

# Spring Home

**MARCH 2017**

A Special Supplement to

**The Anniston Star**

## **Windows & Your Wallet**

How to make  
existing windows  
more energy  
efficient

## **Lowering Labor Costs**

How to pitch in  
and save money  
on your next project

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# SpringHome



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## How to make existing windows more energy efficient

**D**rafty windows make homes less comfortable by allowing cold air in during the winter and warm air in when temperatures rise. But comfort is not the only concern associated with leaky windows, as such fixtures also can have a negative impact on the environment. Leaky windows require heating and cooling systems to work harder to keep home interiors comfortable during times of the year when temperatures can be extreme. In the dead of winter, a leaky window will force a home's inhabitants to turn up the thermostat, which only increases energy consumption and energy bills. The same scenario plays out in summer, when leaky windows allow hot air in, leading homeowners to lower the temperature of air conditioning units so everyone inside is cool and comfortable. Thankfully, making windows more energy efficient does not necessarily require homeowners to replace existing windows. Before going that potentially expensive route, homeowners can consider the

following strategies to improve the energy efficiency of their windows.

**Hang curtains.** Curtains can help homeowners cut down on heating and cooling costs. According to the U.S. Department of Energy, properly hung draperies can reduce heat loss by as much as 25 percent. In the summer, curtains can block the hot rays from the sun from entering a home, reducing the need to turn up air conditioning units. While curtains won't fix leaks or block hot or cold air from entering a home, they can serve as a buffer between a home's inhabitants and the air seeping in through leaks.

**Caulk or add weatherstripping.** Small cracks and gaps around windows, which are most often found around windows in older buildings, might not seem like a big deal, but such breaches can lead to considerable energy loss. The DOE recommends using caulk to seal cracks that are less than 1/4-inch wide on the parts of the window that do not move (i.e., frames and where the trim meets



the wall). Caulk might be less effective at fixing leaks larger than 1/4 inch in width. Employ weatherstripping to address leaks on movable parts of the window. Properly applied weatherstripping should adequately seal windows when they are closed without making it difficult to open or close them later on. Weatherstripping is available in various materials, and homeowners can visit [www.energy.gov/energysaver/weatherstripping](http://www.energy.gov/energysaver/weatherstripping) to find the material that's most suitable for their situation.

**Install windows films.** Plastic window films are another option for homeowners looking to improve the energy efficiency of their windows. Heat shrink film can be cut to fit each individual leaky window in

a home and then attached to windows using double-sided tape. A hair dryer can then be used to shrink the film and remove any wrinkles. Low-emissivity, or Low-E, coatings are a more expensive alternative to heat shrink film, and they can be equally effective at improving energy efficiency. Installation of Low-E coatings can be more difficult, as they do not provide as much leeway for mistakes during application as heat shrink film. Leaky windows are bad for homeowners' energy bills and the environment. But homeowners have options other than full window replacements to fix leaks and improve efficiency.

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# Factors to consider when choosing carpeting



When the time comes to choose flooring for their homes, homeowners may be overwhelmed by the vast array of options at their disposal. The choice between carpet and hardwood flooring, laminate or tile is a matter of personal preference. People have long extolled the virtues of hardwood flooring, but

carpeting can be just as stylish and provides a host of other benefits as well.

Carpeting insulates rooms in the summer and winter, adding that extra level of protection against the elements. Carpeting also absorbs sound in a home. Many appreciate the warmth and cozy feeling of carpet, especially when stepping out of bed. Carpeting also can increase the level of safety at home. According to the Carpet and Rug Institute, carpeting makes areas of play safer and may also reduce the severity of an injury in the event of a fall.

Today, there are many different types of carpeting available. Selecting the right carpeting for a room comes down to identifying the level of traffic in a particular room, the attributes homeowners would like the carpet to have and any other needs that fit with their lifestyles. The following guidelines can make carpet shopping a bit easier.

## Type of carpeting

There are many different types of carpeting, some of which are best suited to certain situations. For example, plush and saxony carpets are better in low-traffic areas. These carpets may show footprints and also vacuum tracks and dirt, but they're higher on the comfort spectrum than other types of carpet. Berber, which is more flat and dense, helps mask stains and tracks. It is

durable in high-traffic areas. Textured carpets like frieze are cut from fibers of different heights, so they mask stains and are also softer on the feet than berber.

## Padding

Padding can impact the way carpeting feels and how long it lasts. It isn't always necessary to purchase the most expensive or thickest padding. However, it is wise to pick a pad that matches the type of carpeting you're selecting and one that aligns with how you plan to use the room. You may be able to go with a thinner pad in low-traffic rooms and beneath dense carpeting like berber. In high-traffic rooms, choose a thicker, more durable padding. Padding prevents carpet backing and fibers from coming apart over time. It pays to invest in a padding that will last as well.

## Installation

Select a reliable carpet retailer and installer for your business. Competent installers will lay the carpeting in the correct manner so that it will look beautiful and maintain its durability for the life of the product. Shop around to find the right installer or even do the work yourself if you feel capable.

Take time when shopping for carpeting, which is a substantial investment that can last for many years if the right material is chosen and installed correctly.

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## Create drama with bold paint colors



Painting is one of the easiest and least expensive ways to transform the look of a space. Paint colors can dramatically change the mood and the design of a home. And depending on a homeowner's goals, paint can make a statement or blend into the background. Many people are now looking to bold colors to make spaces stand out. But choosing a paint color can be challenging. Homeowners looking to update walls and complement decor may want to look at some of the more impactful colors that Pantone indicates will be popular for the 2017 season. Primrose Yellow, Lapis Blue, Flame, Pink Yarrow, and Greenery are some of the more eye-catching selections. Once colors are selected, consider these guidelines for using bolder colors in room designs.

