

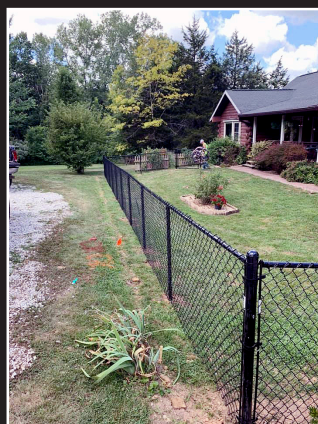
Autumn HOME

Improvement and Contractors Guide

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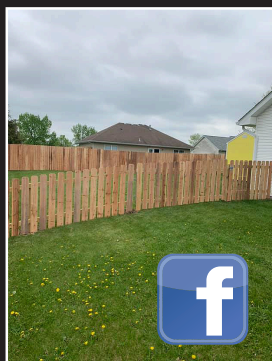
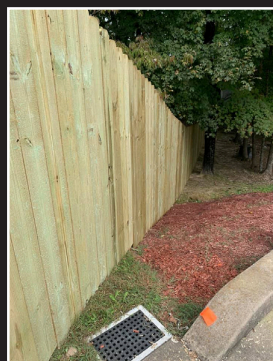
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Three common DIY mistakes to avoid

Pride tends to swell when homeowners successfully complete do-it-yourself projects on their homes. In addition to saving homeowners money, DIY projects provide a unique way for men and women to personally connect with their homes. The ability to look at a finished project and say it's a result of your own handiwork can make a home feel more your own.

As fun and fulfilling as DIY projects can be, they also can be nerve-racking and induce anxiety. When DIY projects falter, fixing them can prove costly, as homeowners typically must call in contractors to correct their mistakes and get a project back on track. That results in additional labor and material costs that might have been avoidable, especially for homeowners who make an effort to avoid some common DIY mistakes.

Failure to secure permits

Even though homeowners own their homes, that does

Mistakes

Mistakes - continued on page 3B

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Mistakes — continued from page 2B

not mean they have carte blanche to do what they want with them. Many renovation projects require homeowners to secure permits before projects can commence. Some may even require additional permits as the projects advance. If proper permits are not secured, homeowners may be fined and projects may be nixed, regardless of how much money homeowners have spent up to that point. Before beginning a home renovation project, homeowners should always contact their local permit office to determine if any permits are required. Bankrate.com notes that permits are often required for any project larger than painting or wallpapering.

Overestimating your abilities

DIY television shows make home renovation projects look easy, but reality suggests otherwise. Homeowners with little or no experience renovating a home may want to take classes before they think about starting a project on their own. Even online tutorials tend to make jobs appear easier than they are. Roofing and plumbing projects tend to be best left to the professionals, as these projects can be either dangerous or vulnerable to disaster if not addressed by trained professionals.

Incorrect materials

Whether it's to save money or a byproduct of inexperience, DIYers do not always choose the correct materials for a job. Experienced contractors have ample experience working with all sorts of materials and are therefore in a unique position to recommend the best materials for any given job. That resource is not available for DIYers, who must perform ample research before beginning a job so the project involves the most appropriate materials. Incorrect materials can be a sunken cost that derails a project, but even jobs completed using incorrect materials may need to be redone a lot more quickly than those that employed the right materials the first time.

Many home renovation projects can be completed without the help of professional contractors., especially when homeowners take steps to avoid some of the more common mistakes made by DIYers.

