

Home Upgrades That Pay You Back

If, like most Americans, your home is your largest investment, when it comes time to sell it (and sooner or later all houses get sold) you will want to squeeze the most money you can out of your investment. Of course improving and upgrading your house makes it more attractive to potential buyers, but proceed with caution. Not all improvements have an equal impact on the value of your home. You want to be sure that the renovations you make actually pay off—most don't. In fact *Remodeling Magazine's* Cost Versus Value Report reveals that as a group the top

twenty remodeling projects only make back about 56% of the money they cost. However, within that group there are many projects that generate a much better payback and are a much better investment.

Although a new HGTV-like kitchen redo can get your creative juices flowing, something simpler like a new garage door may be a better choice. In fact, replacing a damaged, worn out garage door has a very high payback—98.3%. "Curb appeal projects tend to have higher paybacks than inside-the-house projects," says *Remodeling Magazine* Editor Craig Webb. "Any real estate professional will tell you curb appeal matters a lot, and [our] numbers prove it." The best bang for your buck will come from sprucing up the exterior of your home.

Basic efforts like improving the landscaping can add real value to your home. Many real estate experts say that refreshing your mulch, trimming shrubs, and planting colorful flowers will return more than 100% of the cost of these simple projects—many of which you can do yourself. For an updated look to your home's exterior, consider adding stone veneer to the front of your house which also has a very good payback rate. Wood decks have a good return on investment but backyard patios do very poorly, returning only about 48% according to *Remodeling Magazine*.



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One of the cheapest and easiest interior upgrades is fresh coat of paint. Most homeowners don't realize how much scuff marks, handprints, and all the other abuses of daily life have taken a toll on their walls until they repaint. New paint will brighten up any room. Repainting is an especially good move if your walls are painted in unusual colors. Most real estate pros advise neutral and non-offensive colors; a medium gray is a good option.

Another way to get a fresh look is to update your flooring. Many of today's buyers put a premium on hardwood flooring so they can help you ratchet up the price of your home. However, installing hardwood floors can get pricey, especially if you have to hire an installer. You may want to consider hardwood floors for the more visible, public areas of your house like the entry

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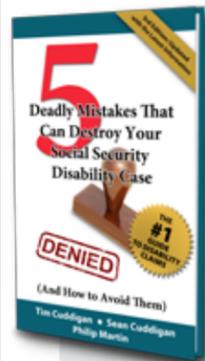
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way, kitchen, or living room and opting for carpet in bedrooms, a playroom, and the basement.

Another good rule to keep in mind is that it is better to repair or replace than add or remodel. For example, if you have one or more outdated bathrooms, a few minor upgrades can have a big impact. Tile repair, re-grouting, and even replacing old toilets and sinks for a more modern look can be sensible investments. Also take a look at mirrors and light fixtures to determine if they are candidates for sprucing up. After the kitchen, bathrooms rank as the number two selling point in a house.

Speaking of the kitchen—investing in this room makes a lot of sense as long as you don't go overboard. A minor facelift can be accomplished with fresh paint and new hardware for your cabinets. If you think your kitchen needs more help, new countertops and stainless steel appliances may be worthwhile investments. Real estate agents almost universally agree that the kitchen is the focal point of nearly every house and budget-friendly investments here will pay off at closing time.

The most important rule to keep in mind is that your upgrades and updates should be calculated to appeal to the most buyers possible. If your tastes are too unique, your investments in money and hard work won't add a single dollar in value to your home.



“Blue Water” Navy Benefits for Agent Orange Exposure Are Delayed by Supreme Court

In April the U.S. Supreme Court pumped the brakes on awarding benefits to “Blue Water” Navy veterans who were exposed to the herbicide Agent Orange during the Vietnam War. The high court granted a 30-day extension to Department of Justice officials who are anticipating an appeal to a lower court ruling made earlier this year.

That federal court ruling, which we reported on in this newsletter in February, cleared the way for thousands of Navy veterans of the Vietnam War who may have been exposed to Agent Orange to become eligible for VA disability benefits. The ruling grants presumptive disability status to the more than 90,000 “Blue Water” Navy veterans who served offshore during that conflict. Previously compensation was only available to those sailors who actually set foot in Vietnam and those who were on boats in inland rivers—often referred to as the “Brown Water” Navy.

