

A photograph of a modern, bright living room. The room features large windows that let in plenty of natural light. The ceiling has exposed wooden beams, and a large, textured, cylindrical pendant light hangs from the ceiling. In the foreground, there is a white, curved coffee table with a vase of dried flowers on it. To the right, there is a wooden armchair and a wicker side table. In the background, there is a light-colored sofa with several pillows. The overall atmosphere is warm and inviting.

at HOME in Helena

**CHOOSING THE RIGHT
MORTGAGE LENDER**

**THINGS YOU NEED TO BE
PRE-APPROVED**

**HELENA HOUSING
MARKET LOOKING UP**

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Light, white and oh-so stylish

Independent Record | helenatv.com

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Plants for window boxes

Window boxes make for the perfect design elements to the exterior of your home. With the right flowers, they can serve as a downright stunning focal point of your backyard. Whether you choose a collection of colorful annuals spilling over your box or a row of cute miniature flowers, window boxes are sure to catch some attention this spring.

Before filling your boxes, it is important to know the growing habits and requirements of the plants you plan to use. Factors such as sunlight, shade, watering and bloom time all must be taken into consideration.

They key to any awe-inspiring window box is to have fun. Don't be afraid to let your creativity shine as you build your collection of flowers.

SUNLIGHT

If your window box is exposed to full sunlight, you have a bevy of flower options at your disposal. From vinca to marigolds, you can find flowers with gorgeous combinations of green foliage and colorful petals.

Geraniums are low-maintenance bloomers that can generally reach about 12 inches tall — the perfect option if you're looking to add a little height to your flower box.

A slightly shorter option that is just as colorful is the petunia. These beauties grow to a height of 4 to 12 inches, and like the geranium, come in a trailing variety that can help you put together a flower box overflowing with vibrant colors.



SHADE

If your window box will be located in partial or full shade, be sure to choose shade-loving plants such as impatiens, begonias or caladium for maximum impact. All of these varieties are available in a full range of colors and tones, making your job of matching the flowers to the hue of your home an easy one.

Find flowers that give off pops of bright pinks and purples if you're looking to make a dramatic statement near your home's entry or any other prominent spot. Be sure to maintain your flowers throughout the year to keep your widow boxes in striking form.





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How to choose the right mortgage lender

Buying a home is likely the biggest financial purchase you'll ever make

Once you have found the home of your dreams, most buyers are eager to close the deal as soon as possible. The problem? Finding the right mortgage lender can be time-consuming. Seasoned lenders with excellent customer service skills will help the process to go smoothly. They are willing to spend as much time as possible to explain them to you and they take pride in guiding you through what could be a confusing process. They strive to keep your best interests and financial priorities in mind.


Seek local lenders - Finding a mortgage lender in your community is always the best option. Interest rates vary on a daily basis. A local lender will know the rapid changes happening in the community's housing market and will understand how these changes might affect you. For example, on a 30 year fixed rate mortgage of \$200,000 at 5% interest, you'll pay a total of \$186,511.57 in interest. On the same loan at a rate of 4.50%, you'd pay \$164,813.42 in total interest - \$21,687.57 less!

Take advantage of personal referrals - Be sure to ask friends and family members for referrals to loan officers who gave them good, professional service and helped them find the most competitive loan products. Always keep in mind, buying a home is likely the biggest financial purchase you'll ever make. You deserve to be treated as a very special customer when you are spending that kind of money.

Lastly, do some advance research on your loan options prior to meeting with a prospective mortgage professional. It will help you determine whether he or she is truly concerned about your needs and will clue you in on the right questions to ask. Basic knowledge about the financing process will help you make a sound assessment about a mortgage lender's skills and abilities, and will make the whole process easier and more efficient.




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5 Things you need to be pre-approved for a mortgage

While idly shopping for a home may be pleasant, serious homebuyers need to start the process in a lender's office, not an open house. Potential buyers benefit in several ways by consulting with a lender and obtaining a pre-approval letter. First, they have an opportunity to discuss loan options and budgeting with the lender. Second, the lender will check on their credit and alert the would-be buyers to any problems. Third, the buyers learn the maximum they can borrow and therefore have an idea of their price range. However, all buyers should be careful to estimate their own comfort level with a housing payment rather than immediately aiming for the top of their spending ability. Lastly, home sellers expect all buyers to have a pre-approval letter and are more willing to negotiate with people who have proof that they can obtain financing.

