



Waterdamage

Creative Kiddoz Daycare in Owensville sustained \$8,000 in damage from a leaking water heater. The damaged carpet (photo far right) was replaced with vinyl plank hardwood (photo above).







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Local daycare owner utilizes other small businesses to assist with water damage repairs

BY ROXIE MURPHY **REPUBLICAN STAFF WRITER**

rmurphy@wardpub.com

When Owensville small business owners Cody and Ashley James noticed a water leak in their first-floor addition, they used local businesses to help them repair the damage.

In-home daycare owner Ashley James experienced a personal and professional conundrum last May when water seepage leaked into her home addition that housed her small business.

"At the end of May I noticed the water seepage into the carpet one morning when I opened daycare," said James, who runs Creative Kiddoz Daycare. "The carpet was wet in a couple different spots. One being really close to the bathroom room entrance."

The family wondered if the leak was coming from the daycare's bathroom.

"So we called Nick Nolting with 3T plumbing to come see if we had a leak from our toilet in the bathroom. In the meantime, I went to Walmart and bought a carpet shampooer to try and suck up some of the water but it just kept seeping back into the carpet in the same



SERVPRO USED special fans to dry out the room. spot."

Nolting, who owns 3T Plumbing, determined that the water wasn't coming from either the toilet or the pipping beneath the floor. So the James' called their homeowner's insurance company.

"Our insurance adjuster thought that the water must of came from ground water leaking in so we cut several holes in the drywall exposing the foundation walls and there were no cracks or leaks or even wet spots where the water would have leaked in." James said.

It was at that point that they asked Nolting back to in-

spect their hot water heater, which was located in a closet next to the daycare playroom.

"After a couple of hours of inspecting different things we found that the electrical panel on the hot water heater had burnt up and all the water had been slowly leaking out of the hot water heater," James said.

She and her husband Cody James moved the daycare supplies and furniture out of the playroom and began to rip up the wet carpet.

"Our insurance company sent SERVPRO out of Rolla to come out to cut out all the wet drywall," James said. "They left huge fan blow-drying machines in the room for the weekend. They were super loud and hot which made our house hard to cool in July!"

Since the family wasn't sure how long the leak had been there and the fact that water had seeped through drywall and carpet, they were concerned with mold growth — especially since the room is primarily used for childcare purposes and the family's own recent additional family member.

"SERVPRO was very professional and helpful and explained every step to ensure that there would be no mold growth," James said. "They brought in special instruments to check in the walls for mold growth and cut out

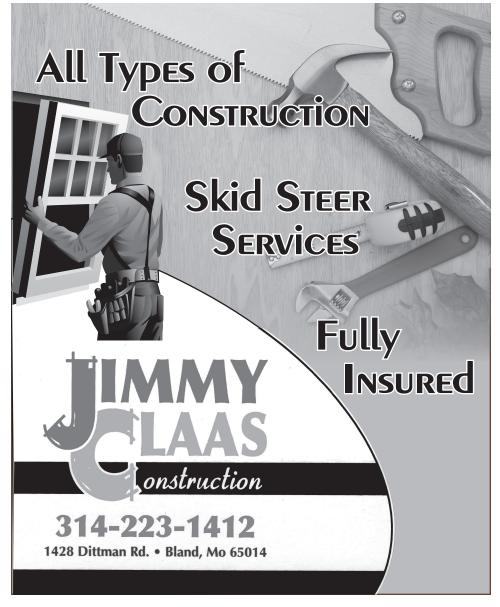
Water damage - continued on page 5B

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Pros and cons to open-concept homes

pen-concept homes have become increasingly popular in recent years. An open-concept home is one in which the rooms flow into one another with limited obstruction from walls or other barriers. According to the National Association of Home Builders, 84 percent of new single-family homes have fully or partially open layouts.

While they may seem like a new trend, open floor plans are anything but. Early American homes featured open, often one- or two-room units built around the central kitchen/hearth. This maximized warmth and functionality. Homes evolved as incomes grew, and soon homes had several smaller rooms with specialized functions.

What's old has become new again. However, before diving head first into a new home purchase or a big renovation to realize an open-concept dream, consider the pros and cons of this type of setup to determine if it's really right for you.

Advantages of open floor plans

Open floor plans facilitate the flow of natural light throughout a space and can promote air flow helping to reduce warm or cool pockets of air in otherwise closed-off rooms.

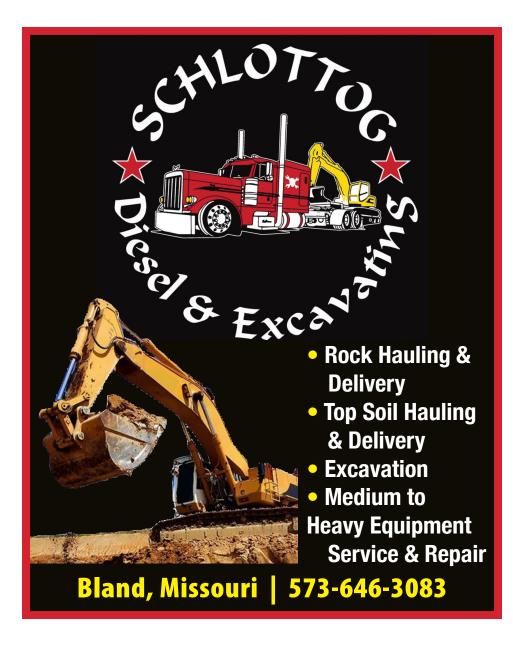
Open homes make socializing easier, even when people are doing different things. While someone is cooking dinner in the kitchen, he or she can still interact with someone else playing video games in the family room or paying bills in the home office. Entertaining also is easier, as mingling with guests is much more convenient when walls are not getting in the way.

A smaller home can feel much larger if it employs an open concept. The square footage is not divided into smaller quarters, which sometimes are rooms (such as formal dining rooms) that are only used a few times per year. This eliminates underused spaces and opens up sight lines in the layout.

The value of real estate has risen dramatically since the onset of the COVID-19 pandemic, and prospective buyers may prefer an open-concept plan because it can help them minimize building



Open floor - continued on page 5B





Open floor — continued from page 4B

costs.

Disadvantages of open floor plans

Open layouts are not for everyone. The same sense of space that occurs when walls are taken down may make rooms feel cavernous and less cozy, particularly in homes with ample square footage. In addition, privacy can be hard to come by when all rooms feed into one another.

When the kitchen is not separate from the family room space, that makes it easy for noise to compromise the area's comfort levels. There is no hiding from noise in an open floor plan, as sounds from voices, television shows and appliances tend to echo and blend together. And if the home is a single-story layout, those noises from the main living areas also may carry to adjacent bedrooms.

Smoke and smells are another thing to consider. When something on the stove spills over, a small range hood will not be practical for clearing smoke from a large space. Though the aroma of freshly cooked food is enticing, it can make it hard for cooks to keep guests out of the kitchen

Water damage — continued from page 3B

and replaced all the wet drywall."

After the room was deemed clean and mold-free, it needed to be restored.

"We paid a friend, Michael Kneeskern, to help us replace the new drywall, mud, tape, spackle and repaint the room," James said.

She managed to keep from having to close the daycare for all but a few days.

"Luckily I have another room I was able to keep my daycare kids in until repairs were completed," she explained. "I did have to close down for two days while Kay Carpet installed our new floor-

Our insurance company, Farmers, would only cover the cost of SERVPRO, to replace the existing carpet, the new drywall and paint."

They decided the daycare would benefit from upgrading the floor. The insurance would only pay for the replacement value of the carpet, so they paid the difference on the upgrade.

"We decided to replace the carpet with vinyl plank hardwood from Kay's Carpet so all of that cost was on us," James said.

However, when Kay came in to install the new flooring, the concrete subfloor wasn't level enough to lay it correctly.

"Cody had to go to Pioneer and get a bunch of floor leveler and make the floor level before they could install the flooring," James said. "That was another expense we had to cover out-of-pocket."

They also had to pay for the damaged appliance.

"We had to pay to replace the hot water heater because the insurance company would not cover that," James said. "All of the drywall, mudding and tapping materials we purchased from Pioneer Home Center."

While their homeowner's insurance didn't pay for everything, James said they were good to work with. "I will say our homeowner's insurance company was very quick to get us in touch with an insurance adjuster and was very helpful with the whole process," James said. "Once certain jobs were completed we had to submit invoices and pictures to the insurance company so that they would pay us the second half of our claim money so we could pay our contractors."

James did say that their claim was considered minor.

"I'm thankful it worked out the way it did and our insurance did cover part of the damages!" She said. "We just had a new baby the month prior so we did not have the funds to cover this unexpected cost. We would have found a way but at that moment we did not have \$8,000 to spend on the repairs."