**Decide how big an impact you want to make.** Are you looking for color overload or just a small focal point of vivid color? Remember, using bold color doesn't mean every wall must be lathered in that hue. Instead, select one wall to serve as an accent point and use that spot as your bold color display. Otherwise, rely on bold colors to dress up otherwise mundane areas, such as the back wall of a cupboard or moldings and trim.

**Try bold in a small space.** Many people are surprised at how well bold colors work in small spaces. Powder rooms can be an ideal spot to experiment with paint colors. Try deep colors that can make the area seem intimate and even exotic. Dark, bold hues can be toned down by different

accents, such as neutral colored fixtures and towels.

**Go bold in the kitchen.** Incorporate a splash of color in the kitchen without going overboard. Try an appliance or design fixture in a bright shade. Or paint the inside of the cabinets in your favorite color and install glass inserts in the cabinet doors so that everyone gets a peek of the color beyond. A neutral kitchen also can be brightened up with the use of silverware, dishes, pots and pans, and other kitchen items featured in bold hues.

**Stick to boldness on interchangeable items.** Those who like to experiment with color may find that they like to switch out the colors now and again. Instead of having to repaint every few months, use decorative items in bright shades to make swapping out color that much easier. For example, replace area rugs, throw pillows and draperies. Paint over terra cotta flower pots when the mood strikes.

**Establish balance.** Rely on neutral furniture, rugs, moldings and baseboards if you decide to take bold colors up a notch. This will help create a sense of balance in the room.

Painting is a fun way to experiment with color. Many homeowners are not hesitant to use bold shades of color when they learn the right techniques. And because paint is an inexpensive option for making over a room, homeowners who find they do not like a particular color can easily paint over it with a new color.



## Is it time to update your home's electrical system?

**T**he invisible systems in a home often are taken for granted. When such systems are working as expected, daily life moves along smoothly. However, when a system goes awry, it can negatively impact routines and may create a dangerous home environment. This is especially true when something goes wrong with a home's electrical system.

Faulty wiring is a leading cause of residential fires. Many homeowners, particularly those who live in older homes, might be living in properties

that have outdated electrical systems. The experts at Lowes ProServices state that having old wiring and/or insufficient amperage in a house can endanger residents. It also may damage appliances and make it difficult to sell a property in the future.

It can be difficult to gauge exactly when to overhaul an electrical system. Unless circuits routinely trip or lights often dim, homeowners may put off the work. But degrading wires or overextended circuitry can pose a fire risk, so it is best to address electrical systems promptly. Home inspections may uncover electrical problems. Some homeowners may discover potential trouble while making renovations that require opening up walls or tearing them down, exposing the wires. Still other homeowners learn about electrical systems when they're adding new, large appliances or other gadgets that consume more power than existing items. These devices may continually cause power outages in the house, such

as tripping the circuit breaker or popping a fuse.

When it comes time to update the electrical system, it is always best to work with licensed and bonded electricians who have the expertise to work with electrical wiring without getting injured. This is not a do-it-yourself type of job since it requires specialized training. Electricians likely will recommend upgrading the electrical panel to bring more power from the utility poles into the home. This can include replacing the existing meter and circuit breaker box to allow it to handle more power or replacing items that are obsolete or dangerous.

Many older homes are only capable of handling a minimum number of amps, utilizing just a few circuits. But nowadays, when homeowners have far more electronics in their homes than they once did, increased demand on electricity can overload a circuit (all of the outlets linked on one wire). Tripping a circuit breaker

is a safety measure to prevent the wire from becoming overheated and causing a fire. However, in some old systems, the circuit breaker will not trip, and this can be problematic.

Rewiring a home is another step. Wire insulation can deteriorate over time, and new wires may be needed. This can be messy and time-consuming, but it's a small price to pay for safety. When rewiring an electrician also may suggest new outlets. Many home building codes now require outlets with ground fault interruptors, or GFIs, in kitchens, bathrooms and other rooms exposed to moisture. Some older homes may not even have three-pronged outlets, so this will necessitate an update as well. Electrical systems are the heart of a home, delivering power where it is needed. It is essential to keep such systems up-to-date so they can handle the power demands of everyday life.

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## Did you know?

Many homeowners have lofty goals for their homes. Such plans may include extensive renovations or even additions. While many of these projects create beautiful changes in a home, it's important to consider the impact that renovations can have on property value before beginning a project. Many home improvement projects do not add as much value as homeowners may think they do. In fact, some homeowners "overbuild" for their neighborhoods. This means the amount of money invested in improvements can likely never be recuperated because the house value simply exceeds those around by too much money. To avoid overbuilding, homeowners can ask themselves several questions before beginning a renovation project.

**Will my house be the largest house in the neighborhood?** Larger homes tend to have a lower price per square foot, so you may not want to improve to this extent.

**Will the house blend with others in the area?** If your house will stick out like a sore thumb, it will detract from its own value and could impact the value of other homes in the area.

**Have I examined the cost vs. value of the project?** Many home improvement resources analyze the cost of a project versus the overall value of that project with regard to property value. For example, a \$100,000 basement remodel may not add \$100,000 to the value of the home in the event you choose to sell down the line. It's important to know which projects provide the best return on investment.



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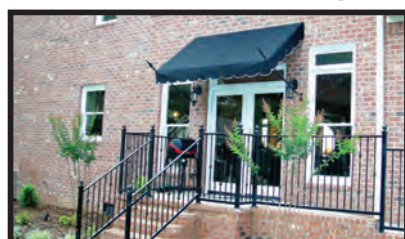
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# Storing tools properly reduces injury risk and promotes organization

**W**hether homeowners have a handful of tools or an entire collection of equipment, proper storage of these items means the difference between staying organized and safe or having to waste time looking for tools and running the risk of injury.