Pre-qualification Vs. Pre-approval

A mortgage pre-qualification can be useful as an estimate of how much you can afford to spend on your home, but a pre-approval is much more valuable because this means the lender has actually checked your credit and verified your documentation to approve a specific loan amount (usually for a particular time period such as 90 days). Final loan approval occurs when you have an appraisal done and the loan is applied to a particular property.

1. Proof of Income

"No verification" or "no documentation" loans are a thing of the past, so all borrowers need to be prepared with W-2 statements from the past two years, recent pay stubs that show income as well as year-to-date income, proof of any additional income such as alimony or bonuses and your two most recent years of tax returns.

2. Proof of Assets

You will need to present bank statements and investment account statements to prove that you have funds for the down payment and closing costs, as well as cash reserves. An FHA loan requires a down payment of as low as 3.5 percent of the cost of the home, while conventional home loans require 3 to 20 percent, depending on the loan program. If you receive money from a friend or relative to assist with the down payment, you will need a gift letter to prove that this is not a loan.

3. Good Credit

Most lenders today reserve the lowest interest rates for customers with a credit score of 740 or above. Below that, borrowers may have to pay a little more in interest or pay additional discount points to lower the rate. FHA loan guidelines have tightened in recent months, too, so that borrowers with a credit score below 580 are required to make a larger down payment. Most lenders require a credit score of 620 or above in order to approve an FHA loan. Lenders will often work with borrowers with a low or moderately low credit score and suggest ways they can improve their score.

4. Employment Verification

Your lender will not only want to see your pay stubs, but is also likely to call your employer to verify that you are still employed and to check on your salary. If you have recently changed jobs, a lender may want to contact your previous employer. Lenders today want to make sure they are loaning only to borrowers with a stable employment. Self-employed borrowers will need to provide significant additional paperwork concerning their business and income.

5. Documentation

Your lender will need to copy your driver's license and will need your Social Security number and your signature allowing the lender to pull a credit report. Be prepared at the pre-approval session and later to provide (as quickly as possible) any additional paperwork requested by the lender. The more cooperative you are, the smoother the mortgage process will be.

Next steps

Once you have gathered all the required documentation, it is time to look and apply for the best mortgage rates.

The Bottom Line

Consulting with a lender before you start the home buying process can save a lot of heartache later, so gather your paperwork or print some recent statements off your online bank accounts before your pre-approval appointment and before you begin house hunting.

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What side are you on?

Whether your home is outfitted with vinyl, fiber cement board, wood or aluminum, here's your know-it-all guide to patching and replacing siding.

By Lisa Iannucci | CTW Features

Siding is supposed to last for decades, weather-stripping your home and protecting it from wind, rain, hail and other weather damage. But if the siding (also called cladding) is not properly maintained, or if your area is prone to severe weather, it can take a serious beating, break down and, in time, need a complete overhaul.

How, or even if you repair or replace the siding will depend on the material. Vinyl is the most common siding material in the United States, but it can also be made of fiber cement board, wood and aluminum. "Wood is a shrinking category that is comprised largely of cedar, then there's also brick and stucco," says Dan Parks, senior product manager of vinyl products at Ply Gem, Cary,



North Carolina. "Metal siding is a niche product that's largely sold in the west."

Vinyl siding does not require painting or caulking, and only requires periodic cleaning with mild soap and water. And with vinyl siding there are no maintenance worries associated with rotting, cracking or insect damage. However, Parks says the most common reason that homeowners repair or replace siding is damage from major

hailstorms. In severe storms, hail can break holes or cracks into the siding. "You can run a lawnmower into the siding and it doesn't damage it," Parks says. "That's the beauty of vinyl siding. If it's nailed properly for your locale and wind resistance, it's one of the few products that will never loosen or go bad. If it does, it's pretty easy to repair."

If your vinyl siding has been damaged, all it takes is a \$5 unlocking tool to replace a panel. "You unlock the bottom of the panel above the one you want to replace," Parks says. "Pull the nails out, unlock it and put a new one in and reengage the locks. If you're reasonably handy and have roofing nails, a hammer and an unlocking tool, you can fix it."

The cost of a complete replacement of vinyl siding depends on a variety of factors, including location, but Parks says that most homeowners won't do a complete vinyl siding replacement job. "It's more of an aesthetic decision," he says. "If you have enough damage and the siding is 25 years old, you might do an entire replacement, but most homeowners replace the side that the color is wearing down."

A complete residing will cost more in Chicago than it will in Alabama. "It will also depend on whether or not your siding is even available," said Stephanie Dahlberg of Boss Roofing Siding Experts in Rock Falls, Illinois. "The siding market is continually changing and color options are changing as well. Even if you have a different material, say aluminum, it can oxidize over time and change the color, so you need to know if it's available [for replacement]."