James recently found out that a water sensor alarm is available through different manufacturers and works similarly to a smoke alarm. Water sensors will notify homeowners if a water leak occurs. Sensors can be placed under sinks, near water heaters, sump pumps, washing machines and other places water leaks may be a problem. Depending on the style of the sensor, an alarm with sound and in some cases, homeowners receive a text message on their phones.

"I didn't even know they existed until Dennis (Warden) told me this morning," James said.

Water sensors run from \$22 to \$200 each. Either way, they could prevent costly water damage repairs.





emodeling a kitchen adds value to a home. Remodeling Magazine's "Cost vs. Value Report" indicates midrange kitchen remodels cost about \$66,000, and homeowners can expect to recover about 60 to 80 percent of that cost at resale.

Homeowners may wonder if remodeling their kitchens is worth the investment. But homeowners should not just consider cost, but also the current conditions of their kitchens when deciding if a renovation project is the right move to make. These signs indicate it may be time to renovate a kitchen.

• Breakers are triggered: If the lights go dark from a tripped circuit breaker every time you try to microwave and run the toaster oven at the same time, your wiring is likely not up to the task of handling the workload and could be out of date. A kitchen remodel will assess wiring load needs and an electric overhaul may be necessary.

Kitchen - continued on page 7B

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Kitchen — continued from page 6B

- Lack of storage: One of the biggest hassles homeowners encounter in their kitchens is a lack of storage space. If making a meal involves a Jenga-like stacking and rearranging of kitchen tools, or if an avalanche occurs whenever you search for an item, you might need more storage. A carefully planned redesign can achieve this, even in a smaller kitchen.
- Outdated appliances: Even if your appliances are not avocado green or mustard yellow relics of the 1970s, they might still need to be replaced. According to CRD Design, appliances are only expected to last around 10 to 15 years. If appliances have become unsafe or energy hogs, it could be time for a remodel.
- Family is expanding (or shrinking): Kitchens often are the heart of a home. They need to meet the needs of the family that resides in that home. A remodel can add space as needed. On the flip side, when a couple becomes empty nesters, kitchens can be redesigned and downsized to reflect their new needs and desires, such as the addition of a wine chiller or espresso station.
- Poor lighting: Task lighting is essential in a kitchen, but older homes may not be equipped with lighting where it's most needed. A carefully designed remodel can improve lighting with under-cabinet lights, pendants, overhead lighting, and even natural light to make the space attractive and more functional.
- Frequent run-ins: The notion that you can have too many cooks in the kitchen refers to having too many people trying to pitch in or offer their opinions. However, it also can apply to when too many people are gathering in a small space. Redesigning a kitchen can improve the efficiency of a space and make the room feel larger.
- Aesthetic appeal: Many kitchen remodels have been inspired by unsightly kitchens. Cosmetic changes can lead to big improvements.

Kitchen renovations can add instant appeal and help address issues that tend to plague outdated rooms.

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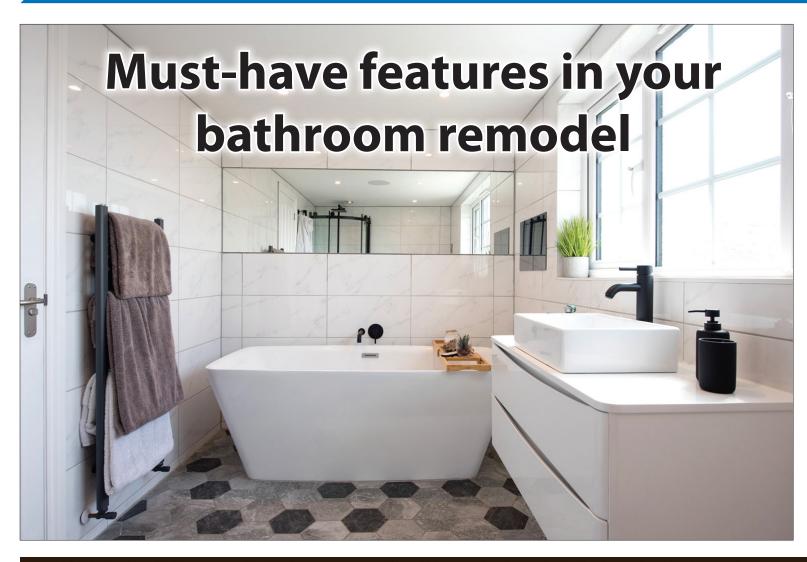


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eteran homeowners recognize the value of remodeling their kitchens and bathrooms. Kitchens and baths tend to appear dated more quickly than other spaces, such as living rooms and bedrooms, which can always be revamped with some fresh paint and new furnishings.

The home improvement pricing resource Home Guide indicates an average bathroom remodel costs anywhere from \$5,500 to \$15,000 depending on the size and scope of the renovation. However, a bath redo can increase a home's resale value and can return as much as 68 percent of homeowners' investments. As homeowners plan their bathroom renovations, it's a good time to consider improvements that will improve function and add design appeal for years

• Floating vanity: Add an airy feeling to the room by creating space between the vanity and the

> Bathroom - continued on page 9B

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Bathroom — continued from page 8B

floor. A floating vanity can be a counter with a vessel sink or even have cabinets, as long as the vanity doesn't extend to the floor.

- Freestanding traditional sink or tub: There's something elegant about a freestanding tub or pedestal sink. Such features can lend a classic vibe to a space. However, freestanding fixtures also come in modern or eclectic forms, so there are options for any design style.
- Frameless showers: Switch to a walkin shower option, which improves aesthetics and makes it easier to "age in place" in a home. Pair that frameless shower with clear glass shower doors so sightline in the space remains unencumbered.
- Natural textures: Create a calm and serene sanctuary in the bathroom with light, natural hues and materials. Natureinspired colors on tiles, walls and vanities can add to the spa vibe.
- Dual sinks and vanities: With a double vanity, two people can share the space and easily use the bathroom without getting in each other's way. One vanity with two sinks works, but homeowners can create even more personal space by dividing vanities and mirrors.

- Small textured tile on shower floors: Small textures are appealing and add safety. The added texture and grouting will keep feet from slipping on wet floors. Also, opt for mold-resistant grout to make cleanup even easier.
- Special shower heads: Invest in shower heads that can run the gamut from creating steam showers to rainfall effects. Some showers will have multiple shower jets to offer an invigorating experience.
- Improve drainage: Increase the diameter of the drain pipe in the bathroom from the standard to a two-inch drain pipe. This will reduce the risk of clogs and overflow leaks.
- Install a window: Natural light and air flow can reduce the risk for mold and mildew growth, and windows add some aesthetic appeal to a space. Just be sure to choose frosted privacy glass.

Additional considerations for a bath remodel include heated floors, well-placed and attractive storage options and a toilet enclosure (water closet) for added privacy. These and other bathroom renovation ideas can add value and improve the appeal of the room.







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he kitchen may be the heart of a home, but when it comes to entertaining, a dining room — if one is present in a house — tends to be the prime gathering spot for meals.

Dining rooms may not be top on the list of spaces to renovate, as they tend to be used infrequently. But a dining room makeover may still be a worthy endeavor. Here are some simple ways to make the dining room more elegant and functional.

- Clear out the clutter. The first step toward improving a dining room eating area is to remove any extraneous items from the space. If the dining room table is not used very often, it likely has become a catch-all for other items, such as bills, newspapers or kids' homework. Rather than using the dining space as a makeshift office or homework station, invest in a rolling cart to store those papers and other items. Simply roll it into a closet or another room when it's time to host a party.
- · Hang a statement light. Few decorative items add as much drama and ambiance to a dining space as a new overhead light. People hear chandelier and think a bejeweled or crystal design. But various chandelier styles can fit the aesthetic of a home. The light will be a focal point and instantly make the dining area more elegant. Install the light on a dimmer to adjust the illumination as needed to set the mood.
- Invest in new linens. Purchase coordinating table linens that will be used for special occasions. A decorative table cloth or table runner coupled with cloth napkins and placemats helps to set the scene of the dinner party.
- Add a piece of artwork. Many modern homeowners have eschewed the China cabinet that once was standard in dining rooms. Rather than a bulky piece of furniture, a large piece of statement-making artwork or framed photos over a more minimalistic buffet table or small service bar is preferable. Choose artwork that complements the colors in the space.
- Include a centerpiece. Centerpieces add sophistication to the table and tie into the event. Floral arrangements, a bowl or basket of fruit, pine cones or greens from outdoors, or collectibles like shells in a tall canister can serve as centerpieces.

There are many simple ways to dress up dining spaces and make them more elegant.