Tools often gravitate to other rooms of the house or become misplaced. When they're brought out for use, tools may not be returned to the toolbox or shed, taking up residence in drawers or closets or just being left out in the open.

Improper storage of tools also may create safety risks for the persons doing the renovation and other members of the household. The Consumer Product Safety Commission warns that hundreds of thousands of injuries treated at emergency rooms are related to power tools and workshop equipment. While the majority of these injuries occur while using the tools, improper tool storage can still cause injury.

By taking care of tools and keeping them orderly, homeowners can lengthen the life expectancy of their tools and reduce the likelihood of tool-related injury.

**Read the manufacturers' instructions.** In addition to providing operational guidance, owner's manuals or product packaging may give insight on tool care and storage. Following the directions regarding cleaning and storage can prolong the life of tools.

**Keep original cases and labels.** Many tools come in hard cases to protect the

tools and reduce users' injury risk. Paints, varnishes, stripping agents, and other chemicals should be stored in their original containers with labels intact.

**Get a cabinet that can be locked.** Shop for a secure cabinet that can be locked so more dangerous items, such as sharp blades, saws and chemicals, can be safely stored. This helps keep these items out of the curious hands of children, as well as away from pets who may sniff around at new smells.

**Store tools vertically.** Avoid tripping over large tools, including shovels or rakes, by storing these items on the walls of garages or storage sheds. Small tools can be placed on shelves or hung on pegboards or magnetic boards on the wall over workbenches.

**Keep items dry.** Address any moisture issues or leaks so that tools do not suffer water damage. Never operate power tools if cords are running through water.

**Buy sturdy containers.** If your space is limited but you still want to organize your tools, rely on sturdy, clear containers. Tools can be placed inside and easily transported from project area to project area. Clear containers enable you to see inside and know which tools are being stored within. Ensuring tools are stored away properly means they'll be easy to find when they're needed again, and they'll be kept in a manner that promotes the safe use and longevity of the tools.







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# Tools of the home renovator's trade

**H**ome renovation projects can be both exciting and tricky. Do-it-yourselfers are inspired by designs showcased in magazines, websites and their own communities. When DIY enthusiasts see a design they like, it's understandable that they may want to emulate these looks at home.

Remodeling is one of the larger DIY undertakings, and it goes beyond simple carpentry. Considering demolition, reconstruction, electrical, plumbing, and masonry work may be part of the DIY package, homeowners who are thinking about renovations must first stock up on the tools and other supplies of the trade. Having the right tools can mean the difference between a job well done and a job that needs to be redone.

**Crowbar or prybar:** Before you can put in new construction, you might have to get your hands dirty with some demolition. Crowbars or prybars can be used to pry up wood slats, remove nails or remove old decking.

**Tool pouch:** A tool and fastener pouch gives DIYers a place other

than their pockets to store fasteners and hand tools. Pouches can be attached to tool belts for added storage capacity.

**Stud finder:** Invest in a more fool-proof method of locating studs behind drywall then knocking on the wall. Stud finders can provide a picture of studs, pipes and other hidden items inside an entire length of wall. This is essential to driving nails where they belong and can also prevent sending fasteners into wires or nearby plumbing.

**Level:** A level is an essential tool for everyone from casual decorators to more involved renovators. Whether hanging pictures or ensuring molding is parallel, levels are must-have tools for DIYers.

**Safety glasses:** Invest in a pair of safety glasses so no one working on a project deals with obstructed vision. Safety glasses also provide ample eye protection.

**Extension cords:** If power tools are part of the renovation picture, extension cords can safely extend

power where it is needed. Be sure to invest in a gauge that is large enough to handle the amperage of your most powerful tool.

**Measuring tape:** The "measure twice, cut once" mantra is key to home improvements. To measure accurately each and every time, no tool chest is complete without a sturdy measuring tape.

**Ladder varieties:** Home improvements aren't always at ground level. Purchase ladders of various heights so you can safely reach

various areas of the home and avoid injury. Step stools, a step ladder and an extension ladder all have their purposes on the job.

**Digital inspection scope:** A scope lets you see inside walls, floors and ceilings to find the exact location of pipes, wires and joists. It also can be used to seek out the source of clogged drains or anywhere you desire sight into hard-to-maneuver areas. In addition to these tools, brooms, shop-vacs, hammers, screwdrivers, wrenches and pliers can complete a DIYer's basic toolbox.





# Learn how to prevent DIY injuries

**T**housands of people try their hands at do-it-yourself home improvement projects every year. Whether working indoors or outdoors, wearing safety gear and exercising caution is a necessity when undertaking any home remodeling project. According to the Home Safety Council, one in five consumers will need medical attention this year as a result of home improvement projects. A 2013 survey by 3M TEKK Protection and the National Safety Council found that more than one-quarter of DIY home improvement projects ended with injuries to homeowners or someone else in the household. Falls from ladders, cuts from power tools and injuries from thrown debris account for many emergency room visits. Accidents involving chemicals and cleaning agents also can occur. Safety should be the utmost priority when renovating, and that means utilizing appropriate safety equipment.

## Footwear

Wear solid shoes that provide considerable traction during home improvements. A firm, reinforced toe is helpful as well. Should any items fall, they'll be less likely to cause injury if your foot is encased in a protective boot or sturdy shoe. Soles that grip surfaces will help safeguard against slips and falls.



**Respiratory protection is essential when dealing with particulates in the air and vapors.**

## Eye protection

Safety goggles and glasses are a must-have for any do-it-yourselfer. They will provide a barrier between the eye and flying debris. According to VisionWeb, an eye education resource, most of the 110,000 eye injuries that occur each year in homes within the United States result from splashes with household cleaners, flying debris such as wood chips, or getting hit by branches. Many of these injuries can be prevented by wearing eye protection.