On the contrary, fiber cement siding isn't so easy to repair or replace. Anthony Ferrara, president of the North East Remodeling Group Inc. in Poughkeepsie, New York, explained that wood siding can blister, shrink and mold. "For some of the problems, you can remove that piece and put a new piece in," he said. "But you can't see the exposed nail. It's not easy to knock out the panel or put it back in. But when it's all split and there's nothing you can do or the product is past


its life span, it's time to replace it."

Ferrara also says fiber cement is also very durable and impervious to termites, woodpeckers and other pests. "It resists rotting, warping, and cracking and will withstand extreme weather including rain, snow, hail, hot sun and even hurricane-force winds," he said. "That's why hurricane and tornado prone areas in the U.S. specify the use of fiber cement siding in their building codes. However, most fiber cement problems are due to the homeowner's lack of maintenance. There's a laundry list of requirements to be followed for the product to live up to its capabilities. With cedar siding, the maintenance required adds thousands to the overall cost. You will need to paint or stain cedar siding every 3-5 years, and periodically repair or replace the shingles or panels." Cedar siding can run \$5 to \$7 per square foot. "If you have to repair or replace fiber cement siding, the cost can run you from \$200 to \$35,000," he said.

Before you begin any vinyl siding repair or replacement project, Ferrara urges homeowners to check their siding warranties. "Most vinyl siding today has, by far, the best warranties," he said. "All have a lifetime warranty, which covers any manufacturing defect and can come with a hail damage warranty. If it's physical damage and you know what caused it or if you think there is a defect in the product check the warranty because you may be covered."

For more information on vinyl siding, visit the Vinyl Siding Institute at <https://www.vinylsiding.org>.

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Doubling the purchasing power of 62+ homebuyers

The Federal Housing Administration (FHA) HECM for Purchase program was created in 2009; but more Realtors and homebuilders are just now learning how it enables those of us 62 and over to buy our next Dream Home for roughly 50% of the selling price (based on the age of the youngest buyer-borrower). And we'll never make a monthly mortgage payment as long as we live in the home. The FHA's HECM for Purchase, or H4P, isn't new; but it's not widely known - yet! Realtors and Builders, like those featured in the recently completed www.Best50PlusCommunities.com.

When 62+ home buyers read or hear about HECM for Purchase, or H4P, often their first response can be, "It sounds too good to be true, but it is true!", says DeWolf. Most 62+ homeowners have been in their present homes for a long time and as a result have substantial equity built up. So, when they find their Dream Home and theirs is sold, the net equity they realize usually more than covers the require (one-time) borrowers funds; and they receive an H4P loan from an FHA-approved HECM lender for the rest - like the couple in the commercial, George and Dolores. And, as long as they live in/maintain the home as their principal residence, pay their Real Estate Taxes and Homeowners Insurance (at they do now), they live in their new home, mortgage payment-free. The H4P loan is Non-Recourse; so the home can never be taken away from them!

With present, pent-up and intensifying demand, your current home, once on the market, will see more activity and likely

offers sooner than you ever would have imagined! As a result, serious 62+ buyers and sellers are building their 2015 strategies around the HECM's special benefits. Knowing the growing Colorado demand for move-up homes, they've priced and listed their current/departure homes aggressively, giving them flexibility to react to market conditions. So positioned, they can even adjust their initial list price to secure a prompt sale. They can do this because they're assured of buying their next home for less, only needing to bring (based on the age of the youngest buyer-borrower) 44%-55% of the final sales price of their Dream Home, from the proceeds of their home's sale or from other personal assets.

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Avoid grilling mistakes

The smell of the barbecue grill is one of the hallmarks of the springtime. The sizzle of the hot grate and the crackling of the charcoal let you know the winter season has officially ended.

As you being inviting friends over for a spring and summer filled with great food and better company, now is a good time to refresh your common grilling practices.

By now you probably have a grilling routine that you follow with every cooking session. True grilling experts are meticulous about the cleanliness of their grills, as well as the quality of their tools.

But there are several common grilling mistakes that even the most grizzled grilling professionals commit from time to time. Check out our list below to see if you've ever been guilty.

LOW-QUALITY TOOLS

You can't grill effectively without the right tools — plain and simple. Are your spatulas rusty and warped? Is your grill brush caked in residue? If so, it's time for an equipment overhaul. Choose spatulas, tongs and grill cleaning tools that are made of durable materials, such as stainless steel.