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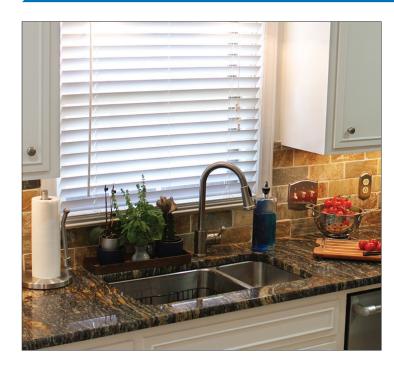


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SIDE-BY-SIDE KITCHEN sinks are sought-after features among prospective home buyers.

Affordable ways to make homes more appealing to modern buyers

ome trends come and go. Today's must-have items tend to become tomorrow's outdated features in the blink of

Homeowners who plan to stay in their current homes for years to come needn't prioritize modern trends over personal preferences. However, homeowners looking to sell their homes can consider these favored features to increase their properties' appeal

- Separate laundry room: According to the National Association of Home Builders' 2021 What Home Buyers Really Want report, a separate room dedicated to laundry was the most desired feature among prospective home buyers. Though it might not inspire the awe of an outdoor living room or floor-to-ceiling windows overlooking a wooded backyard, a laundry room fills a direct and universal need. Perhaps that's why 87 percent of buyers want a room dedicated to laundry in a home.
- Exterior lighting: Drive through a modern suburban neighborhood at night and it won't take long before you realize the popularity of exterior lighting. And that's no coincidence, as homeowners everywhere appear to embrace exterior lighting. The NAHB report indicates that exterior lighting is the most soughtafter outdoor feature. The good news for prospective sellers is that exterior lighting is an inexpensive and instant way to transform a property at night. Some solar-powered lighting along walkways and outside the front door can make a home feel more safe, while some uplighting of large trees in the backyard can produce a sight to behold once the sun goes down.
- Energy-efficient upgrades: Inflation has driven up the cost of just about everything over the last year-plus, and energy is no exception. So it should come as no surprise that 83 percent of prospective home buyers are looking for energy-efficient windows and appliances in a home. These features save money and benefit the planet, making them a win-win among buyers.
- Patio: Patio spaces have long been popular, but that popularity reached new heights during the pandemic. When forced to stay at home for long periods of time, millions of people longed for ways to spend more time outdoors without breaking lockdown rules. Patios provide outdoor living spaces, and 82 percent of buyers indicated they wanted a patio with their next property.

• Side-by-side sink: A double or side-by-side sink is among the more affordable features buyers are looking for. At less than \$1,000 on average, a sideby-sink is an affordable way to make a home more

appealing to modern buyers.

Modern buyers want a lot out of their homes, and sellers can do their best to meet those desires while getting the most money for their properties.

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Planning ahead is vital to a successful renovation

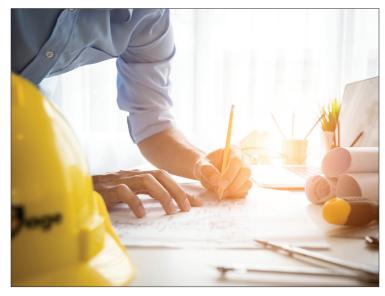
emodeling projects are significant undertakings. Homeowners must consider a host of variables before any such project can begin. While planning ahead may take time, it is essential to ensuring successful completion of a renovation project. Consider these pre-renovation planning pointers to help any job go smoothly.

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Determine your motivation for renovating

Renovation projects often involve balancing needs and wants, and determining if a project is a necessity or a luxury can set the timeline and course of the project. Is the roof leaking? If so, immediate action is necessary. Could the kitchen be a bit more functional? If the kitchen is still manageable, a homeowner may be able to wait a little bit to get better prices on appliances or contract-

Separating needs from wants helps homeowners map out a viable timeline that maximizes productivity and affordability.



Get professional advice

Many homeowners are under the impression that doing the work themselves can save a considerable amount of money. This may be the case for homeowners with renovation experience. But by and large, professional contractors are an asset to any renovation. They can provide a realistic overview of the project, map out projected costs, point out areas that could be troublesome, and may have industry contacts that can keep supply costs low. Even if a homeowner will do a portion of the job, a contractor can do the bulk of the work and keep the project on budget.

Get necessary permits

Permits are designed to ensure the work is being done to code and in a safe manner. However, they are not without additional costs and processing time, and that can cause some homeowners to skip this step. According to the home information site The Spruce, building permits cost anywhere from \$400 to about \$2,200 for new home construction. Building permits for smaller projects can cost \$100 or less, and typically are based on a percentage of the anticipated cost of the project.

A permit may be issued the day the application is submitted, while other cities and towns may issue permits up to two or more weeks later. Factor permit fees and processing times into the renovation plan.

If it comes to light a homeowner did work without a required permit, he or she may face penalties; may have to tear out work done to have it inspected or redone; some may be unable to sell a home until permits have been obtained and work has been done to code. Homeowners insurance coverage also may be affected if homeowners do not obtain the proper permits.

Other considerations when planning a renovation include writing out a strict budget, gathering inspiration, drawing up to-scale renovation plans, pouring over material reviews, and getting recommendations for reliable professionals to do the job. While not every obstacle can be avoided, planning is a good way to start successfully.

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Gardening enthusiasts recognize that fall is not a time to rest on their laurels. In fact, fall is a great season to spend time in the yard. The Center for Agriculture, Food and the Environment at the University of Massachusetts Amherst indicates fall is the ideal time to improve the soil for next season. Amending the soil in the fall allows it to react accordingly over time and reap the benefits in spring. UMass suggests getting an accurate soil test to see what is needed in the garden. Samples should be taken from various areas. Avoid doing so when the soil is very wet. At-home kits can test for nitrogen, potassium and phosphorous and determine the soil's pH. Gardeners should till the soil and add compost or manure, which will counteract many nutritional deficiencies. Worm castings also are good to add, particularly for summer vegetable gardens. The gardening company Park Seed says that worm castings are high in minerals and effective at holding water so much so that they even can be used alone in place of potting soil. Crushed egg shells, coffee grounds and banana peels also can be added in the fall, even if they are not part of a compost pile. The nutrients will break down throughout the fall and winter, and be available just in time for summer plantings.



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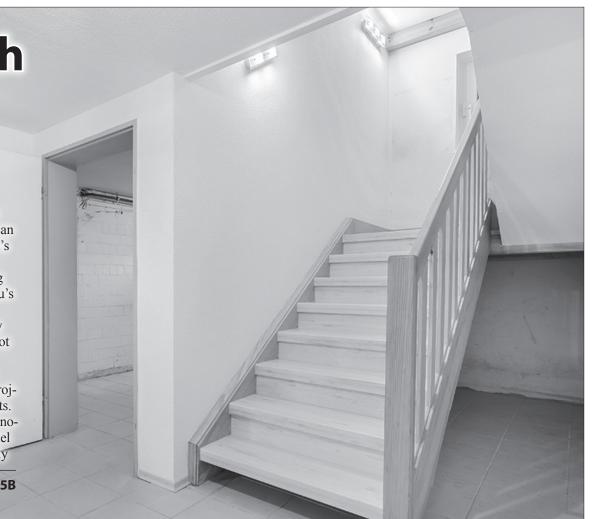
How to approach a basement remodel

fully finished and functional basement is a dream for many homeowners. Such a space, when completed, can serve as an entertainment space, a man cave, an artist's studio, or any number of additional functions.

Despite their usefulness, finished basements are something of a rarity. In an analysis of data from the U.S. Census Bureau's Survey of Construction, the National Association of Home Builders® found that only around 24 percent of single-family homes built in 2018 have basements. Homeowners who do not currently have a finished basement but are considering such a project can approach the remodel with a few key factors in mind. Careful consideration of these factors can ensure the project is budget-friendly and worthy of homeowners' investments.

• Investment value: Conventional wisdom among home renovation and real estate experts suggests that a basement remodel is best if done to satisfy current inhabitants and not necessarily

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Basement — continued from page 14B

to appeal to prospective buyers once the home is put up for sale. Remodeling magazine reports that a midrange basement remodel costing around \$70,000 will provide a return of around \$49,000 (or 70 percent) at resale. Though that's not a poor return on investment, homeowners who are remodeling a basement solely for the potential ROI at resale can find other projects that provide a greater return.

- Foundation: The foundation of the home must garner ample consideration before beginning a basement remodel. Certain foundation issues, such as soft concrete, cracked or curved outside walls and cracks in the flooring, are indicative of significant issues with the foundation. These issues can be costly to address, and they must be remedied before the basement remodel can begin.
- Existing space: Some homeowners may have bought their homes with partially finished basements or even finished areas that they simply want to remodel. In such instances, a pre-remodel inspection from a licensed home inspector can save homeowners lots of money and heartache over the long haul. Partially finished or even aging finished basements might not have been renovated in adherence to codes, which could lead to costly violations down the road. An inspection in advance of a remodel can give homeowners an idea of what they will need to do to bring the basement up to code. Local officials also can provide a list of necessary permits and a detailed description of requirements to ensure the remodeled basement adheres to code.
- Soil: Soil surrounding the home should be tested prior to beginning the project. Radon is an odorless gas found in soil that the U.S. Environmental Protection Agency notes can increase individuals' risk for lung cancer. Radon can seep into basements and increase that risk even further if it is present at elevated levels in the soil surrounding a home. Radon tests are simple and inexpensive, and no basement remodel project should begin without first conducting such a test.