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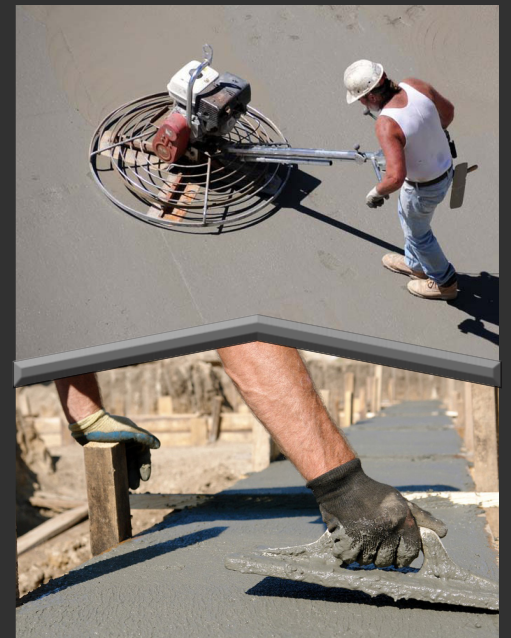
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Home repairs that can sink budgets

A home is the most substantial investment many people will ever make. Once down payments have been made and closing costs have been paid, homeowners may still be staring down sizable expenses as they begin to tackle any repairs that need to be made.

Home maintenance and renovations involve a certain measure of trepidation. Even after vetting contractors and establishing budgets, homeowners may worry that repairs will unearth problems that snowball into expensive fixes. Planning ahead for such projects and learning to recognize issues that tend to be costly can help homeowners weather any storms that may arise.

- **Foundation issues:** A strong foundation is key to any home. If there is a problem with the foundation, it can be unsafe to live in the house. The foundation repair company Foundation Experts advises that foundation fixes can range from \$4,000 to upward of \$100,000 depending on the scale of the job. Clogged gutters and water pooling around the foundation can contribute to damage, so water issues must be remedied first.

- **Roof damage:** A roof is a key barrier between the indoors and outdoors. Roofs must remain in tip-top shape. The home improvement resource HomeAdvisor says that a roof repair or replacement can cost between \$3,000 and \$12,000. But

homeowners also must budget for the cost of removing the old roofing materials and fixing any damage to the interior of the home. Inspecting the roof and making repairs as you go is key to avoiding a big headache.

- **Siding replacement:** Another costly project can be replacing the siding. Siding may need to be replaced if there is water/wind damage or penetration from insects. Spot repairs may be relatively inexpensive. However, the home improvement resource Modernize says the average siding installation project can cost between \$5,500 and \$15,000 depending on the materials homeowners choose.

- **HVAC update:** Keeping a home at a comfortable temperature is also a matter of safety. If a system gives out, homeowners may be scrambling for a solution. Yearly inspections and upkeep, which includes changing system filters regularly, can help identify potential problems. Neglect is one of the main contributors to the failure of heating and cooling equipment. Based on national averages, a whole-house HVAC system can cost between \$4,000 and \$12,000.

These are some of the more costly repairs homeowners can expect. Keeping on top of the home will help mitigate damage and could extend the life of major home components.



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Laundry room renovations you'll love

Does it seem like your hamper is always full and the washing machine is running constantly? You may not be imagining it. Laundry Butler for You, a wash, dry and fold service, says the average household washes 50 pounds of laundry a week and 6,000 articles of clothing every year. Families with children at home are doing laundry most often, and those with pets may find there is ample laundry to wash as well.



With so much laundry being generated, homeowners may want to consider paying extra attention to the space in the house where their clothing is being cleansed. Laundry room renovations may not top homeowners' priority lists, but it may be time to give these rooms another look.

Assess your equipment

If your appliances are aging, a laundry room renovation can start with an investment in new appliances. New models have large capacity loads, tend to be energy-efficient and could have innovative features that help fit with your laundry lifestyle. Purchasing front-loading models also can free up design space, as you can install a counter directly above the units, saving room for other items like drying racks.

Figure out your room needs

A laundry room need not be limited to laundry only. Many homeowners make large laundry rooms catch-all spaces that can serve as utility or mud rooms, pantry overflows, or off-season storage areas. Consider the functions you want the room to serve and include those ideas in your designs.

Add some natural light

If possible, include a window in your laundry room. Natural light can help make the room more enjoyable. It also can help you identify stains on clothes that need to be addressed and make it easier to fold matching items like socks.