## Ear protection

Power tools can be quite loud. When operating loud, powered machinery, use earplugs or safety earmuffs to reduce the risk of damage to hearing and potential hearing loss.

## Ventilation and respiratory protection

When working with chemicals and other products that have strong odors and/or emit particulates into the air, make sure you do so in well-ventilated areas. This will help dissipate the smell and prevent inhalation of concentrated chemical substances. Masks guard against dust, pollen and some other microscopic particles and may not provide enough protection, depending on the job. The Home Depot suggests using particulate or filtration respirators when performing tasks, such as sanding, where you might be exposed to particles. Gas and vapor respirators offer protection against additional substances.

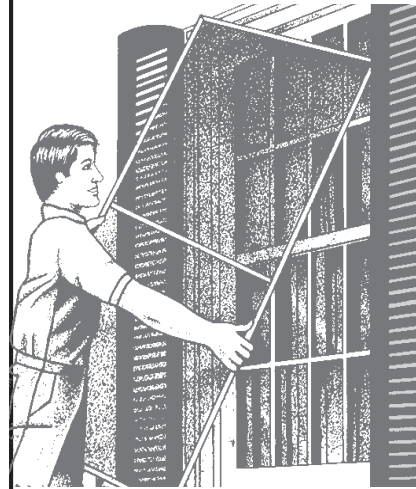
## Create a safe environment

When working at home, make sure to use tools in the manner in which they were designed. Keep power cords tidy so they do not pose a tripping hazard. Falls from ladders often occur when climbing above the recommended rung or engaging in risky behavior while on the ladder, such as reaching or hanging over too far.

When outdoors, exercise caution in inclement weather, which can make it harder to work safely. Be sure there are no bystanders too close when using power tools or tools that can kick up debris.

The right safety gear and some smart do-it-yourself techniques can help DIYers avoid injury.

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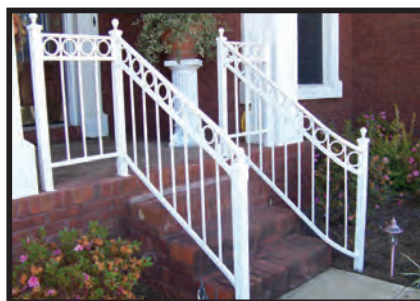
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## Did you know?

Just like certain exercises, home improvement projects may involve heavy lifting, bending, moving, and stretching. After spending much of the winter indoors and largely sedentary, some homeowners may be tempted to jump into projects with gusto when the warm weather returns. But that can be a recipe for injury that can sideline DIYers for a while. Instead, homeowners can start slowly and then gradually work longer hours, just as they might do when returning to exercise after some time off. Homeowners can see how their muscles feel after an hour or two while not concentrating on one task for too long. Homeowners who vary the tasks they tackle will use different muscle groups, which can reduce strain and limit injury risk. Whenever possible, opt for ergonomic tools that can reduce users' risk of repetitive stress injuries.

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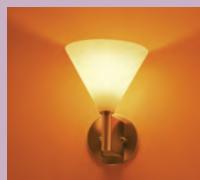
Home improvement projects range from major construction overhauls like bathroom remodeling jobs to smaller renovations that may entail something as minor as painting the walls. Smaller projects can often be conquered in a typical weekend but still provide a strong sense of accomplishment. The following are five projects tailor-made for weekend warriors.



**1. Improve storage in the entryway.** Home entryways are the first places many people drop mail, shed their shoes and toss their keys upon arriving home. As a result, entryways can quickly be overrun with clutter. Storage solutions can include putting in a desk or hutch with baskets underneath to store umbrellas and backpacks. Or hang a coat rack and create a shoe rack to store shoes until the time comes to leave the house once again.



**2. Add molding for a finishing touch.** Dress up spaces with crown molding or a decorative chair rail that goes around a room. You can even use molding to frame new or existing artwork. Find a molding style that complements the architectural style.



**3. Shed new light.** Add some design appeal to your home by replacing an old lighting fixture with something more modern. Such a task is relatively easy, and you need not possess the skills of a trained electrician.



**4. Update hardware in the bath and kitchen.** Switch the handles, draw pulls and knobs on cabinetry with new hardware. The time commitment is practically nil, but you might just give rooms a whole new feel.



**5. Patch and paint walls.** Spend a weekend filling in holes left behind by since-removed wall hangings. If the patches dry quickly, paint over them. If not, resolve to do your patchwork one weekend and paint the ensuing weekend.

## How building permits protect homeowners

You are thinking of making a major renovation to your home. Perhaps it's time to create that master bedroom suite you long have admired or install that wrap-around porch? What is the first thing that should be done before getting down to business? The correct way to begin a home remodeling project is to obtain the necessary permits for the job. Many municipalities request individuals obtain permits for a range of work on homes or other structures, such as office buildings. Permits are generally required for all new construction as well as specific modifications that will affect structural, plumbing, mechanical, and electrical systems. It's important to check with the local building office prior to beginning work to see which permits you will need before the project can begin. Permits are necessary whether a homeowner is doing the work or hiring an outside contractor. Due to the cost and time involved with securing permits, some homeowners skip this step so they can begin a project promptly. However, this can end up being a costly mistake. Permits might seem like a nuisance, but they actually protect homeowners in various ways.

**Permits ensure safe workmanship** Permits provide a blueprint by which contractors and do-it-yourselfers must complete renovations. Because inspections will take place, there is no wiggle room. Shortcuts often translate into subpar work that may lead to malfunction and injury in the long run. Safeguarding against poor workmanship means homeowners

can feel confident in the work being done.