Finished basements are valuable spaces. Homeowners who want to finish or remodel their basements should consider a host of factors before beginning the renovation.

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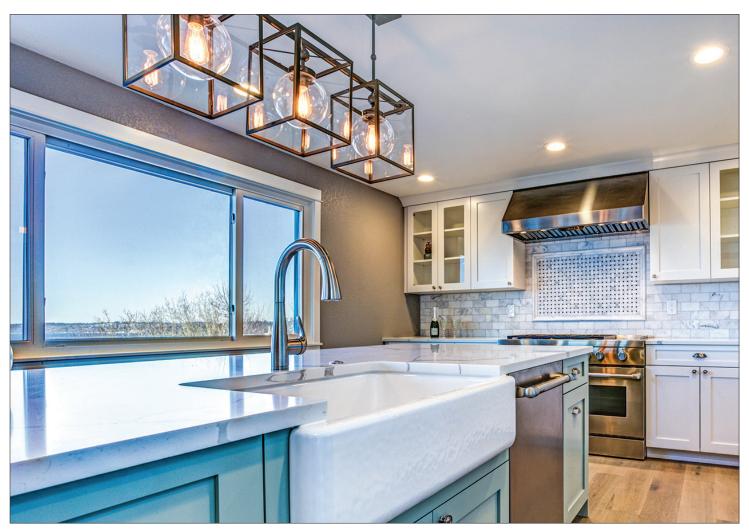


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Design ideas to give your home a farmhouse feel

armhouse style homes are having a moment. A 2020 survey from Homes.com asked more than 5,000 adults across the United States about their favorite house style from a list that included bohemian craftsman, mid-century modern ranch, French chateau, and Tudor, among others. Modern farmhouse was the runaway winner, as participants in 42 of

Farmhouse - continued on page 17B





Farmnouse — continued from page 16B

the 50 states indicated this simple, cozy style was their favorite. Home renovation projects can help homeowners put their own unique stamp on their homes, and such projects can be both aesthetic and functional in nature. The following are some farmhouse design elements homeowners can consider as they look to transform their home interiors with this popular style in

Exposed beams

Exposed beams instantly evoke images of a farmhouse. The home improvement experts at BobVila.com note that this rustic renovation project can utilize real wood or faux beams that look like the real thing. Decorative beams that have nothing to do with a home's structural integrity can be installed by skilled do-it-yourselfers. However, even faux beams are heavy, and BobVila.com recommends homeowners have an engineer assess their existing structure prior to installation.

Distressed wood finishes

Distressing is designed to make something look less than perfect. Distressed wood finishes can be found throughout many farmhouse style homes. Furniture and picture frames can provide the distressed look farmhouse fans are looking for. This is a relatively inexpensive project that many homeowners can tackle on their own after watching some online tutorials that recommend the right tools and techniques to get the job done right.

Kitchen sink

Many components combine to create a truly classic farmhouse kitchen. But perhaps no component is more essential than the classic farmhouse sink. The renovation experts at HGTV note that a classic farmhouse sink features a deep, wide basin. Farmhouse sinks are large enough to handle all the dishes that come after a big family meal. Old-fashioned porcelain sinks are worth consideration by homeowners who want their kitchen sinks to evoke a traditional farmhouse feel.

Countertops

HGTV recommends butcher block countertops for homeowners who favor European farmhouse style. Homeowners overhauling their kitchens to create a farmhouse feel should consider installing a large island with a walnut butcher block countertop for an authentic farmhouse feel.

Farmhouse style homes are wildly popular. Some simple renovations can help homeowners with a fondness for farmhouse style bring this classic look into their homes.

Did you know?

It's no secret that a good-looking lawn can entice buyers when selling a home, but homeowners may not realize just how much they can benefit from even the smallest investments of time and money in their home exteriors. According to the Top Agent Insights Q2 2019 Report from HomeLight, low-cost outdoor home improvements to a landscape provide sizable returns on investment. For example, the report found that a \$268 investment in a lawn care service can lead to a \$1,211 increase in home value at resale. Similarly, \$340 worth of fresh mulch can increase home value at resale by \$769. More than 85 percent of real estate professionals who participated in the HomeLight survey recommended other small and simple projects, including removing dirt, grime and cobwebs from a home entrance and trimming trees and shrubs prior to putting a home on the market.

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Prepare your garden for winter's onslaught

ndividuals who don't live near the equator or in another warm climate know that winter will rear its chilly head this year. Cold temperatures and snowy conditions may be excellent for skiing and sledding, but gardeners recognize these conditions are not ideal for their plants.

The inevitable slowing of activity in the garden during fall marks a time to shift attention from constant plant care to preparing the landscape for next season. It may be tempting to simply let Mother Nature take over, but a little pre-winter TLC can ensure gardens make it through winter unscathed.

Remove spent plants

Decomposing organic material is the basis for compost and other fertilizers. However, vegetable plants that are left to sit can lead to decay in the garden. Decaying plants can serve as hosts for pest populations and diseases. Rotting vegetables also can drop unwanted seeds into the soil, which eventually can strip nutrients that normally would go to next year's crops.

Ornamental plants and perennials can



be cut back in fall. Cut down stalks and remove leaves.

Plant a cover crop

The gardening resource This Is My Garden recommends planting a cover crop to set the stage for a successful spring. A cover crop protects the soil and can return nutrients to it. When the soil is bare during winter, weed seeds can easily blow in and lie in wait, ultimately becoming a problem during the ensuing year. Cover crops can include clover or field peas, which will increase the levels

of available nitrogen.

Amend the soil

Fall is a perfect time to add soil amendments, such as manure and compost. These fertilizers will add nutrients and break down gradually, enriching the soil over the winter.

Replenish mulch

Gardeners may have added mulch around shrubs and other areas of the landscape early in the season because it is attractive. But mulch also does much

to reduce water loss and protect the soil from erosion. It may inhibit weed growth as well. Replacing mulch when the mercury drops can insulate the soil, which helps to regulate soil temperature. A thick layer of mulch around root vegetables left in the garden can offer protection against hard frosts.

Divide bulbs

Divide plant bulbs and plant them where you want flowers like daffodils and tulips to grow in the spring.

Prune dormant plants

Wait until plants are dormant to prune them and adjust their shape. Most shrubs and trees should be pruned in late winter, right before new growth.

Move potted plants

Bring delicate plants into a sheltered area, such as a greenhouse or indoor garage, so they can continue to thrive during the winter.

Fall and winter still provide opportunities to spend time in the garden. At this point in the year, gardeners can prepare landscapes for the next season.

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Fireplace trends help create attractive, comfortable rooms

ireplaces are useful features in a home. Fireplaces are sources of ambient heat and also add style to indoor spaces.

Fireplaces can complement just about any interior style. Fireplaces can be traditional and burn wood or connect to a home's natural gas supply for on-demand ambiance. What's more, fireplaces may come in vented or ventless varieties, depending on homeowners' preferences and what is allowed by community building codes. That means a chimney or flue may not be needed — expanding the list of rooms where a fireplace can be installed.

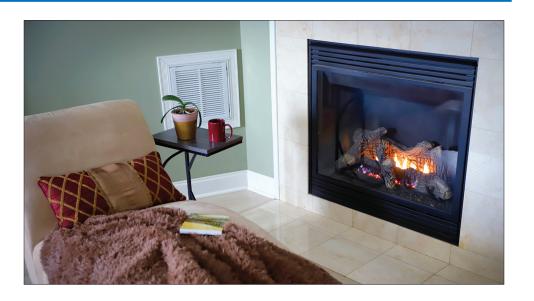
Certain trends have emerged among fireplace fans in recent years. Here's a look at what's getting consumers fired up about these home decor elements.

- Minimalist style: Many fireplaces are designed in neutral colors with minimal trim that directs focus on the fire and not the appliance. When the fireplace is not in use, it blends in with surroundings and will not compete for attention with other design elements.
- Convertible fireplaces: Homeowners can choose between open or sealed fireplaces. A convertible fireplace enables homeowners to have the best features of these options. A convertible fireplace can be converted to wood from gas, or the opposite, in as little as 30 minutes.
- Nature-inspired materials: Natural stone continues to be a material of choice in fireplace surrounds. Light colors work well for a fireplace, and also fit with today's lighter color interior design preferences. Natural stone also works perfectly with both contemporary and rustic decor.
- Vintage fireplaces: Vintage continues to be a buzzword in 2022, and the choice to go vintage also applies to fireplace styles. A room decorated in vintage elements can be complemented with a vintage fireplace or one designed to look vintage.
- Integrate into wall decor: Fireplaces that are built right into a wall save space. One can have a television and a fireplace on the same wall. These types of fireplac-

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es work well in modern home designs. Other fireplaces may be built into bookshelves or other wall features.