Choose durable, heavy-duty tools with long handles for maximum safety when you're reaching across the coals. Find tools that are dishwasher-safe to make cleaning up a breeze.

DIRTY GRILL

When was the last time you cranked your burners to high after a cook to burn off some of the grill residue? This is good practice to maintain your grill and enhance the taste of your food. Make sure you clean your grill before and after each cook.

Scrape out any excess ash or grease under the grate. This will keep your flames flowing strongly instead of being snuffed out by blockages. Consider deep-cleaning your grill a couple of times per year. This entails scrubbing the stainless steel and scraping all food scraps off the sides and bottom of the grill.

FORGETTING TO PREHEAT

A common grilling mistake is not being patient enough before adding food to the grill. Just like an oven, you must give your grill about 15 minutes to warm up. Use the temperature gauge to decide when to put on the meat. Experts recommend most foods be cooked in the 300- to 400-degree range.

Depending on what you're cooking, it's generally a good idea to immediately turn your burners down to low after you add the meat. This low-and-slow approach will result in juicier meats.



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Helena housing market looking up



JAMES DEHAVEN
Independent Record

Helena’s real estate market is so red-hot, people are having to build the dream homes they couldn’t find to buy. That’s according to area contractors and Realtors who credited low interest rates, coupled with a continued rebound from the Great Recession, for a recently resurgent real estate market in and around the Queen City.

Sussex Construction CEO Ron Bartsch -- whose Helena-based company has built single family homes, condos and commercial developments in the area for two decades -- said the low inventory of existing housing stock has many prospective home buyers looking beyond the traditional turnkey tract home.

His descriptions of that trend could hardly be more effusive.

New condo developments are “absolutely on fire,” Bartsch said. Homes in the \$260,000 range, slightly above Helena’s average home price, are “exploding.”

In fact, Bartsch said prices for everything -- including the high-end seven-figure homes his company builds -- are on the rise.

It’s a trend he’s betting will continue, thanks in part to increases in the cost of raw land and construction materials fueled by housing rebounds around the country.

“Interest rates are ridiculously low and a lot of people are getting back on board now, post-recession,” Bartsch said. “That helps, because if you can afford to sell your house in (Los Angeles), you can afford to move to Helena.”

Home price and sales data provided by the Helena Association of Realtors seems to support that optimism, showing a

below-average tally of active listings and above-average sales prices over the first three months of 2016.

That same data shows Realtors topped four-year average sales figures in March, moving most of those homes after little more than a month on the market.

Mark Simonich, executive director of the Helena Association of Realtors, said some of those figures can be chalked up to a typical housing market thaw that tends to roll around as the calendar turns to spring.

But as the market continues to stabilize, Simonich predicts

buyers will keep looking to upgrade their digs, which would be good news for builders like Bartsch.

Given current interest rates, and Helena’s traditionally steady, government-driven economy, he figures the state capital’s housing forecast should remain bright for years to come.

“I would say the market for homes is doing very, very well right now,” Simonich said. “Realtors are staying very busy. “I would expect, based on what we’ve been seeing, that we’d see the same trend.”

“ Helena’s real estate market is so red-hot, people are having to build the dream homes they couldn’t find to buy. ”

Get decked out for spring

By Erin Chan Ding | CTW Features

It's been covered with snow for a few months, a behemoth in the backyard doused in white powder.

Or perhaps it's just been laying bare, the patio furniture that's usually atop it piled inside during the winter.

But soon, as the snow disintegrates and the weather warms, the deck reappears, calling to you to come hang out and have a barbecue.

Yet, when this outdoor oasis appears again after a few months of snow or pounding rain, give it a little love – a re-finish or even a re-build – and it'll embrace you back as you spend spring and summer days lounging on it.

WHEN TO RE-FINISH YOUR DECK

When the stain on your deck begins to peel and fade, it's likely you'll need to re-stain, also known as re-seal or re-finish, the deck.

Maintaining the deck stain seals the wood from harsh weather and keeps the wood looking new, says Paul Binkowski, the owner of PB Decorating in Streamwood, Illinois, who's been staining and re-staining decks in Chicago and its suburbs for a dozen years, adding that without re-finishing, the wood on decks will "start to tannin and turn grayish and brown. And then pores start opening up, and the wood starts blistering up, and then there's water getting in, and then all of a sudden, you have rotting issues."

Nowadays, most stains are designed to last an average of about two years.

Still, Brian Matthey, a painter with Alger Decorating in Palatine, Illinois, and for his own company, Generation Paintings, in Lake Zurich, Illinois, says along with rain and snow, the way the sun hits the deck, as well as how much foot traffic tramples on it may necessitate a more frequent refinishing of the deck.

