



Home Rich: How to Buy, Manage, Improve, and Sell the Most Valuable Investment of Your Life

Gerri Willis

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Your home is the single most valuable thing you can own, yet making it pay can intimidate and confuse even the savviest investor. Now, in an indispensable new book, finance expert Gerri Willis leads you step-by-step through the entire experience of buying, maintaining, and selling a home, and shows you how to come out ahead—maybe even way ahead.

Americans used to raise their families in one place, knowing that their homes would someday make them wealthy. These days, on average, people spend just nine years in a house; it's become a medium-term investment in a volatile real estate market. Home Rich is the first book that offers simple rules specifically designed for this brave new world of home buying and selling. Here are the ways to maximize your profit, from the time you get the keys to the time you hand them over.

- before you buy: Learn about the best and safest loans available, how to finance and refinance them, and how to pick the right real estate agent (watch out for the “dual agency,” when one agent represents both buyer and seller).
- buy right: Understand what size home you need and can afford (it's the features and the fit, not the square footage), and check out location, location, location (a school system is a tip-off to a growing neighborhood).
- keep up your investment: Make a checklist by season to determine maintenance expenses and find out how to protect against monster storms, mold, and vermin.
- upgrade in ways that count: Be practical (an updated kitchen beats a Jacuzzi), discover the new green improvements, and plant the best trees and shrubs for your zone (landscaping can add 6 to 7 percent to the value of a home).
- sell right: Inspect and repair, clear and clean, then set the correct price, advertise, and field the offers.

Home Rich addresses the needs of homeowners in all regions and at all income levels, featuring helpful case histories, practical charts, and clear instructions. Gerri Willis has written a comprehensive, reader-friendly guide for creating a special personal space that you will love living in—and that others will also value and happily pay for when the time comes for you to sell.

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Richard Cary:

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