Fireplaces can improve the appeal of a home. Various trends are popular this year, making fireplaces highly coveted features





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Seven characteristics of modern houses



omes contain a variety of components that appeal to homeowners with different ideas about the perfect place to call home. That starts with the style of a home.

Buildings are classified according to share components. A Craftsman style home will have a covered porch with a set of wide base columns, while a Cape Cod home is often defined by a gabled roof and dormer windows. Modern houses, which are sometimes called contemporary homes even though the terms are not interchangeable, will have their own sets of unique characteristics. Here's a look at seven features that make modern homes unique.

- 1. Minimalist approach: Contemporary and modern homes both employ an approach that leans toward minimalism, including clean design lines. Spaces are open and airy without the clutter of too many ornate architectural details. While modern homes may have some curvature to their design, contemporary ones are all about an angular look.
- 2. Neutral color palette: Modern homes tend to utilize a neutral color palette. Modern homes may use "earthy" elements, such as wood and brick, in ways that do not look rus-

Modern homes - continued on page 21B



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Modern homes — continued from page 20B

tic. Contemporary homes rely on a color palette of black and white with shades of gray or other neutral colors.

- 3. Geometric shapes: Modern homes have strong horizontal and vertical elements that showcase geometric shapes in their designs. Contemporary homes often have flat roofs, while modern homes may not.
- 4. Large, unadorned windows: Most modern homes showcase a lot of natural light by utilizing large windows that are not covered up by heavy window treatments or elements like shutters and thick trims. Large windows are the focus of the interior and shift attention to the view outdoors.
- 5. Open floor concept: A hallmark of modern interior design, the open concept floor plan removes many of the walls that tend to separate common areas of a home. This helps to foster the spread of natural light and maintains the emphasis on simplicity of design.
- 6. Smart elements: Thanks to the proliferation of smart technology, smart homes are cropping up with greater frequency. While smart devices can be included in any home style, they tend to feel like they were designed specifically for modern homes. In a similar vein, modern homes may include environmentally friendly elements, such as solar panels, upcycled materials, added insulation, and energy efficient lighting.
- 7. Updated kitchen spaces: The clean lines and attention to technology and open space generally extends to modern kitchens. Modern kitchens tend to feature efficient, top-tier appliances with additional storage and space amenities that keep the room from feeling cluttered.

While some may consider modern homes austere, many others are right at home among their clean lines and airy spaces.

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Signs of electrical problems in a home

omeowners know that all sorts of issues can affect a home. Issues can run the gamut from the merely annoying to the unsafe. Electrical issues fall into the latter category, posing a significant safety hazard if left unchecked.

According to the home safety experts at UL (formerly known as Underwriters Laboratories), learning to recognize warning signs of electrical wiring issues can greatly lower the risk of house fires. House fires pose a significant threat, as the **Electrical Safety Foundation International** notes that electrical malfunctions cause more than 50,000 house fires each year. UL indicates that the majority of those house fires can be prevented, and learning to recognize signs of a electrical problems in a home is a key component of home fire prevention.

• Dimming or flickering lights: The UL notes that light fixtures do not typically

draw a substantial amount of power, so dimming or flickering lights is not often indicative of an issue with a fixture. Dimming or flickering lights could indicate that the circuit the lights are on is overburdened, most likely by large appliances sharing the circuit with the lights. If dimming and flickering lights are a problem, homeowners can speak to an electrician about moving the fixtures to another circuit or installing a new line specifically for major appliances.

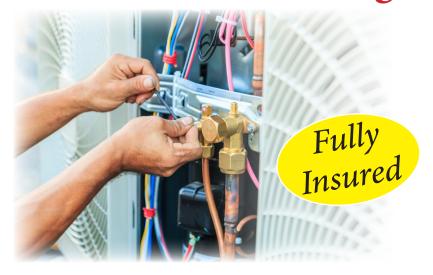
• Odors: Odor emanating from an outlet, fuse box or breaker panel should be reported to an electrician immediately. The odor, which some homeowners indicate smells like fish, could be a result of an overheated circuit. Odor coming from an outlet, fuse box or breaker panel could indicate a significant electrical issue, so homeowners should not hesitate to report this problem to an electrician. Odors can

Electric - continued on page 23B



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Electric - Continued from page 22B

sometimes travel through HVAC systems as well, so homeowners should take note and call an electrician even if their outlets do not smell.

- Hot outlets/switch plates: Outlets and/or switch plates that are hot to the touch are another indicator of an electrical issue. UL notes that outlets that become hot even when nothing is plugged into them could be wired incorrectly. In such instances, an electrician will need to fix the issue, and in the meantime it may be best for homeowners to flip the breaker or remove the fuse for the outlet.
- Frequently blown fuses or tripped breakers: According to UL, circuit break-

ers and fuses have a built-in fail-safe that is designed to prevent overloading. Sometimes a tripped breaker is a result of an aging appliance. One way to detect that is to plug in the product to more than one outlet in the house. If each breaker trips, then the appliance is likely to blame. However, if using the same outlet continues to trip the breaker regardless of what's plugged into it, then the circuit requires the attention of an electrician.

Electrical issues increase the risk for home fires. Fortunately, such issues are generally preventable and often easily remedied by a qualified electrician.

Did you know?

The Electrical Safety Foundation International reports that home electrical fires account for an estimated 51,000 fires each year. Those fires exact a significant human and financial toll, causing roughly 500 deaths and more than 1,400 injuries while leading to \$1.3 billion in property damage. Smoke detectors are an important safety feature that may not prevent fires, but they can prevent deaths caused by home fires. In fact, the ESFI reports that 65 percent of home fire deaths result from fires in homes with no working smoke detectors.



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How to pick the right trees for your property



rees benefit a landscape by serving both aesthetic and utilitarian functions. A home surrounded by healthy green trees can be a sight to behold, and those same trees can benefit surrounding plants and wildlife at the same time.

As appealing as trees are, not all trees and landscapes make for the perfect match. The Arbor Day Foundation notes the importance of planning when designing a landscape. Planning ensures the trees homeowners ultimately choose for their properties will grow well in the soil and moisture present in their yards.

Careful consideration of a handful of variables can help homeowners determine which trees will make the best fit for their

• Height: Homeowners must consider the projected height of a tree before planting it. Avoid trees that will bump into anything when fully grown, as that can adversely affect surrounding greenery and pose a safety hazard. The ADF's tree sizing guide can be accessed at https://www.

Trees - continued on page 25B





Rising utility costs

uch like the cost of a loaf of bread or a carton of eggs now costs consumers considerably more than it did a couple of years ago, the price to heat and cool a home has risen considerably. Various factors, from climaterelated events to supply chain issues to the Russian invasion of Ukraine, have been cited as contributors to the rise in utility costs, which is not just a North American problem. Following pandemic-induced lows in 2020, natural gas prices have risen consistently, even during off-peak months, over the last year-plus. The cost of natural gas that's delivered through pipes was up 24 percent in February from the year prior. Electricity has gone up as well. According to Choose Energy,

electricity rates have risen across the 50 states in 2022 by anywhere from 1.7 percent over 2021 (Alaska) to 46.1 percent (Maine). The national average increase is 11.3 percent. CBS News reported in 2019

that Americans are paying up to 30 percent more on water and wastewater bills in less than a decade. Water and sewer bills are rising faster than inflation rates, having increased for an eighth consecutive year in a study of the country's 50 largest metropolitan regions. People concerned with the rising costs of utilities may have to be creative. Running appliances during off-peak hours; turning off lights and unplugging devices when not in use; investigating solar power; and investing in water-saving faucets, shower heads and toilets can help individuals curtail their energy consumption.

Trees - Continued from page 24B

an energy reporting resource,

arborday.org/trees/rightTreeAndPlace/size.cfm and serves as an invaluable resource for homeowners who want to plant new trees around their properties.

- · Canopy spread: Trees grow out as well as up, so it's important to consider their potential width at maturity as well. The ADF sizing guide can help homeowners get an idea of how wide a tree is likely to be at maturity. Trees that spread out quite a bit don't necessarily need to be avoided, but it's important that they're planted far enough apart so they don't adversely affect surrounding plants. In addition, wide trees that are planted too close together can make the landscape appear crowded, taking something away from its aesthetic appeal.
- Growth rate: Growth rate is an important variable because it can affect how quickly homeowners will see changes in their landscapes. Homeowners who want to plant for privacy can consider trees with quick growth rates or purchase more mature trees that are already near full growth. Those who are not in need of instant transformation can try trees with slower growth rates, which the ADF notes typically live longer than fast-growing species.
- Requirements: Different trees require different amounts of sun and moisture and different soil components to thrive. Homeowners can have their soil tested to determine which trees will thrive in it. Local garden centers can be a great resource for homeowners who want insight as to which trees will thrive in their local climates.