### Permits reduce the likelihood of costly mistakes

As inspectors go through their checklists, they may notice things that were done incorrectly and will offer advice about how to mend the problem before it becomes a larger headache. If left unchecked, an electrical error could lead to a fire or another dangerous situation. Repairs that are not structurally sound may pose problems or deteriorate more quickly than structures that are constructed correctly. Furthermore, catching improper technique early on eliminates having to tear down and redo work, which can be a costly and time-consuming endeavor.

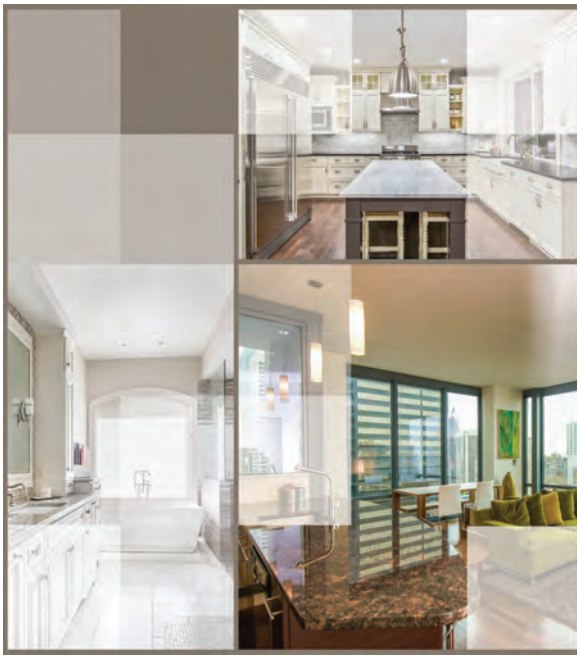
### Permits protect against fines

Sometimes work goes as planned even for homeowners who did not obtain the necessary permits. However, years later, when other work needs to be done, inspectors may discover homeowners never secured proper permits and inspections years earlier, leading to fines.

Furthermore, if work is done without a permit and an accident occurs, any damages or injuries may not be covered by a homeowner's insurance policy.

Permits are an important part of the home improvement process. Homeowners should not skirt the responsibility because the permit and inspection process is in place to provide protection to occupants.





# How to transform a fixer-upper

market. Flipping has become popular for both expert remodelers and novice investors. RealtyTrac®, the nation's leading source for comprehensive housing data, noted in its "Year-End and Q4 2015 U.S. Home Flipping" report that 5.5 percent of all single family home and condo sales during the year were flipped properties. This marked an increase from the same time the previous year.

Investing in a fixer-upper requires a leap of faith and a vision of what the home can look like in the future. Turning a real estate lemon into lemonade requires certain skills and a good measure of patience. The following are some guidelines to get anyone started.

**Don't bite off more than you can chew.** Make an honest assessment of your abilities and which renovations, if any, you can handle. If you are unskilled or inexperienced working with your hands, then it can be easy for an investment property to quickly become a money pit. Before purchasing a property, hire a trained home inspector to tour the

home with you and point out all of the areas that will need renovation. With this list, begin getting estimates on how much money the work will entail. Determine if this fits with your budget or not. You do not want to invest so much that it exceeds what you could feasibly recoup when it comes time to sell.

**Overlook cosmetic things when visiting properties.** Cosmetic issues include all of the easily replaceable items in a home, such as carpeting, appliances, interior paint colors and cabinetry. Focus on the bones of the house — the architectural integrity and those little touches that you envision having a "wow" factor.

**Seek the help of experts.** Some flippers think they'll save the most money by doing all of the work themselves. This isn't always the case. Professional architects, designers and contractors may help you save money. Contractors have an intimate knowledge of where to buy materials and may be able to negotiate prices based on wholesale or trade costs. In addition, experts can help you avoid common pitfalls because they've already done this type of work time and again. It's smart to rely on expert advice, even if it means investing a little bit more.

**Save money by doing some work yourself.** While the pros may tackle the more complex parts of a given project,

such as rewiring electricity or changing the footprint of a home, you can still be involved. Ask to participate in demolition, such as taking down walls or removing old materials from the home. Such participation may be fun, and it can save you substantial amounts of money on labor.

**Recognize that not everything must be completely redone.** Realize that, in some instances, a coat of paint and some new accents may be all you need to transform a space. For example, if kitchen cabinets are in good condition, see if they can be refaced or painted instead of replaced entirely. Install new door pulls/handles to add visual interest. Look for some ready-made items, such as bookshelves, instead of installing custom carpentry.

**Think about what the buyer wants and not what you want.** Renovate with an eye toward prospective buyers' needs. Keep things neutral and accommodating. Research the latest trends to understand what buyers might be seeking in a home. You want potential buyers to envision themselves moving right in. Renovating a fixer-upper takes time, but it can be a worthwhile project, and one that can help anyone turn a profit in a booming real estate market.

## The benefits of hiring professional contractors



before knew they had. But no matter how simple popular home renovation television shows make remodeling projects appear, homeowners should know that such undertakings are far more difficult than they appear on television. Homeowners who overestimate their abilities and the time they have to complete projects can cost themselves substantial amounts of money. In fact, there are a variety of reasons homeowners might want to work with professional contractors when tackling home improvement projects.

### Experience

A trial and error approach can work with various projects and problems. But applying such an approach to home improvement projects is risky and potentially dangerous, not to mention costly. Experienced professional

contractors with strong track records (seek recommendations from friends or neighbors) won't have to go through trial and error and are therefore more likely than DIYers to complete a project on time and on budget.