However, veterans advocates quoted in a *Military Times* article say they “not concerned by the move, calling it a typical legal maneuver and not a serious threat to getting benefits to [this group of Navy] veterans. ‘This just seems to be going through the motions,’ said John Wells, a retired Navy commander and the executive director Military-Veterans Advocacy, which has lobbied on the issue for years.”

“5 Deadly Mistakes That Can Destroy Your Social Security Disability Case” is the #1 guide to improving the odds of winning a disability case.

For a FREE copy for you or someone you care about call Cuddigan Law at 402.933.5318 or email us at lawteam@cuddiganlaw.com



Comfort Food From the kitchen of Janet Cuddigan

Easy 3 Ingredient Peanut Butter Cookies

Make this recipe with your children—even the young ones. With just three ingredients everyone can join in and from mixing bowl to mouth the rewards come fast, too.

1 cup peanut butter
1 cup white sugar
1 egg

Preheat oven to 350 degrees F. Line baking sheets with parchment paper. Combine the peanut butter, white sugar and egg. Mix until smooth. Drop spoonfuls of dough onto the prepared baking sheet. Bake at 350 degrees F (175 degrees C) for 6 to 8 minutes. Do not overbake. These cookies are best when they are still soft and just barely brown on the bottoms.

Adapted from allrecipes.com



U.S. Government Considers Snooping Into Social Media Posts Of Disability Recipients



The administration is quietly working on a plan to use social media like Facebook, Instagram, and Twitter to help spot people who claim Social Security disability benefits without actually being disabled. Up to now the Social Security Administration (SSA) has not allowed its investigators to use social media to evaluate whether or not a disability applicant qualified for benefits. The agency maintained that Social Security Administrative Law Judges are not

adequately trained to assess photos and other information on social media posts. However, the SSA's stance may be shifting. In its budget request to Congress last year, the agency stated it would study the use of social media snooping as a way to “increase program integrity and the identification of fraud.” The White House and some members of Congress who favor drastically cutting Social Security disability programs are encouraging the SSA to move forward with this plan.

Given the unreliability of social media posts, this policy shift is concerning to those of us who advocate for the disabled. Photos and social media posts can easily be misinterpreted. Let's say you see a post from a person who is collecting disability benefits. He is pictured smiling while standing on a golf course, but you know that he has qualified for Social Security disability benefits for a back injury. How can he be disabled and still able to play golf? But what do we know about the circumstances of that photo? Maybe it's an old photo from five years ago before that person suffered a disabling work injury. Just because the golf photo was posted in May of 2019 doesn't mean the golf game occurred in 2019. Or maybe he tried to play golf, but had to hang it up after one hole of agonizing pain. Then his wife asked him to smile for the last photo he will ever get on a golf course and he gamely played along to please her. With computer programs like Photoshop, photos can be easily altered, too, making it difficult to know what is real. Furthermore, drawing conclusions from a social media post about a disability due to mental illness is impossible. What does a photograph of bi-polar disorder look like? Social media is an inaccurate reflection of a user's typical lifestyle. Facebook, Instagram, and Twitter users only post content they want the world to see and most people would prefer to present a brave face rather than the harsh and, oftentimes painful, reality of living with a disability day after day.

The SSA has said it will publish a final rule on this issue in the spring of 2020.

We're in your corner.

We value the confidence and trust you have placed with us in the past.

If you or a family member or a friend could use our help now or in the future, please pass along our name.

Disability law is all we do.



Tim & Sean Cuddigan

Subscribe to the Cuddigan Law YouTube channel to view our free library of videos about Social Security and VA disability. You will find a full range of information about qualifying medical disorders, how-to tips on navigating the system, and insider advice on winning your claim.



Are you a disabled veteran?

Before you apply for VA disability benefits call Cuddigan Law at 402.933.5318 or email us at lawteam@cuddiganlaw.com for your FREE copy of our book *The Essential Guide to VA Disability Claims*.