Trees serve many functions on a property. Choosing the right trees for a landscape requires careful consideration of a host of variables.

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The secrets to cold weather entertaining



pon the arrival of cold weather, people tend to move indoors and limit their time spent in the elements. For those who live in places where there are restrictions placed on indoor entertaining and gatherings, it may be challenging to find ways to spend time safely together as tempera-

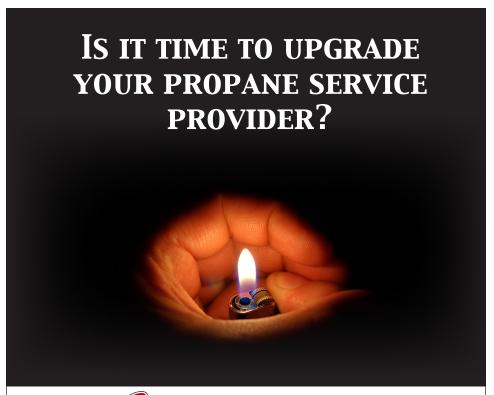
The COVID-19 virus as well as other respiratory viruses are spread from person to person through respiratory droplets released into the air while coughing, talking or sneezing, states the Mayo Clinic. A person is more likely to inhale these droplets from an infected person while indoors, especially when they're in close contact with that person. When outdoors, there is a lower risk of contraction.

Outdoor entertaining in winter may be challenging, especially in regard to keeping everyone warm. The following are some solutions that can help people stay warm and have fun outside.

Invest in fire pits

Fire pits are an affordable way to heat a patio or another outdoor area. They can be great places for friends and family to gather around and enjoy spe-

Secrets - continued on page 27B

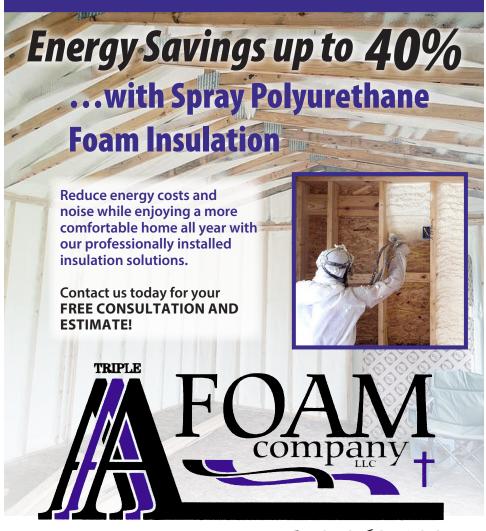


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Secretrs - Continued from page 26B

cial occasions. They're readily available from garden centers and home improvement retailers at a variety of price points.

Permanent fire pits can be built by a homeowner or professionally built by masonry experts.

Install an outdoor fireplace

A step up from a fire pit, outdoor fireplaces not only add warmth, but also improve the ambiance and value of an outdoor entertaining area. Set up outdoor furniture right next to an outdoor fireplace and you have a cozy alternative living room where everyone can gather.

Explore outdoor heating systems

Few things are more effective at warming up outdoor entertaining areas than patio heaters and infrared heaters. These devices are far more effective than average fire pits or fireplaces. One or two heaters will be enough to keep a large entertaining area warm.

Keep cozy options available

Guests should dress warmly, but having a basket of throw blankets, scarves and parkas available for extra warmth while mingling is helpful. Use outdoor rugs to insulate from the cold from the ground up.

Serve hearty foods and beverages

Stews, chilis, soups, and other hot foods can help guests warm themselves up from the inside out. Warmed cider, hot chocolate and mulled wines also can be served to help people stay warm.

Get moving

Incorporate activities that encourage guests to move around and stay warm. Beanbag tosses, dancing and even sports like flag football can keep guests' blood flowing.

Entertaining outdoors doesn't have to stop when the weather cools. Find ways to stay comfortable and safe when entertaining outside in the cold.

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aw-dropping features can sell a home in a heartbeat. A penthouse apartment with floor-to-ceiling windows and a panoramic view of a city skyline likely won't prove a hard sell, nor will a home with an infinity pool overlooking a landscape of rolling hills. As aweinspiring as such features can be, some more subtle components, such as authentic hardwood floors, also can do much to make a home more appealing to prospective buyers.

Hardwood flooring is a sought-after commodity. Data from the National Association of Realtors indicates that 54 percent of home buyers are willing to pay more for hardwood floors. In fact, NAR figures indicate that 28 percent of buyers between the ages of 35 and 54 consider hardwood floors "very important" when looking for a home. Homeowners who are considering selling their homes, or those who simply want to upgrade their existing flooring, may want to consider installing hardwood flooring. Though it's a project best left to professionals, hardwood flooring can be installed by skilled DIYers. In such instances, homeowners may want to keep these dos and don'ts in mind.

DO hire a professional if you have limited or no DIY flooring experience. Hardwood flooring installation is not generally a project for novice

Wood - continued on page 29B



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Wood - Continued from page 28B

DIYers. Hardwood flooring projects may present some common challenges, but no two homes are the same. So unless they have prior experience installing floors in multiple rooms or homes, homeowners may save themselves time, trouble and a significant amount of money hiring a professional to do the job.

DON'T ignore the subfloor. New hardwoods won't erase the problem of subfloors in poor condition. According to the home renovation experts at BobVila.com, squeaky floors could be an indication that the subfloor has begun to warp or twist. Sinking floors are another indicator of deteriorating subfloors. Subfloors should be somewhat level before new hardwoods are installed, so DIYers should inspect and address subfloor issues before installing new flooring.

DO expose wood flooring to the elements in your home prior to installation. The home improvement resource BuildDirect recommends acclimating hardwoods to the space where they will be installed. Skipping this important step could result in gaps during the winter and cupping over the summer. To acclimate hardwoods, open the boxes and spread them out for about a week while running the air conditioner or heater at normal levels. When storing hardwoods prior to installation, avoid keeping them in potentially moist areas like a basement.

DON'T skimp on tools. A DIY hardwood flooring installation might be less expensive than hiring a professional, but homeowners should resist any temptation to increase those savings further by purchasing less costly tools or fewer tools than is necessary to complete the job. BuildDirect notes that DIYers will need at least a miter saw, table saw, cleat-nailer or stapler, finish nailer, compressor, jamb saw, chalk line, nail set, and tape measurer when installing hardwood floors. Purchase all necessary tools and read product reviews to ensure each tool is up to the task.

Wood floors can be awe-inspiring. Some homeowners can install such flooring on their own, and the project can be much easier if they learn as much about installation as possible prior to beginning the project.



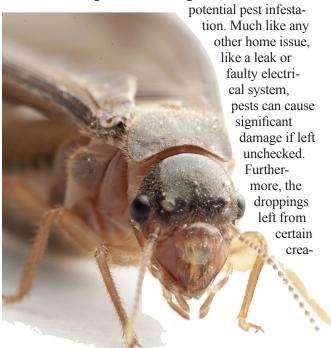




Signs of pest infestation at home

ests come in many shapes and sizes, from the smallest of insects that crawl through crevices or under moldings to larger mammals that find their way into attics and basements.

Taking care of a home or buying a new one can be stressful enough without having to contend with a



tures can compromise human health. For example, National Exterminating says rodents can spread hantavirus, while droppings from other pests can exacerbate asthma and allergies.

The best way to stay ahead of potential pest problems is to recognize signs that pests are present.

Droppings

A classic sign of infestation, pet waste includes fecal droppings or urine trails. Certain waste is easier to spot than others. For example, bed bug droppings are much smaller than mice or rat droppings. Homeowners can carry out thorough examinations of furniture, bedding, walls, floors, and areas of the home that get little foot traffic to look for pests.

Dead bodies

Another sign that points to pests is the presence of dead insect or animal bodies. A large number is indicative of a pest problem.

Active pests

The experts at Batzner Pest Control say that live animals or insects in and around the home are potential signs of infestation. Most are very good at hiding, so finding live specimens may require some investigating in the kitchen, bathrooms and outdoors near the perimeter of the home

Evidence of nesting

Most animals want somewhere cozy and comfortable to bed down and will use materials available to them when making nests. Look for shredded paper, feathers, gathered twigs or grasses, home insulation piles, or any other red flags that could be nests.

