

Getting back to basics means balancing your needs, wants

Iwant a log home on a wooded lot with a tower in its loft to look at the mountains. I want a circular room for my office with a fireplace in it. I want a rec room for the boys. I want a place for my baby grand piano where it is easily seen and heard but not in the way. I want a master bedroom and my washer and dryer on the main level. I want my own closet. I have this floor plan on paper, and I have the land. One day, I will build this house.



CLAUDIA STALLINGS
Homework

But now, while times are tight, I really don't need any of those things. I have a house with an office, a fireplace, a rec room and a place for the piano. My master bedroom is on the main level, but my washer and dryer are in the basement. I share a closet but have enough to wear. I don't have a tower or a view, but we're conveniently located, and it's easy to get to the grocery store. Most importantly, I can afford my mortgage.

I've been hearing a lot of talk in the news and among friends that we need to get back to basics, back to a time when people saved before

buying a house, creating instant equity and showing the bank their ability to make monthly payments. We need the right-sized house for our family and budget. We need to keep our heating and cooling bills in check by making smart energy choices. We need a safe, comfortable place to live.

But what we want often conflicts with what we need. As a nation coming to grips with its habit of overspending and preference for instant gratification, it might be necessary for more of us to give up some of those wants. That, my friends, is a hard pill to swallow.

I live in a neighborhood almost completely built in the '70s. Driving down the street, you'll see the telltale architecture: split foyer homes, amber-colored glass panels next to the doors, brass exterior lighting, etc. Go into any of these not-yet-renovated homes, and I guarantee you will find some harvest-gold bathtubs, avocado-green ovens, wood-look Formica countertops and (gasp) dark-brown paneling.

I have, on more than one occasion, been apprehensive to tell people where I live, concerned they might judge me or my family's success. I find myself saying, "It's where we moved when my kids were young, and I was only working part time. But we plan to build this really cool house over there."

This feeling has troubled me

enough to recently replace all our doors and trim and paint the walls, just to make our house feel "newer." While I do feel better about my house, I spent more on those renovations than I probably should have and didn't get any more house out of them.

With the flurry of home improvement programs on TV, we are inundated with the message that outdated is ugly and bad. I am addicted to these programs and love to see any miraculous home transformation. But we have to get our priorities in order, or we will continue to overspend and work to keep up with the bills, leaving us without a quality of life.

I've heard countless times before from buyers that this house "needs updating." While some things really might need to be updated, such as the electrical or plumbing system, the HVAC, worn out and stained carpet, some things (though considered "dated" because of their looks) still have many more years of service left in them.

My harvest gold tub, sink and toilet (with matching gold tile) all work perfectly well, as does the '80s light fixture above the bathroom mirror. My Formica countertops have been the location of successful food preparation for years. Yes, I want granite. Yes, I want hardwood floors. And yes, I want my own sink in the bathroom. But no, I don't need any of it to have a safe,

comfortable place to live.

Don't stretch your budget past the point of comfort in an effort to satisfy your wants. Don't stay in a house you can't afford just because you can't bring yourself to live in a "lesser" house. Don't worry about what your friends might think if you have paneling in your rec room.

Don't risk your credit or financial future over any house. Sell if you are in over your head. Buy only what you can truly afford. Swallow that pill, and get back to basics.

If you find yourself scratching perfectly good but "dated" houses off your home shopping list, think twice. Homes like this are often great deals, have been well maintained and are in convenient locations.

If the home offers what you need, then give it a chance. Wallpaper can be removed. New light fixtures are relatively inexpensive. Shower curtains hide avocado-colored tubs. New carpet and paint go a long way. You'll be glad you decided on "less" house so that you have "more" life to enjoy.

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