### Inspiration

One oft-overlooked benefit of working with professional contractors is the likelihood that they can draw up ideas for projects that homeowners might otherwise never have thought up on their own. Homeowners without specific ideas in mind can ask contractors to come up with various scenarios before committing to a particular one. Veteran contractors can draw on years of experience to create designs that DIYers might be incapable of coming up with and/or incapable of seeing through to completion.

### Cost

Conventional wisdom suggests it's less expensive to do something yourself than to hire someone else to do it for you, but that's not necessarily true of home improvement projects. Labor costs typically account for a substantial amount of professionally contracted

projects, but homeowners can cut those costs by volunteering to do some of the simpler tasks themselves. In addition, contractors often purchase materials at a much lower cost than individual homeowners because contractors buy in bulk. So while labor costs might be lower on DIY projects, the cost of materials can offset those savings.

### Resale value

Many homeowners renovate their homes with eyes on improving the resale value of those homes. But if homeowners want to showcase a newly remodeled kitchen when selling their homes, they should be prepared for prospective buyers to ask who worked on the project. Fearing potential problems down the road, some buyers might be put off by homes that were remodeled by DIYers and not professional contractors. Renovating a home on your own can be a rewarding project for homeowners. But it's important that homeowners recognize the many benefits of working with professional contractors before making any final decisions with regard to who will tackle their next project.

The DIY movement has inspired many homeowners to tackle home repair and remodeling projects on their own. DIY projects can be rewarding, and many homeowners who have embraced the DIY movement have discovered talents they never





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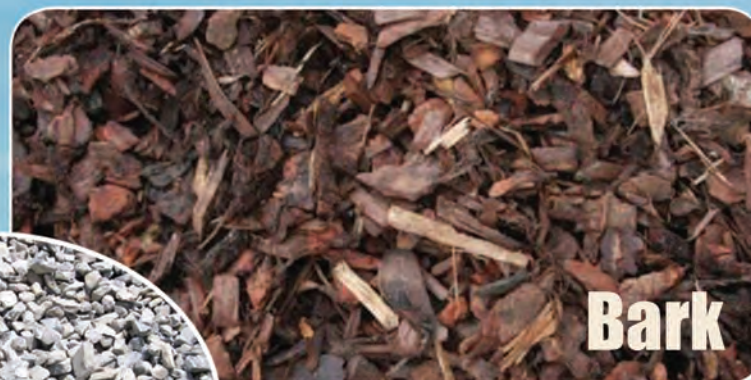
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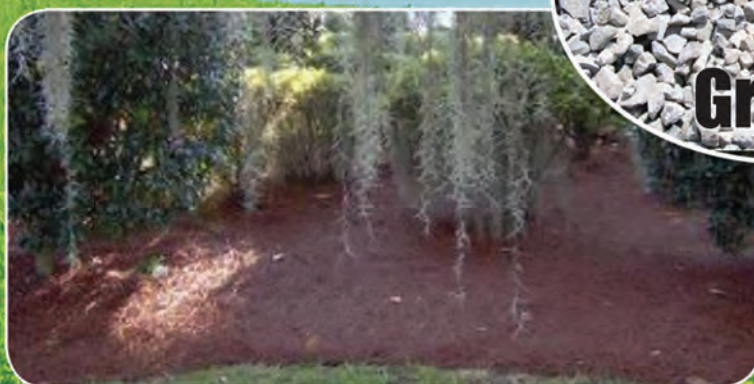
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# Home safety checks to complete today

A new kitchen or a bathroom remodeling job might be dream projects for many homeowners, but the right home improvement project at a given moment is not necessarily the most glamorous project. Sometimes safety upgrades around the house must take precedence over more popular projects.

Accidents or injuries can occur in any part of the home, but homeowners who take certain preventative measures can greatly reduce their injury risk. The security resource A Secure Life points out that more than 18,000 Americans die every year from injuries that take place in the home. Unintentional injuries account for millions of medical visits each year. Home injuries also are prevalent elsewhere in the world. In the United Kingdom, the Royal Society for the Prevention of Accidents reports that there are approximately 6,000 deaths every year that result from accidents at home.

Periodic inspections for potential hazards can keep everyone safe. The following are a handful of ways for homeowners to ensure their homes are as safe as possible.

**Check for sturdy handrails and prevent tripping hazards.** Falls are one of the leading causes of home injuries. Falls can be a particular threat for youngsters and the elderly. To help prevent falls, make sure that staircases feature sturdy railings and that there is ample lighting in walkways. Remove obstructions from frequently used paths inside and outside the home. In addition, insert nonslip padding beneath runners or throw rugs.

**Check for frayed wires or faulty outlets.** Address any electrical problems around the house, including frayed wiring and faulty outlets. Sparks can lead to fires, and poor wiring may cause unforeseen problems behind walls.

Repair or replace any loose or frayed wires on all electrical devices. Be sure that cords do not run under doorways or rugs. Replace outlets that are in disrepair and install ones with ground-fault current interruptors as an added precaution. If small children live in the home, use plastic safety covers over unused outlets.

**Practice window safety.** Young children are curious and do not always recognize the inherent dangers around them. Children excited to see the great outdoors may climb up to peer out windows, and open windows are falling hazards. Screens do not offer an adequate barrier against falls. Consider locking windows or use safety bars to guard against falls. Test to see how easily screens can be pushed out, replacing any that do not provide adequate resistance to curious youngsters' hands.

**Check smoke and carbon monoxide detectors.** Replace the batteries in smoke alarms and carbon monoxide detectors at least twice per year, and test them to make sure they're in good working order at least once per month. The National Fire Protection Association recommends replacing hard-wired smoke alarms every 10 years. Battery-operated alarms may need to be replaced even sooner. Many carbon monoxide detectors work for five to seven years. Check the back of alarms for a date stamp that indicates how old the product is and when it expires. Safety checklists are an important part of home maintenance. A proactive approach can prevent both injuries and damage to the home.