Smells, sights and sounds

Animals and insects can give off smells and make sounds. Roaches are said to have an "oily" odor, while mice may produce "musty" smells. Homeowners may hear gnawing, squeaking, scurrying, or scratching. In addition, there may be holes, gnaw marks, signs of burrows, and other signs of pests. Wood shavings or sawdust could indicate the presence of termites, which cause serious structural damage.

Stored pesticides

People who are viewing a potential new home and find cans and canisters of pesticides or pest traps should recognize that there is likely a problem with animals or insects there.

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Explaining easements, setbacks and CCRs

roperty setbacks as well as easements and conditions, covenants and restrictions (CCRs) must be considered before renovating an existing

home or building a new one. Setbacks are mandated buffers between surveyed property lines and permanent structures. Easements are legal designations that enable individuals or entities to use portions of a person's property for physical access or to build on it for one reason or another. Easements may be owned by utility companies for gas lines or govern-

ment agencies when sidewalks are on a private property. Additional examples of easements include greenbelt conservation easements, beach easements or view

easements, according to The Spruce, a home and lifestyle resource. CCRs include rules established by many planned communities, subdivisions and planned

unit developments. CCRs, easements and property setbacks can affect which type of renovations are allowed on particular plots and may affect the issuance of permits. It's essential to learn about property easements, CCRs and setbacks in advance and discuss them with contractors when drawing up preliminary plans. Your property deed or plat map as well as the

local building inspection offices can highlight any regulations that may be in effect on your property and if they may affect future projects.







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Three factors to consider before converting an attic

t the onset of the COVID-19 pandemic, many homeowners suddenly found themselves in need of more usable square footage in their homes. Required to work from home due to social distancing recommendations, millions of working professionals suddenly found themselves setting up shop at kitchen tables or islands, in alcoves, garages, or even walk-in closets. Those makeshift offices were never supposed to be permanent, but as companies loosen workplace policies and embrace full remote or hybrid working arrangements, professionals are seeking more permanent home office solutions.

Home additions are a possibility for homeowners who need more usable square footage, but add-ons may not be the right option for everyone. If adding on won't work, homeowners may want to look up ... at their attics.

Attics with ample space can make for ideal home offices, as they're away from the hustle and bustle of a home's main floor. That can make it easier to concentrate when everyone is in the house and reduce the likelihood that video calls with

colleagues and clients will be interrupted by kids and pets.

Attic conversions are not always possible, and the following are three important factors homeowners may need to consider before they can go forward with such projects.

- 1. Dimensions: Both the renovation experts at This Old House and the real estate experts at UpNest indicate that at least half of a finished attic must be a minimum of seven feet high and seven feet wide and 70 square feet. Requirements may differ depending on where homeowners live, but that 7-7-70 guideline is generally the minimum requirement. An attic that fails to meet such requirements won't necessarily be a lost cause, but it might be costly to make adjustments that ultimately align with local codes.
- 2. Access: Access is another aspect that must adhere to local safety guidelines. Many attics are accessible only through pulldown ladders, but that will have to change if homeowners repurpose their attic spaces. A staircase that complies with local laws will need to be installed, and contractors can work with homeowners to build that and estimate the cost. Home-

owners who simply want to put desks in their attics without going with full-fledged conversions are urged to adhere to local access requirements anyway, as they're intended to ensure residents can safely escape attics in the case of a fire or another

3. Climate control: Attics are converted to provide residents with more livable space. Converted space is only livable if the climate within the attic can be controlled so it's cool in the summer and warm in the winter. An existing HVAC unit needs to efficiently heat and cool an extra room. If it can't, bills might spike because the rest of the home likely won't be as comfortable, forcing homeowners to adjust thermostats to offset that discomfort. That also could affect the unit's life expectancy. Before going forward with an attic renovation, homeowners should contact HVAC professionals to determine if attic spaces can be serviced with the existing units and ductwork, or if an alternative arrangement must be worked out to make the spaces livable.

Attic conversions can be great ways to make existing spaces more livable. Homeowners considering such projects should



ACCESSIBILITY IS an important variable to consider as homeowners try to determine if they can convert their attics into a livable space.

pay attention to three important variables as they try to determine if attic conversions will work for them.



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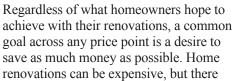
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How to cut costs on home renovations

o you still have an avocado green kitchen? Is your living room dank and dark? Perhaps there is only one bathroom for a family of six? Answering yes to any of these questions

could serve as the catalyst for a home renovation project.

Home improvement projects come in all shapes and sizes — some with huge budgets and others that are more cost-conscious.



are ways to cut costs.

• Assess the merit of the project. Remodeling magazine annually publishes a "Cost vs. Value Report" that lists the average cost and return on investment

> homeowners can expect of various types of projects. If you're planning to sell your home soon, it may be best to focus on repairs and renovations that will

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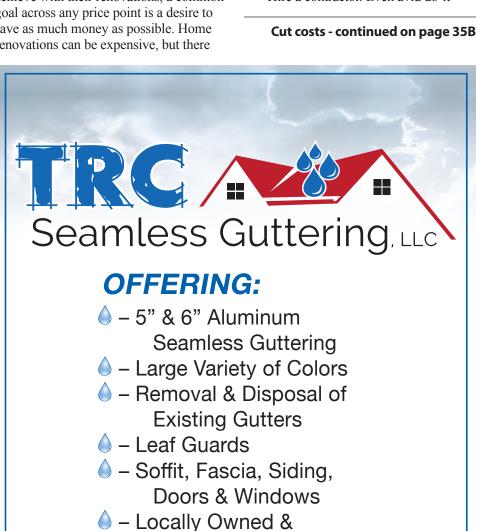
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Low-cost ways to revamp living areas

ome improvement projects require substantial financial investment. But just because a homeowner wants to bring a fresh look indoors doesn't mean he or she has to break the bank along the way.

Living rooms are some of the most frequently used spaces in a home, and they can use an update from time to time to stay on trend or to make the area more functional for a changing family dynamic. Here are some budget-friendly ideas for breathing new life into living room designs.

• Establish the budget. Homeowners should figure out how many dollars they can designate to a living room makeover before purchasing supplies or hiring out the work. Figure out the scope of the remodel, visit stores or suppliers to price out materials, get estimates from contractors, and then plan for some unforseen circumstances along the way to determine if this type of renovation is affordable. If not, scale things back until the project more closely aligns with your budget.

• Change the paint color. Lighter and brighter colors are on trend. A can or two of paint can do wonders for updating a space without a large financial commitment. Pair that new paint color with new window coverings and complementary throw pillows to pull the theme together with minimal

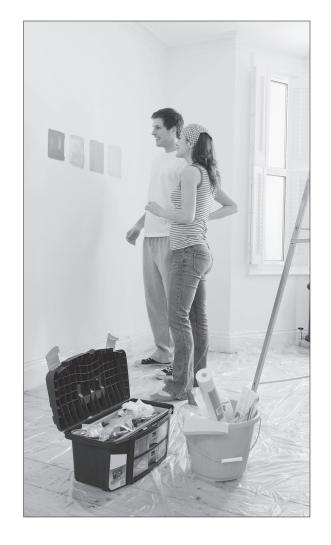
• Update the flooring. Tired, outdated carpeting or other flooring can use an overhaul. While solid hardwood flooring may be preferable, there are many types of laminate flooring that mimic the looks of popular wood colors and styles for a fraction of the cost. Plus, many are sold at home improvement retailers and even at warehouse clubs or online for reasonable prices. Laminate flooring also may be a potential DIY job for a skilled homeowner, saving even more money.

• Introduce a fireplace. Fireplaces were once hot commodities, but that popularity waned in the 1970s and 1980s. Homeowners with chimneys may discover a fireplace was boarded over and the bare bones still exist

that can be renovated to bring back character. There also are ventless freestanding units that are quite affordable that can mimic the look of a built-in fireplace.

- Reupholster instead of replace furniture. There's no need to throw away quality furniture if the fabric is the only thing impeding design. New upholstery or even a slipcover can update designs.
- Conquer clutter. Rather than adding something to the living room, remove clutter to give the room a more airy feel. This can instantly change the look of the room. Use cord covers to tame plugs for electronics and remove unnecessary furniture from the room.
- Improve lighting. Another easy and often inexpensive fix is to change lighting fixtures, including using brighter, more energy efficient LED bulbs, and to assess lighting needs to eliminate dark corners of rooms that can make the space seem drab.

Living room spaces in need of an update often can benefit from improvements that go easy on the wallet.