Think about a utility sink

Many washing machines drain out directly to waste pipes in the floor or wall, but you also can opt to have them empty into a utility sink. This sink also provides a convenient place to handwash items, clean tools or paintbrushes, or store items that perhaps you do not want to bring into a bathroom or kitchen sink.

Include some flair

This utilitarian space need not be boring or bereft of design elements. Mirror your home's style in the laundry room, and include wall hangings, plants, accent items, and even task lighting. Play up certain

features with a bold floor tile or brightly colored walls.

Updating laundry rooms can be a great way to make doing laundry more enjoyable and efficient.

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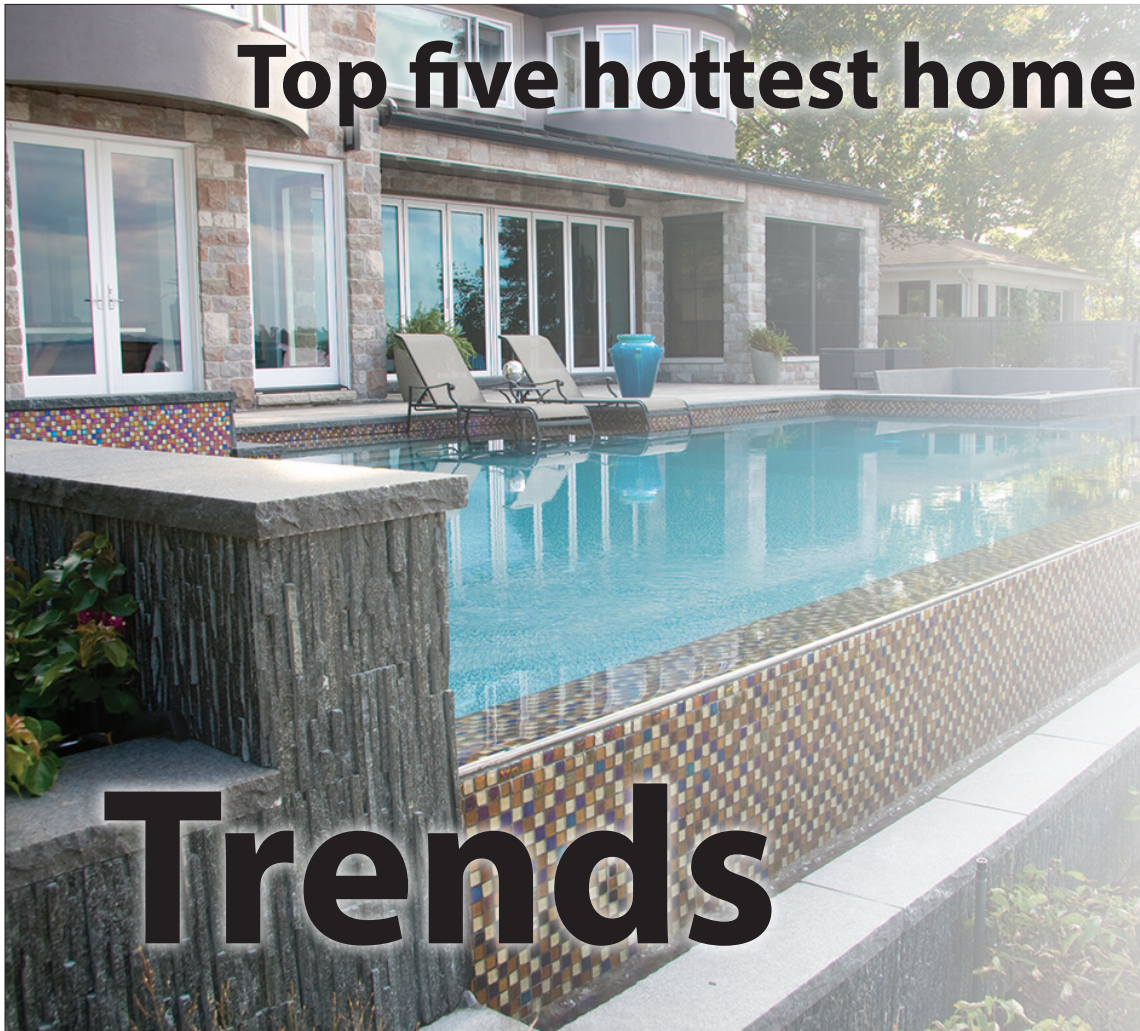
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Top five hottest home building trends



These days, home trends are about more than good design and aesthetics — they're about creating spaces that reflect our values and are more comfortable and enjoyable to live in. From net-zero and net-positive construction to tiny minimalist homes, trends are all about your family's lifestyle.

