remodeling Project

One of the important decisions to make when you remodel your home is how to finance the project. Here are some suggestions to discuss with your financial advisor.

Second Mortgage

A traditional second mortgage provides you with a fixed amount of money repayable over a fixed period of time. In most cases, the payment schedule calls for equal payments that will pay off the entire loan within the loan period.

Home Equity Line of Credit

A home equity line of credit is a form of revolving credit in which your home is used as collateral. The credit limit is usually a percentage of the equity you have in your home. This is usually a variable rate loan that allows you to draw on the available credit as you need it. Interest payments may be tax deductible on your federal income tax. Payment options such as paying principal and interest or just interest each month are sometimes available.

Refinancing

If current interest rates are less than you are paying on your current mortgage, you might want to consider refinancing the loan. You can use the accumulated equity in your home to take out a new loan with which you will pay off the first loan and then use the balance of funds for your remodeling.

Cash

Using cash that you have in savings may be a very good way to pay for remodeling services. Investing cash in your home may be a better place to invest than in a volatile market. Interest you could earn on a CD may be less than interest you would pay on a loan even considering the possible tax advantages. You should talk to your financial advisor if this makes sense for you.

Credit Cards

Credit cards might be an option for small projects which you can pay off within a few months. While the interest rates will be higher than other types of loans and the interest may not be deductible, with the right credit card you can get airline miles or cash back.

FHA Home Improvement Loans

The Federal Housing Administration (FHA) doesn't lend money, but has two programs in which a homeowner borrows money from an FHA-approved lender for home improvements. With a **Title I** loan you can borrow up to \$25,000 at a fixed rate. A **203(k)** loan allows borrowers to obtain a single, long term, fixed or adjustable rate loan that covers both the acquisition and rehabilitation of a property. This can be great if you're considering the purchase of a "fixer-upper". ■

Seasonal Reminders

- Change your furnace or HVAC air filters. Change air filters monthly or following the unit's instructions.
- Clean your ceiling fan blades and motor housing and reverse the airflow direction for summer. ■

Thank You

We'd like to thank Linda and John Noble for engaging us to design and build their kitchen, laundry and pantry remodel.

We also want to thank Mace and Audrey Goldfarb for referring Lynn Lederman to us to remodel her kitchen.

They received a \$250 American Express gift card as part of our new referral rewards program.

A special thank you goes out to all those who called in response to our recent letter offering our "small jobs" promotion! ■

Referral Rewards – AmEx Gift Cards

The majority of projects for new clients that Silver Bullet does every year come from past clients and company friends referring new homeowners to us. We are very grateful for your referrals. To show our appreciation, we are starting a formal referral recognition and rewards program. Beginning in 2005, when you refer someone to Silver Bullet who becomes a client of ours, we will show you our appreciation with an American Express Gift card worth \$250. ■