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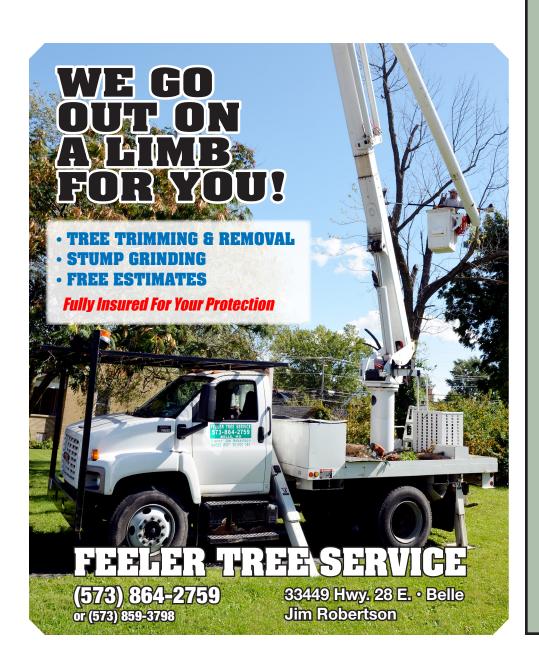
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Cut costs - Continued from page 33B

yourselfers can sometimes benefit from a contractor's expertise, particularly for complex tasks. Don't waste money by trying tough jobs yourself; rely on an experienced contractor who can get supplies for less money and will do the job right the first time. Compare bids from several different contractors and figure out the best value.

- Refurbish existing features. Rather than a complete gut and rebuild, figure out where you can revitalize existing fixtures and more. For example, refinishing existing cabinets can save you up to 50 percent compared with the cost of new cabinetry, according to Angi (formerly Angie's List), a cost comparison and business review resource.
- Choose midgrade materials. Certain materials may be all the rage but they come with a higher price tag. Angi reports that granite counters could be \$60 to \$100 per square foot. However, a composite or laminate that looks like granite and wears well may be \$10 to 40 per square foot. Figure out where you can choose middle-of-the-road materials for maximum value.
- Avoid peak seasons. You'll pay more to install a deck or a pool right before the outdoor entertaining season. There also may be a premium to get work done right before a major holiday. Therefore, consult the calendar to find an off time for a renovation and book it then to save.
- Do some prep work. You might be able to save by doing some of the demolition and preparatory work yourself. For example, you can tear up old carpeting before the installation of new tile floors. Perhaps you can mend and patch up walls before a paint job.
- Buy a display item. Former showroom kitchens and baths often are sourced at a fraction of their recommended retail prices, according to Real Homes, a home remodel guide based in the United Kingdom. Retailers often update their displays and you may score existing showroom items at a discount.

Renovations can be expensive, but there are many different ways to cut costs.



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Seven things to know before replacing windows



he decision to replace windows often comes down to aesthetics and necessity. Drafty windows can reduce energy efficiency in a home, requiring HVAC systems to work harder to keep interiors comfortable. The harder the HVAC must work, the more homeowners will pay in energy costs.

Old windows also may be points of entry for water and insects. Despite the importance of windows, Money magazine advises that new windows make up only a fraction of the home's total exterior "envelope," resulting in only about 5 to 15 percent of total energy savings.

But there are still plenty of reasons to invest in new windows.

- 1. Vinyl or aluminum may be best. Lumber is farmed rather quickly today and solid wood products may not stand up to elements as well as wood used a half-century ago. To avoid rot, vinyl windows often are an affordable and durable choice. Homeowners also have the option of wood windows with aluminum cladding, which are long-
- 2. Moisture problems indicate windows need to be replaced. Condensation that shows up as fogging between double-pane windows or on the inside of windows indicates that the windows are starting to fail. If installing a vapor barrier in the basement or crawl space, ventilating properly

when showering or cooking, or using a dehumidifier indoors does not remedy the situation, it might be time to replace windows.

- 3. Windows add curb appeal. Beyond functionality, replacement windows immediately update the look of the home and can improve curb appeal since they are one of the most prominent features on the exterior of a home. If a house needs an update, replacing windows and can be a quick and affordable update.
- 4. Consider other energy-efficient upgrades. Sometimes older windows can be salvaged, especially if they are not damaged and only moderately drafty. Replacing panes, sash cords, weather stripping, and even glazing may be less expensive than replacing a window. Plus, older homes with attractive windows complement one another. To keep energy bills down, think about adding insulation to the attic and basement — which is a good idea even if you are replacing windows.
- 5. The wrong windows can adversely affect home value. The National Association of Realtors says homeowners get about 73 percent of their replacement window investment back when they resell a home. But choosing the wrong windows might lower the value of the home. It's important

Windows - continued on page 37B





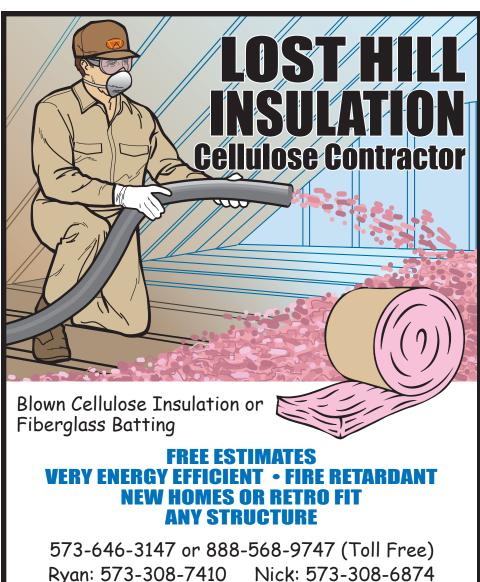
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Windows - Continued from page 36B

to match the look of the original windows, including window material and the divided light pattern (the number of panes in each window) with the original windows.

- 6. Think about soundproofing, too. When upgrading windows, also think about how certain windows can cancel out noises and make homes more soundproof. Some windows can help reduce outdoor distractions like leaf blowers or lawn mowers.
- 7. Proper installation is key to longevity. Replacement windows are only as good as their installation in many cases. Poor installation and orders of standard rather than custom sized windows could result in poor fitting and seals. Homeowners should carefully vet and review window replacement contractors to find the best professionals for the job.





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Key components of 3 popular home interior styles

onsiderable thought goes into designing a home's interior. From which color to paint the walls to the size of the living room couch, homeowners must make a variety of decisions when planing their home interiors.

One way to simplify interior design decisions is to choose a style. Interior design styles run the gamut from traditional to modern, and each style has its own unique look and feel. Though homeowners need not feel beholden to any particular item associated with a given style, three of the more popular styles, traditional, modern and farmhouse, each have certain key components that can ensure a home ends up with a look homeowners are aiming

1. Traditional

Homes with a traditional interior style give a formal yet welcoming feel. Many individuals associate crown molding and wainscotting with traditional interiors, so that's something homeowners aiming for this style should keep in mind. Minimal or modern furniture pieces don't fit with the traditional style, which tends to utilize period pieces made from real wood.

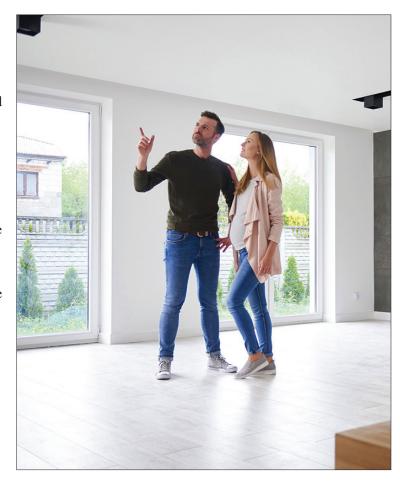
2. Modern

Modern interiors may differ depending on which style of modern homeowners are aiming for. Midcentury modern typically features unique furnishings that some might see as retro. However, many companies now offer updated takes on midcentury modern that call to mind a bygone era but don't make individuals feel as though they're living in a museum. Urban modern is another popular modern style, and home interiors fashioned in this style tend to be light, airy and not crowded with furnishings. Calm, soft tones are a go-to with urban modern interiors, helping to create the serene settings many homeowners are hoping to create with this style.

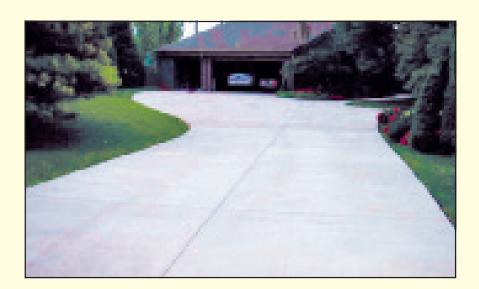
3 Farmhouse

Farmhouse has become very popular in recent years. In fact, a recent survey from the interior design service Modsy found that farmhouse was the most popular design style in 26 states. Farmhouse is beloved for a variety of reasons, not the least of which is its association with a simpler lifestyle. The rustic charm of the countryside is never far from the mind when in a home with a farmhouse-inspired interior. Traditional farmhouse and modern farmhouse are different styles, but natural materials and bright colors, particularly white walls, are elements

Traditional, modern and farmhouse are three popular home interior styles. Each has its own unique components, and homeowners can supplement their favored style as they see fit.







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