Whether you're shopping for a new home, renovating your own or creating a new build from scratch, here are some of the biggest trends you need to know for inspiration.

Sustainable design: This one has been popular for a long time, but green design has evolved to be about much more than energy-efficient appliances and LED light bulbs. Now, it's all about making sure everything in your home reduces your carbon footprint and minimizes any impact on the environment.

To try the trend yourself, think big and get creative — install solar panels on your roof, choose building materials that don't require deforestation and upcycle old furniture for decorative elements instead of buying new.

Disaster resiliency: Climate change affects us in so many negative ways, and one of the top concerns is the increase in natural disasters. From wildfires that last for months to major floods that affect entire cities, we now need to prepare for the worst when building our homes.

Switching to disaster-resilient materials is an important first step. Many builders now prefer to use stronger, more energy-efficient materials like insulated concrete forms (ICFs) instead of more traditional

Trends - continued on page 7B

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Trends — continued from page 6B

materials like wood. For example, Nudura ICFs can withstand winds of up to 250 miles per hour (equivalent to an F4 tornado) and offer a fire protection rating of up to four hours.

Outdoor living: Many of us are now choosing to forgo getting a cottage or summer home and recreate the experience in our own backyards. This trend helps you make the most of your existing space and take full advantage of your yard or patio during the summer months.

You can design a full living space outside, complete with an outdoor television and comfy couches, as well as a kitchen and refrigerator for entertaining. Consider adding a fireplace or firepit to keep warm during cool summer nights and enjoy the outdoors through spring, fall and even winter if you're brave.

Home automation: This is another longstanding trend that shows no signs of slowing down. It has also evolved to encompass more of the home to make life even more comfortable and convenient. From an oven that can be turned on remotely to preheat, to skylights that can open and close automatically to create the perfect ambient temperature, there are more ways than ever to integrate smart home technology into your living space.

You can start small with voice assistant and smart light bulbs and work your way up to a total smart home system that includes home security, temperature controls and all your electronic devices.

Customization: You don't have to settle for what mass manufacturers decide to build, or what works for everyone else. Creating a home that's as unique as you are is the latest trend, with custom-built storage and personalized architectural features to make your space stand out.

You can even go as far as building a custom home that's suited to your family. Older home demolitions and purchasing land-only properties is becoming more common, allowing you to work with an architect to create exactly what you want with a new build.

Find more information about the benefits of building a home with ICFs at nudura.com.

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Kitchen

Affordable features to consider when revamping your kitchen

Kitchens are popular gathering spots in many homes. That popularity is reflected in various ways, including how many homeowners choose to remodel their kitchens.

A 2019 report from the home renovation and design resource Houzz found that kitchens were the most popular room to renovate in 2018. Homeowners considering kitchen remodels should know that the Houzz report also indicated that spending on kitchen remodels increased by 27 percent in 2018.

Homeowners concerned by the cost of remodeling a kitchen should know that there are ways to give

Kitchens - continued on page 9B

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Kitchens — continued from page 8B

kitchens a whole new feel without breaking the bank.

Appliances

Consumer Reports notes that luxury home buyers expect high-end features, including professional ranges and built-in refrigerators that match the surrounding cabinetry. However, many mainstream brands offer “faux pro” features that can equal more expensive alternatives. Consumer Reports even notes that many budget-friendly faux pro appliances outperformed their high-end counterparts in terms of reliability.