If you have a brand new deck, Binkowski recommends waiting a year before power washing and re-staining it.

"The moisture has got to come out of the wood, and it needs to dry," he says. "If you stain it too early, or right away, you're

going to have peeling issues. It's like putting a bag over your face, and you're trying to breathe, and you can't. Any fresh wood needs to be exposed to the elements, so it has the weathering for that full year."

HOW TO RE-FINISH YOUR DECK

If you're inspired to re-finish or re-stain your deck on your own, go for it, say professionals like Binkowski and Matthey. But they also advise you to know exactly what steps are involved before you start.

Before applying the stain, be sure to power wash the deck. Simply trying to clean the deck with soap and water won't be enough, says Binkowski. (The exception is if you have a composite deck with a material like Trex, which Josh Murawski, owner of Murawski Construction in Lombard, Illinois, says only needs to be cleaned off with a water hose.)

Run the pressure washer at a minimum of 3,500 pounds per square inch, or psi, because, Binkowski says, "you want some force to clean the wood." He adds that a pressure wash will open up pores in the wood so they can be best equipped to absorb the new stain.

Afterward, sand down rough spots, especially on the floor of the deck (to avoid splinters), Matthey recommends, and wait at least a day and a half after pressure washing to stain the deck.

As for the actual stain, homeowners typically choose from four kinds: transparent, semi-transparent, semi-solid and solid stains. Binkowski says homeowners can go from a more transparent stain, which will show off the grain of the wood without adding color, to semi-solid or solid, which adds color to the deck the way paint would. He said trying to do the reverse – going from a solid to transparent – is far more difficult. Someone already using a solid stain, however, can replace one solid color with another, such as turning a deck from blue to burgundy.

Experts recommend two coats of professional grade stain, such as those made by Cabot and Sherwin-Williams. Binkowski also recommends using paintbrushes (a 4-inch brush should do) to apply the stain instead of a sprayer, saying a paintbrush ensures the stain gets absorbed fully into the wood, including

the sides of the floorboards, railings and spindles.

"It's like a tattoo," Binkowski says. "You can take a black marker and write on your arm, but if you take a needle, it's not going to come off after 100 showers. You're working the stain into the wood versus just laying it on the surface."

REBUILDING YOUR DECK

Yet, sometimes even staining can't save a deck.

Do a spot check all around your deck, says Murawski, and if you spot splitting on just one or two boards, they may be able to be replaced. However, if the deck feels spongy or puddles of water start forming, after rain, it's a signal of a sagging deck and rotting wood.

"It might be cost-effective to just replace a few boards," Murawski says, "but if you're going to replace five boards one year and 10 the next year and 15 the next, you might as well do the whole thing right away."

Murawski says homeowners typically choose between woods like pressure-treated pine and cedar for decks; he says cedar has a "much classier look" but is also more expensive.

He's also had clients opt for composite decks, which is easy to maintain because of its synthetic material but also twice the cost of a conventional cedar deck. Some have even chosen a hardwood called Brazilian Ipe, which Murawski says has a burn value that's comparable to concrete; his team goes through about 20 drill bits every time they're building a deck made of Brazilian Ipe and has seen homeowners spend more than \$30,000 for Ipe wood decks.

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Don't step on the cracks

Repairing cracks prolongs the life of driveways and sidewalks

By Marla R. Miller | CTW Features

Whether for aesthetics, safety or to protect your investment, fixing cracks in sidewalks and driveways may not rank among the showiest – or most exciting – home improvements.

But it is important and necessary to address cracks to extend the life of a driveway or sidewalk because it is much more expensive to put in a new one.

Spring is the ideal time to tackle such repairs since it is after the winter thaw in northern climates and before the heat of summer. Over time, as the ground shifts and water permeates cracks in both concrete and asphalt, the strength of the base becomes compromised and leads to cracks, crumbling, heaving and potholes.

There are a variety of products available at big box retailers and home improvement stores, from concrete caulk to asphalt sealer that can be used by do-it-yourselfers to complete minor jobs.

Concrete is a material that cracks by nature, so homeowners should accept that if they decide to install, repair or redo a concrete driveway, says Tom Morelli, owner and president of Suburban Asphalt Concrete Co. in Lynbrook, New York.

Control joints help the concrete to move and relieve the pressure that leads to cracking, but it's still prone to minor cracks due to the ground shifting, moisture and temperature changes.