# Expect the unexpected when renovating a home

According to projections released in 2015 by Harvard University's Joint Center for Housing Studies, a growing number of people in the United States planned to renovate their homes in 2016. The report estimated that spending on remodeling and repairs in 2016 would climb 8.6 percent to \$310 billion, a figure that is close to the peak reached in 2006.

While it is still too soon to tabulate all of the figures from 2016, a quick glance at the data indicates renovations have increased across the country. And one only need travel through communities to see a greater number of contractors and homeowners working on homes.

Tackling any renovation project is an exercise in patience. Renovations can impede on daily activities and cause a certain level of upheaval in homeowners' lives. Homeowners planning renovations also may find that they must have some wiggle room when it comes to both their budgets and their expectations. Remodeling, particularly with regard to older homes, may unveil unforeseen issues that only arise in the face of the renovation.

So what can homeowners expect during a renovation? The following are a few issues that might arise during home improvement projects.

**Dirt and noise:** Homeowners can count on dust, debris and noise throughout the renovation process. Dust appears when walls come down or go up, and construction teams typically erect temporary walls or tarps to contain the debris. Air filtering systems also can limit dust particles. Noise is unavoidable. If it becomes troublesome, arrange to be outside of the home when the bulk of the construction is taking place.

**Delays or schedule changes:** Even the best contractors cannot control every aspect of the job. They rely on subcontractors and vendors to do portions of the work. Materials may not always arrive on time, or they may fall short of homeowners' expectations. This can push back the project schedule. Homeowners should hope for everything to be done on time, but it can be less stressful if homeowners anticipate delays and be a pleasant surprise if there are no delays.

**Hidden issues:** Contractors may uncover all sorts of issues that need to be addressed before a project can progress. Examples include the presence of asbestos (common in older homes), plumbing problems, incorrectly wired electrical systems, and leaks or moisture issues. These problems also can impact the cost of the project, so set aside some money in the budget for unforeseen expenses. Chances are you are going to need some extra money to handle a few surprises during the project.

It's important to expect the unexpected when embarking on home renovations. Budgeting for hidden costs, expecting delays and coping with the upheaval to daily schedules are par for the remodeling course. However, the end result is often well worth the time and effort.



**Homeowners often discover hidden problems when delving into renovations. Budgeting for remediation can help remove some of the stress of unexpected delays and concerns.**

# Budgeting home improvement projects

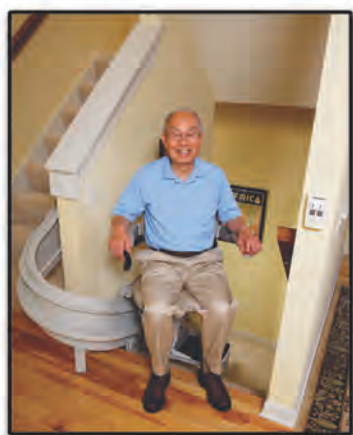


Home improvements can add value and aesthetic appeal to a home. However, to reap the rewards of a remodeled room, home addition or any home improvement project, homeowners will have to invest both their money and their time. Establishing a project budget can be helpful and prevent overspending. According to Visually, a marketing information service, nearly half of the homeowners surveyed said the cost of their renovation projects did not exceed their budgets. However, more than one-third of those surveyed reported going over budget on their projects. To keep costs down, consider hiring a contractor. He or she will have industry contacts and may be able to get materials at a lower cost. While you will pay for labor, working with a contractor greatly reduces both the time spent on the project and the risk of costly mistakes being made. In addition, think about the way you finance the renovations. Industry experts have found that homeowners who finance their home improvement projects with lines of credit end up spending more money on average than those who use their savings to fund projects. While it may be tempting to take out a line of credit for a home improvement project, spending only money you already have may be the more responsible route to take.



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## 3 tips to prepare to sell your home



According to Realtor.com, spring is the busiest and best season to sell a home. While a good home can find a buyer any time of year, homeowners might find the buyers' pool is strongest in spring and into summer. The reasons for that are many, ranging from parents wanting to move when their children are not in school to buyers wanting to move when the weather is most accommodating.

Because spring is such a popular time to sell a home, homeowners who want to put their homes on the market should use winter as an opportunity to prepare their homes for the prying eyes of prospective buyers. The following tips can help homeowners during the pre-selling preparation process.

### 1. Address the exterior of the home.

Winter can be harsh on a home's exterior, so as winter winds down, homeowners who want to sell their homes should make an effort to address anything that might negatively affect their homes' curb appeal. A study of homes in Greenville, S.C., from researchers at Clemson University found that the value of homes with landscapes that were upgraded from "good" to "excellent" increased by 6 to 7 percent. If it's in the budget, hire professional landscapers to fix any problematic landscaping or address any issues that arose during the winter. Homeowners with green thumbs can tackle such projects on their own, but hiring professionals is akin to staging inside the home.

### 2. Conquer interior clutter.

Clutter has a way of accumulating over the winter, when people tend to spend more time indoors than they do throughout the rest of the year. Homeowners who want to put their homes on the market in spring won't have the luxury of waiting until spring to do their "spring" cleaning, so start clearing any clutter out in winter, even resolving to make an effort to prevent its accumulation throughout winter. Just like buyers are impressed by curb appeal, they are turned off by clutter. The Appraisal Institute suggests homeowners clear clutter out of their homes

before appraisers visit, and the same approach can be applied to open houses. Buyers, like appraisers, see cluttered homes as less valuable. In addition, a home full of clutter might give buyers the impression, true or not, that the home was not well maintained.