Countertops

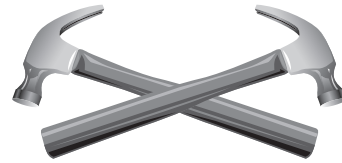
Countertops tend to capture the eye’s attention when walking into a kitchen. Outdated and/or damaged countertops grab that attention for all the wrong reasons, while updated countertops made from today’s most popular materials provide that wow factor homeowners seek. If granite is a must-have, Consumer Reports notes that homeowners can save substantial amounts of money by choosing granite from remnants at the stone yard. If marble is your ideal countertop, save money by choosing a domestic product as opposed to one imported from overseas.

Cabinets

Custom-built cabinets may be a dream, but they tend to be a very expensive one. Such cabinets are designed to adhere to the dimensions of the kitchen, and Consumer Reports notes that they can cost tens of thousands of dollars. If that estimate would bust your budget, examine the current layout of the existing cabinets. If the layout is fine but the cabinets need work, you can give them a whole new look by refinishing them. If the cabinets must go, stock units or semi-custom cabinets can provide a new look without busting the budget.

Kitchen remodels can be expensive. But there are many affordable ways to revamp a kitchen.

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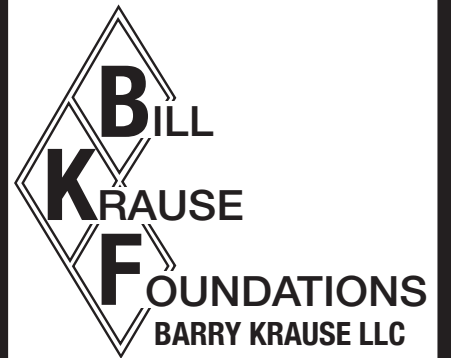
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insulation

Types of home insulation, where to use them

When thinking about renovating their homes, homeowners may imagine changing wall colors, expanding room sizes or upgrading appliances and fixtures. However, unless people take inventory of the less glamorous components of the home, such as structure, plumbing, heating and cooling, and insulation, other improvements may be for naught.

A home insulation project certainly doesn't offer the wow factor of a kitchen remodel, but insulation serves a vital function in the house that helps keep people comfortable and reduces energy consumption. Insulation is typically placed in areas where air escapes, such as between the stud cavities inside the walls and in the attic, and serves to slow and reduce heat transfer.

The U.S. Department of Energy says between 50 and 70 percent of the energy used in homes is for heating and cooling. By improving home insulation, homeowners can make their homes more comfortable, consistent and efficient. In fact, the ENERGY STAR program overseen by the U.S. Environmental Protection Agency says homeowners stand to save an average of 15 percent on heating and cooling costs by adding proper insulation. To do so, homeowners can

Insulation - continued on page 11B

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Insulation - Continued from page 10B

take a crash course in home insulation and find the products that fit their needs.

Blanket batts and rolls

Blanket batts and rolls typically are constructed with fiberglass, so proper safety gear, such as a mask and gloves, is needed when handling them. Installing this type of insulation is relatively easy since the materials are designed to fit the standard width between studs, rafters and floor joists.

Loose fill

Loose fill is usually made of fiberglass or cellulose (recycled paper fiber). It is blown or sprayed into place with pneumatic equipment, according to The Home Depot. Loose fill can be ideal for hard-to-reach areas in attics or inside wall cavities. It's good for adding insulation to irregularly shaped areas. Since it requires special equipment, this is a job best left to professionals.

Sprayed foam

Sprayed foam is just as the name implies, a foam made from polyurethane, polyisocyanurate, cementitious, or other materials that are applied by a spray container. DIYers who need only small applications can use canned products. Large quantities are pressure-sprayed by professionals.

Foam board/rigid foam panels

Ideal for unfinished walls, such as basement or foundation walls, floors and ceilings, these are boards of polyurethane or polystyrene. Foam boards tend to reduce energy consumption more effectively than other types of insulation.

Homeowners considering upgrading their insulation or amending existing insulation should do their homework on the type of insulation that will be most effective for their homes.

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