"Concrete is a funny material," he says. "Once it cracks, it has either settled or it's age. There's nothing wrong when you get a hairline crack, that's the nature of the beast."

Morelli has been in the business for more than 30 years and does limited repair work because it is hard to get the repair to last. It doesn't hurt for the homeowner to caulk cracks in concrete, but it will only last about sixth to eight months, especially in colder climates.

"When it comes to the aesthetics, you can never match the color of concrete," Morelli says. "You're better off doing something like that on your own. If the homeowner takes it upon himself, it's on them, not the contractor."

Kent Home Services, a division of Kent Companies, a third-generation residential and commercial concrete company with locations throughout the country, provides a variety of repair services including mudjacking. It's a technique that lifts a sunken concrete slab by pumping a grout through the concrete, effectively

pushing it up from below to level it.

"It's a very cost-effective repair for concrete that's shifted, slightly sunken, or a trip hazard that's heaved up," says Jeff French, division manager for Kent Home Services.

Not only is it half the cost of replacement and keeps concrete out of dump sites, raised concrete can be used almost immediately. New concrete pours cannot be walked on for several days and take a month to fully set.

Generally if a crack exceeds 1/8 inch in width or is leaking water at any width, it is time for a repair. French manages the residential crews that perform concrete raising, concrete removal and replacement as well as crack injections in both Grand Rapids, Michigan, and the Detroit metro area.

"If you repair cracks, it will prolong the integrity of your driveway, your sidewalk, your patio," French says. "You shouldn't let them go because they're eventually going to come apart because of water and moisture. Over time, that can erode or deteriorate under the concrete and allow the concrete to settle or wash out, then it will just break apart and you're facing replacement cost versus a \$20 tube of caulk."

DIY caulk only seals the crack, it doesn't hold the two pieces together, French says. Some cracks require mending, which is more of a structural repair.

"That's a little harder," he says. "You really need to have a diamond wheel or cut or grind out the crack so it's a little more difficult for a DIY situation."

Most companies offer free estimates so it never hurts to get a professional opinion on what to do, whether that's a DIY fix, hiring a company to repair cracks or planning for a complete replacement.

Seek out a reputable company and get several quotes if it's a major fix.

If your driveway is crumbling, has heaved or is no longer holding up, then it may be better to replace it. The same applies if there are major drainage issues and it's allowing water to seep into the subsoil around your home.

Aesthetically, there are many options for concrete driveways and sidewalks when it comes to color and stamps, including stamps that look like brick and hardwood flooring, French says.

If money isn't an option, heated sidewalks and driveways melt snow but are expensive to run.

Generally concrete outlasts asphalt, but asphalt is the cheapest option. And it isn't necessarily cheap. In 2014, Angie's List members nationally reported an average price of \$5,308 to pave an asphalt driveway, and Costhelper.com reports a range of \$2,300 to \$10,300.

Asphalt is smoother and better for long driveways or steep grades, but it's also prone to deteriorating from tree roots and freeze-thaw cycles. Like concrete, water seeps into cracks and freezes and causes the asphalt to expand and contract and eventually start to crumble.

"If you leaves cracks untreated, it's not an if, it's a when are you going to have to replace the asphalt," says Scot Leggett, owner of Leggett Asphalt, serving the greater Portland, Oregon, area.

A weekend spent patching and sealing can extend the life of the blacktop and improve the curb appeal and value of your home. There are different products available for filling cracks in asphalt driveways, including ones that come in pourable-liquid squeeze bottles, caulking tubes and preformed rolls. Selecting the right filler depends on the size of the crack. Potholes, deep depressions and crumbling areas may need a cold patch.

An asphalt driveway should last an average of 15 to 20 years. Beyond regular cleaning, crack filling and seal coating, there are cases when it's better to call in a professional. Products sold at big box stores don't hold up as well as materials used by professional pavers, Leggett says.

"We router out the crack, clean the edges and open it up a little bit and then we have an elastic, hot pourable crack filler heated to 400 degrees" he says. "It cools almost immediately and that product is far superior to the cold-pour method."

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Even in warmer climates, grass can grow up through cracks. Damage from ultraviolet rays, oil stains and general wear and tear are other good reasons for sealing asphalt driveways.

Asphalt driveway sealer should be applied within sixth months of installation and every one to three years thereafter. In colder climates, it's good to apply sealant once per year to protect the top layer.

"A type of crack I get called out for quite a bit is upheaval of the asphalt from tree roots," Leggett says. "Filling that crack is not going to stop it from upheaving. That (root) needs to be removed or shaved down and that section needs repaved."

