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## What you'll get back on those home improvements.

The littlest home improvements can sometimes bring the biggest payoffs. For instance, replacing an entry door with a steel model can garner a whopping 239.3% return for homeowners, according to *Remodeling Online's* 2009-10 Cost vs. Value Report for the West South Central region, which includes Texas.

If you have more money to spend, an attic or basement remodel will also give you a pretty decent return. (Of course that means you have to have a basement to begin with.) However, most of the home improvements that reap the highest rewards are smaller projects—those that cost less than \$20,000. Here's a look at the top 10 projects that recoup the most, judging by the annual study that compares the cost of construction to likely return on investment at resale\*

### \* 2009-10 Averages for West South Central region (Texas, Louisiana, Arkansas, Oklahoma)

		Est. Return	Job Cost
1.	Steel <b>entry door</b> replacement	239.3%	\$1,043
2.	<b>Attic bedroom</b> remodel	97.7%	\$41,389
3.	<b>Basement</b> remodel	92.6%	\$52,931
4.	Upscale <b>siding</b> replacement – fiber cement	86.4%	\$12,874
5.	Upscale <b>siding</b> replacement – foam-backed vinyl	83.4%	\$11,671
6.	Minor <b>kitchen</b> remodel	82.5%	\$20,077
7.	Midrange <b>bathroom</b> remodel	81.7%	\$14,109
8.	Midrange <b>deck</b> addition – wood	81.1%	\$9,773
9.	Midrange <b>siding</b> replacement – vinyl	79.0%	\$9,365
10.	Upscale <b>window</b> replacement – vinyl	78.9%	\$11,888

### Other projects you may be interested in:

Project	Type	Job Cost	Resale Value	% of Cost Recouped
<b>Bathroom Remodel</b>	upscale	\$46,865	\$33,724	72.0%
<b>Bathroom Addition</b>	mid-range	\$33,188	\$22,955	69.2%
	upscale	\$66,720	\$44,807	67.2%
<b>Major Kitchen Remodel</b>	mid-range	\$52,405	\$39,346	75.1%
	upscale	\$105,621	\$69,898	66.2%
<b>Deck Addition</b>	composite	\$35,322	\$23,990	67.9%
<b>Windows Replacement</b>	Wood, mid-range	\$10,168	\$7,802	76.7%
	Wood, upscale	\$15,899	\$11,875	74.7%
	Vinyl, mid-range	\$9,285	\$6,859	76.6%



This information is solely advisory, and should not be substituted for legal, financial or tax advice. Any and all financial decisions and actions must be done through the advice and counsel of a qualified attorney, financial advisor and/or CPA.

## What's so great about Texas?

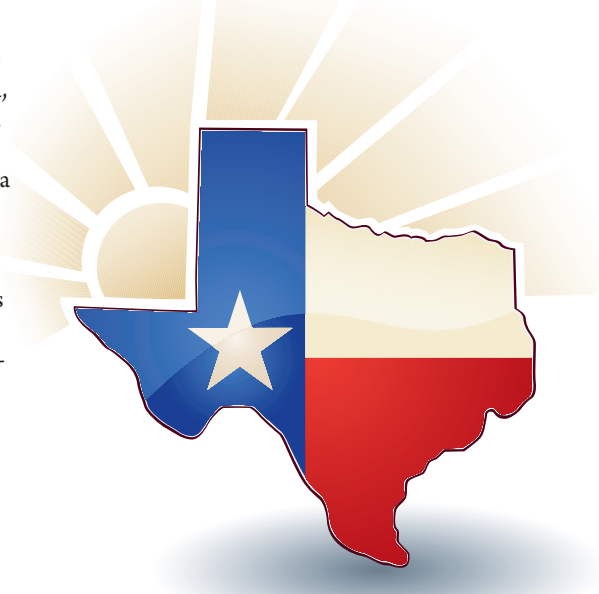
A lot, apparently. Texas, and more specifically, the Dallas-Fort Worth Metroplex, is recognized as a top place to do business by numerous media and analyst reports. Twenty-five of the Fortune 500 companies call the area home, giving DFW the fourth-highest concentration of such companies in the nation.

The area also added more people last year than any other metropolitan area in the United States. Census estimates shows that some 6.45 million people lived in the DFW area as of July

1, 2009, up 146,530 or 2.3% over 2008, placing it as the nation's fourth largest metro area, behind New York, Chicago and Los Angeles.

As far as the housing market goes, Dallas-area home prices rose 3 percent from a year ago in the most recent Standard & Poor's/Case-Shiller Home Price Index. Dallas was one of only six of the 20 markets Case-Shiller tracks that saw prices rise in March from February. March's report was the fifth consecutive year-over-year gain in local home values.

So here's to the Lone Star State.



**For more information, give me a call today or visit us at [vpbmortgage.com](http://vpbmortgage.com).**



## VA Mortgage Loans

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