### 3. Eliminate odors.

A home's inhabitants grow accustomed to odors that might be circulating throughout the house. Pet odor, for instance, might not be as strong to a home's residents as it is to guests and prospective buyers. Because windows tend to stay closed throughout the winter, interior odors can be even stronger come late-winter than they are during the rest of the year. A thorough cleaning of the house, including vacuuming and removal of any pet hair that accumulated over the winter, can help to remove odor. In the weeks leading up to the open house, bathe pets more frequently, using a shampoo that promotes healthy skin so pet dander is not as prevalent. Open windows when the weather allows so more fresh air comes into the home.

Spring is a popular and potentially lucrative time to sell a home, and homeowners who spend winter preparing their homes for the market may reap even greater rewards.



**Eliminating pet odors, including those associated with pets, can help homeowners prepare their homes for prospective buyers.**



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# Steps to take before an appraiser's visit

**H**omeowners unfamiliar with the appraisal process might not know if there is anything they can do to make the process go more smoothly. While certain variables involved in the appraisal process, such as location of the home and the value of surrounding homes, are beyond homeowners' control, the Appraisal Institute recommends homeowners take the following steps before an appraiser visits their home.

**Clean the house.** A dirty home that is full of clutter will not make the best impression on appraisers. Dirty homes may be vulnerable to insect infestations that can lead to structural problems with the home. While a dirty home is not necessarily an indicator of infestations or a reflection of a home's value, a clean home will create a stronger first impression with the appraiser.

**Make any necessary repairs ahead of the appointment.** Homeowners who have been putting off repairs should make them before the appraiser arrives. Homes with repairs that still need to be made will likely be valued less than similar homes with no such repair issues. Though repairs can be costly, investing in home repairs will likely increase both the appraisal and resale value of the home.

**Obtain all necessary documents before the appraiser arrives.** Homeowners who have certain documentation at the ready can speed up the appraisal process. Such documentation may include a survey of the house and property; a deed or title report; a recent tax bill; if applicable, a list of items to be sold with the house; purchase history of the home; and the original plans and specifications of the home.

**Inform the appraiser about recent improvements.** Homeowners can inform appraisers about any recent improvements to the home and the cost of those improvements. The value of home improvements with regard to a home's appraisal value vary depending on a host of variables, but having such information at the ready can help appraisers make the most informed appraisal possible.



# How to fix that sticking door



Nearly everyone has experienced a sticking door that just will not close properly. This problem may become more noticeable when temperatures rise and humidity contributes to the swelling of wood doors and frames.

According to The Family Handyman, a home improvement resource, the standard remedy for alleviating a sticking door is to remove the door and pare down the edges that are rubbing so that the door will once again swing freely. While this can solve the problem, it can be a hassle, as it requires refinishing the pared-down edge and rehanging the door. Try these shortcuts first before creating more work than might be necessary.

**Identify the problem area and rub it with a dry bar of soap.** This should reduce friction and allow the door to close more easily.

**Remove humidity** with a dehumidifier or by running an air conditioning unit.

**Check for loose hinges or sagging around the hinge.** Tighten the fasteners to sure up the door and create better alignment.

**Spray the hinges with lubricant** if you suspect sticking is originating because of squeaky hinges.

**Look for obstructions at the bottom of the door.** Is the door dragging on carpeting or being caught on something on the floor? It may be a matter of simply clearing away the obstruction.

# Pitch in and save money

Home improvement projects can be expensive. While the size and complexity of a project will affect how expensive the project is, homeowners can expect to shell out a pretty penny when they renovate or remodel areas of their home.

According to HomeAdvisor, an online resource for homeowners looking to connect with home improvement, maintenance and repair professionals, the average bathroom remodeling project costs \$9,348, while the average home addition costs slightly less than \$41,000. But renovation-minded homeowners need not reconsider their commitment to remodeling, as there are various ways to cut the costs associated with home improvement projects.

One such way is for homeowners to pitch in and do some of the work themselves. Calculating labor costs can be difficult, as such costs can vary greatly depending on the project, the contractor and the amount of hired help that contractor intends to employ. However, some estimates suggest labor will account for anywhere from 25 to 50 percent of the overall cost of the project. So it's no surprise that homeowners can save themselves substantial amounts of money by doing some of the work themselves.

Homeowners who intend to do some of the labor themselves should discuss this plan with contractors during the vetting process. Before hiring a contractor, make sure homeowners' expected labor contributions are clearly defined in the contract.

While it's best to leave the most complicated parts of a project to the professionals, homeowners can pitch in during the following phases.

**Demolition:** Demolition involves more than picking up a sledgehammer and swinging away. Some demolition projects are best left to the pros. For example, any projects that involve exposure to hazardous materials are risky and therefore best left to experienced laborers. However, many homeowners are capable of safely and effectively pulling cabinets from walls, removing flooring or knocking down drywall. Homeowners unsure of how to approach demolition tasks can ask their

contractors to demonstrate the proper technique so the demolition is done right and on time.

**Salvage:** Removing debris and items that will no longer be needed once the renovation is complete is another way homeowners can pitch in. Homeowners remodeling their kitchens may be replacing their existing stoves and refrigerators and hoping to donate these items. In such instances, driving the items to the donation site or arranging for them to be picked up rather than taken off the premises by the contractor or his employees can cut labor costs, as it allows laborers to keep working toward the end goal rather than requiring them to leave the work site to drop unwanted items off.

**Cleanup:** Homeowners also can save costs by cleaning up after the contractors at the end of each workday. Speak with the contractor about cleaning up the site each day, asking him or her what can be discarded and what must remain on-site. Home improvements are costly. But homeowners who are capable of pitching in can greatly reduce the overall cost of their next renovation project.



**Homeowners capable of pitching in on home renovation projects can save substantial amounts of money on labor costs.**





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