For new asphalt driveways, Leggett recommends paying the extra money and having 3 inches of asphalt put down rather than the standard 2 inches.

"The only extra cost to the customer is the cost of the raw material," he says. "It's going to last longer and it's really the best bang for your buck to spend that little bit extra and go with the deeper asphalt."

Deciding on asphalt or concrete mainly comes down to personal preference, cost and aesthetics.

Finished concrete is double the cost of asphalt and colored or stamped concrete can cost five times as much, Leggett says. When it comes to strength, three inches of asphalt is equivalent to seven inches of concrete.

Porous asphalt is becoming more popular, especially in the northwest due to the amount of rain and drainage issues. The water drains through the asphalt, into a stone bed and slowly into the ground.

"I've done several of them and it does work," he says. "It's a little more porous to the eye, but it still has the smooth drivability."

Although 90 percent of driveways in the United States are either asphalt or concrete, other options include crushed stone, gravel, cobblestone and interlocking concrete pavers in a variety of patterns. Prices range from \$1 per square foot for stone and gravel to \$13 or more for cobblestone paving.

The professionals say permeable paver stones and brick pavers are growing in popularity for driveways, patios and walking paths, but they are much more expensive. Having worked with both concrete and asphalt, Morelli recommends asphalt.

"I have blacktop in my driveway," Morelli says. "I always have and I always will. You get the best value for your dollar with blacktop. Add cobblestone on the edging, it looks nice. Blacktop is also a better material today. It doesn't have all the flaking and scaling. All the chemicals today really take the finish off the top of concrete."

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7 Smart stylish ideas for small kitchens

By Carley Lintz | CTW Features

The biggest renovation you can make to your home this spring may just be right under your nose – or, rather, your feet. Although carpet often gets a bad rep for being old fashioned, the right carpet or area rug can be a great modern upgrade.

Bigger may be better, but for many Americans today mirco is the way to go. Millions of people – from millennials to baby boomers – are embracing the culture of living with less.

This lifestyle of the teeny-tiny is epitomized by the “microkitchen” trend – cooking in small kitchens by choice rather than just because it’s all you can afford. But just because the space is the size of a dorm room doesn’t mean that people are settling for hot plates to whip up a meal.



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“A lot of the people do not want to sacrifice the technology in kitchen appliances,” says Lou Lenzi, director of industrial design for GE Appliances. “Just because you’re now in an urban setting and a smaller space, that doesn’t mean you want to give up that ability to prepare a great meal and having the latest appliance technology available to you. It’s just packaging it in a smart format.”

At GE Appliances, Lenzi is helping to develop and design appliances specifically for use in the cramped quarters of microkitchens. These designs include drawer-based appliances like microwaves, conventional ovens, convertible refrigerator/freezers and dishwashers. While these concepts still are in the prototype phase, there are other ways to make the most of a small kitchen. Consider these seven tips:

1. THINK CREATIVELY ABOUT STORAGE

The space behind cabinet doors, on the walls or even the ceiling can all be turned into storage spaces. Just add a few hooks and it becomes the perfect place for hanging cooking utensils. Or instantly free up precious counter space by hanging knives from a magnetic strip on the wall. With small spaces every inch is precious real estate – and potential storage space — so make the most of it.
2. ORGANIZE THINGS BY USE

Small spaces also require quite a bit of organization. Instead of rummaging through drawers and cabinets every time you need to find a saucepan, store cookware by how and when you use them. If you don’t do a lot of slow cooking, put that crock pot on a higher shelf than your mixing bowls. Smart organization will save you both time and space.

3. OPEN UP YOUR SHELVEING

Switching from closed cabinets to open shelving can help reduce visual bulk, thus making the space feel less cramped and cluttered. With floating shelves or glass door cabinets, your canisters and jars can be part of your décor and close at hand when cooking.
4. INVEST IN MOBILE STORAGE

Movable islands or rolling carts are a great way to create additional counter space and storage to your kitchen. This mobility also allows you to shift it from room to room as needed during a party or large event.

5. USE COLOR TO BRIGHTEN THINGS UP

Color choice is especially important in cramped quarters. Dark, heavy colors like black can make a space appear smaller because they absorb light. Whites or brighter tones, on the other hand, help open a space up.
6. ADD MULTIUSE FURNITURE

Furniture with more than one use is a smart choice for small kitchens. Look for things like a folding table with leaves that can be used as a small island most days and as a larger dining table when you have guests.
7. USE THE OLD MIRROR TRICK

Reflective surfaces are a tried and true design trick to make small spaces seem bigger. Install a decorative mirror above your sink or on an empty wall to magically add space – or at least the appearance of space.

