

## Make Your House A Home

Updates  
that  
pay

North Brookfield Savings Bank is keeping it simple to show you the pay back from your home improvement ideas.

### Consider Your Neighborhood

To frame your return on investment, place your home renovation ideas in the context of the neighborhood. Renovations in some neighborhoods are an expected necessity while in other neighborhoods an unexpected luxury. Market expectations ultimately affect the return on investment.

### Boost Year Round Savings

For individuals that plan to stay in their home, investing in energy efficient home improvements means saving money all year long. To boost year round savings focus on projects such as insulation, new siding, windows, appliances, and heating and cooling systems.

### Add Value

If you are looking to add value to your home, consider the following renovations. Outdoor living space is a cost effective manner to expanding your living area while also allowing you to enjoy nature. A wood deck addition can yield a 72% return of the cost, adding more value to your home. Replacing the windows and siding can yield a return of approximately 75%. These updates insulate your home better, lowering everyday costs, while increasing your home's value.

### Remodeling Tips

Kitchen remodels and updates can cost thousands of dollars which can deter homeowners. The rate of return on a major kitchen remodel is about 65%. As an alternative, instead of redesigning and updating the whole kitchen, think about refinishing cabinets, painting the walls, adding a new backsplash, replacing the floors, and updating the appliances. These smaller projects in the kitchen cost less and yield a higher return (80%) than the major kitchen remodel.

Choose the home improvement project that will advance your quality of life and invest in the project that pays. North Brookfield Savings Bank can show you an affordable way to pay for them.

Home Improvement Project	Return On Investment
Minor Kitchen Remodel	80%
Siding Replacement	76%
Window Replacement	74%
Wooden Deck	72%
Two-Story Addition	71%
Basement Remodel	70%
Family Room Addition	69%
Roofing Replacement	69%
Major Kitchen Remodel	65%
Bathroom Remodel	65%
Backyard Patio	55%
Backup Power Generator	54%

Source: Remodeling Magazine 2017 National Average

**North Brookfield Savings Bank**

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