



# How to fix scratched wood floors or furniture

By ERIC J. MARTIN  
CTW Features

**C**lean, polished, and richly preserved hardwood floors and wood furnishings can make a homeowner beam with pride. But that satisfactory smile can quickly turn upside down — one noticeable scratch is all it takes.

Yes, despite its strong composition, that handsome hard surface isn't impervious to blemishes that can easily catch the eye, particularly scuffs and scratches.

"Wood floors and furniture getting scratched is pretty common. It's just part of life, especially if your house is well lived in," says Luke Kinser, a contractor and carpenter in Virginia Beach, Virginia. "How easily wood can get scratched depends on the species of wood and its finish. Harder woods like oak, hickory, walnut, and maple are more resistant to scratches compared to softer woods like pine and dark walnut. Veneers, which are thin layers of wood glued onto less expensive materials, can vary in durability. Often, they aren't as tough as solid wood."

Expect your share of scratches in high-traffic areas of your home, especially if you have kids and pets.

"Minor scratches can sometimes add character to wood, blend in with the wood's natural grain, and can be lived with — particularly if your home has a more rustic aesthetic to it," explains interior designer Bree Steele. "However, deep scratches that expose the wood or dis-

rupt the finish should be fixed as soon as possible to prevent more damage from happening as well as to maintain the integrity of the wood itself."

Superficial blemishes call for a simple DIY solution.

"Consider using wood stain markers, liquid scratch concealers, or special wax concealment crayons for minor wood floor scratches, and polish/repair kits for minor furniture scratches," suggests Nigel William with Toolzine.com. After filling in the scratch with one of these products, buff it gently.

For deeper scratches, clean the area thoroughly and use fine-grit sandpaper to smooth the area; then, apply a small amount of wood filler (in a shade that matches the wood) if needed.

"Once the filler is dry, sand it down again lightly, use a wood stain, and seal with a clear coat for protection," advises Steele.

For more problematic and deeper scratches, you're probably better off hiring a professional who can fix the problem.

"Major repairs, including large gouges or widespread damage, might need professional sanding and refinishing equipment for floors or specialized skills for restoring antique furniture," Kinser continues.

Remember that a professional has the tools and expertise to make a more seamless repair.

"Although you might want to try a DIY method, it can be harder to match the original finish for deeper scratches, which can lead to a result that you don't want," cau-

tions Steele.

If your remedies don't improve the problem, or you lack the cash to pay for expert repair, turn to the art of camouflage.

"Smaller shallow scratches are typically ones I recommend just living with or covering up," Andre Kazmier, CEO of Improovy Painters of La Grange in La Grange, Illinois, says. "I've seen people with wood entryways use area rugs and runners to cover up scratches caused by dogs, for instance."

Kinser agrees.

"Rugs, runners, or furniture covers like a tablecloth or doily can be a good aesthetic and protective choice," he says. "It keeps the area shielded from further wear and hides unsightly damage."

For a scratch on your favorite chair, a throw blanket over the top can easily hide the problem, Steele notes.

Consider yourself fortunate if you've bypassed wood scratch eyecores up to this point. But let it be a reminder that careful diligence and regular upkeep are necessary when it comes to wood.

"Wood demands regular maintenance, cleaning, and protection. To safeguard your wood floors, use protective furniture pads. And keep your wood dusted and clean," says Kinser.

Regarding the latter, use appropriate wood cleaners, "and if you have a dog that likes to roam around inside, keep their nails trimmed," adds Steele.

## Nobody's perfect: home loans for challenged borrowers

By GINA FREEMAN  
CTW Features

Many people are nervous about being approved for a mortgage. They include first-timers, people with credit blemishes, and those with hard-to-prove income. If that's you, you're probably wondering if an FHA, nonprime or other loan could get you over the home ownership finish line.

In fact, there are many mortgage products on the market today, and at least one may be right for your situation. Here are several to consider.

### First things first: always try the prime option

The mortgage prequalification process is so quick and easy that there's no reason not to try, and loans are available with as little as 3% down.

Lenders prequalify you based on information that you provide — down payment, assets, debts and income. You'll want to list your accounts and payments, your current monthly housing cost, and your gross (before tax) income. It's also helpful to provide your credit score. You can get it for free at Experian.com or Equifax.com.

Most mainstream lenders upload your data to an automated underwriting system, which returns a decision in minutes. The lender might approve you on the spot, decline your application or require more information. If approved, you'll get a list of conditions to finalize your loan.

Because it's that simple to apply for a prime loan, you

might as well start there. There's no shame in being declined, if that happens, and getting a prime loan could save you a lot of money.

### Next level: FHA

FHA home loans are often touted as being right for first-time buyers, buyers with low credit scores and others who need more flexible underwriting. The FHA program allows credit scores as low as 580 with 3.5% down and 500 with 10% down. Borrowers with compensating factors have also been approved with debt-to-income ratios over 50%, when most other programs top out at 43%.

That said, there are a few caveats:

- There's a big difference between low credit scores and bad credit. FHA isn't a subprime loan program. If your low scores are due to limited credit history, blemishes from the past, or other factors not related to your current situation, you have a better chance of loan approval.
- FHA loans can solve a variety of problems. For instance, you may be approved while still in a Chapter 13 bankruptcy if you meet guidelines and your bankruptcy trustee signs off.
- FHA loans also offer underwriting flexibility for reasons not related to credit. For example, high debt-to-income ratios.
- FHA home loans require two layers of mortgage insurance — an upfront premium and a monthly premium. Note that the monthly premium doesn't expire unless you put at least 10% down and make all pay-

ments for 11 years. Include this cost when comparing loan programs.

FHA loans are a mainstream go-to for people who "just miss" qualifying for prime financing or have special home financing needs like financing a renovation along with the purchase.

### Hard money: private loans

Finally, private loans (aka, "hard money" loans) are for those who have severe credit problems or need short-term financing very quickly. For instance, real estate investors who fix and flip homes. If you buy a property at auction, you may need hard money.

Hard money is aptly named. Expect to put 35% to 50% down. Upfront costs are high and interest rates run into double digits. Lenders are often individual investors or small groups of investors who fund mortgages with terms ranging from a few weeks to a few years.

### Just because you can doesn't mean you should

Before attempting home ownership with one of the more expensive, riskier mortgage products, make sure you have an exit plan. Are you expecting a large sum of cash or a substantial increase in income? Do you plan to sell the property quickly? Is your credit improving so you can refinance to a better loan?

If not, think twice. You may be better off delaying your home purchase until you qualify for a boring, affordable, traditional mortgage.