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Less space doesn’t mean less style.
Take inspiration from the microkitchen trend
and make the most of your kitchen space.



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Light, white and oh-so stylish

Disparaged by some as a ‘non-color,’ white takes its place among 2016’s trendiest hues

By Dawn Klingensmith | CTW Features

Kate Smith started downsizing nine years and a few moves ago, paring down her belongings to fit into her ultimate destination — a 650-square-foot condominium. The tiny house movement hadn’t caught on yet, but the smallness of her space was just one way she was ahead of the curve. Smith, a color consultant and forecaster, painted all the walls white.

“My whole condo is white from top to bottom except the hardwood floors,” she says.

It’s a surprising choice considering Smith’s occupation as “president and chief color maven” at Sensational Color, but in fact it’s on trend.

Rival paint manufacturers Sherwin-Williams and Benjamin Moore both named shades of white as the 2016 Color of the Year. At Benjamin Moore, the title went to Simply White, while Sherwin-Williams crowned a slightly off-white hue called Alabaster. “It’s unusual for them to agree on anything. So this is saying something. This is really the year for white,” Smith says.

Based on her observations of other home design trends and, more broadly, American culture and global concerns, Smith saw white’s reign coming. But to others who eagerly await and evaluate Color of the Year announcements, the paint companies’ selections came as a surprise. Apartment Therapy asked if white was even a color. In the case of Simply White, the Washington Post wondered, “How could such a plain vanilla get such an exalted ranking?”

But white’s ascension was neither sudden nor inexplicable. In fact, it accompanies and complements Americans’ desire to downsize and declutter — a yearning reflected in the tiny house movement and the popularity of Scandinavian design.

“Millennials and boomers alike want a more minimalist look and to live with less,” Smith says. “White is a great backdrop for that. It’s the proverbial clean slate. It creates a feeling of openness and minimalism.”

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In its announcement, Sherwin-Williams described Alabaster as “a hue symbolic of new beginnings.” Other cultural trends besides minimalism make that symbol resonate.

“Our lives are crazy busy. We’re so connected through social media and all our technology, and everything happens at warp speed,” says Jackie Jordan, Sherwin-Williams’ director of Color Marketing. “We’re beginning to understand that unplugging is necessary to take care of ourselves.”

White provides an “oasis of calmness,” facilitates a shift to mindfulness and serenity, and creates “less-is-more visual relief” in a space, she adds.

With all the chaos and stimuli in people’s daily lives, “the idea of hitting the reset button is really appealing,” Smith says. “That’s a big driver behind white’s trendiness.”

White may bring to mind simplicity, but in fact, it’s “the trickiest of all the paint colors to choose,” says Cyndy Aldred, author of the DIY design blog The Creativity Exchange.

Benjamin Moore’s Simply White is actually “a complex white, with a lot going on to achieve balance,” she says. “It has a warm, yellow undertone, but there’s also a gray-green undertone to offset it.”

All whites have subtle undertones that are hard to detect until you paint a large area. Then, they tend to pop right out. “It’s like, ‘Oh my gosh, I painted my walls white and all of a sudden the room looks pink!’” Jordan says.

Even Aldred, a self-described “paint nerd,” has made a poor choice — what she thought was a “perfect white” came out looking peach.

Trying to find the perfect white for a particular space can be daunting because there are a staggering number of options. Benjamin Moore offers more than 250 whites. According to the company, Simply White was singled out as Color of the Year because it’s one of the most neutral and remains fairly constant no matter how a room is lit.

Likewise, Sherwin-Williams’ Alabaster “is a great neutral white with no funky blue, green or pink undertones,” Jordan says.

Both Sherwin-Williams and Benjamin Moore allow users of their websites to arrange specific colors right next to each other for comparison, and Aldred recommends starting there instead of with fan decks or paint cards when narrowing down white paint possibilities. For no other color does it make sense to trust a computer monitor, but with whites, “it makes even the slightest variations of undertones really obvious,” she says.

The finalists still need to be tested in the room and all its lighting conditions throughout the day by painting a large foam board or section of the wall, she adds.

When the right white is chosen, “the colors of the things you love stand out and take center stage against that backdrop,” Smith says.

Indeed, for as out of character as white walls may seem for a color aficionado, “that’s not the first thing people notice when they walk in,” Smith says. “All they see is color — eggplant, teal, rust, a little bit of bright red. They don’t notice that the walls are white until later, if at all.”

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