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How to establish a home renovation budget

Homeowners know that the next home renovation project is always right around the corner. And that means finding ways to finance such undertakings. When planning for renovations, the average homeowner underestimates their project cost by approximately 22 percent, according to the 2026 Remodeling Impact Report. Establishing a pre-project budget can help avoid such surprises.

Don't over-improve

A common mistake homeowners make is over-improving a home beyond the neighborhood value. A good rule of thumb is to employ the average percentage-of-home-value approach in an effort to stay within range of what's acceptable. Budget a kitchen renovation or finished basement at 10 to 15 percent of the home value. A master bedroom will come in at 5 to 10 percent of home value, while a small bedroom or office falls between 1 and 3 percent of home value. These benchmarks are supported by the National Association of the Remodeling Industry and the National Association of Realtors. Historically, a functional, modern kitchen is the top driver of home value, says Remodeling Magazine.

Learn the breakdown

Homeowners should understand that materials, fixtures, appliances, and flooring, otherwise known as "hard costs," will eat up 50 to 60 percent of their renovation budgets. Labor, permits and design fees will comprise the next largest chunk, typically coming in between 25 and 35 percent. Homeowners also should factor about 15 to 20 percent of a budget to a safety net to cover unforeseen expenses, like mold remediation or structural issues.

Get three quotes

It's important for homeowners to get several estimates before establishing a budget. Experts advise working with contractors that offer fixed-price contracts rather than those that list time and materials; otherwise, there may be a mid-project price hike that comes out of the blue. A person also can ask contractors for a line-item bid so it's possible to see where money can be trimmed through different material choices. With a list of desired items in hand, and acceptable substitutions if the cost comes in too high, homeowners can create a budget that works.

Saving versus splurging

It's important for homeowners to be realistic about their renovations. They can splurge on items that are seen or touched every day, like door handles, cabinet pulls and faucets. Other items, like lighting fixtures or backsplashes, can be replaced down the road. It may be better to direct funds to structural elements or those "invisible renovations" like upgrading insulation or smart systems that save on energy costs and improve efficiency.

Keep a 20 percent cushion

Homeowners can determine the affordability if a proposed project ends up costing 20 percent more or takes a few months longer. If the answer is no, homeowners should scale back the project budget until they have that financial safety net. Alliant Credit Union says experts strongly recommend adding a 20 percent contingency cushion to a remodeling budget.

A home remodeling project is a big commitment of time and money. Budgeting correctly ensures that there are few, if any, surprises along the way.

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How to brighten interior spaces

Brightly colored accents like throw pillows can help to brighten interior spaces over the winter.

If spring and summer are seasons when homeowners focus their renovation energy on outdoor living spaces, that attention shifts back inside upon the arrival of fall. People tend to spend much more time indoors than outside come late fall and throughout the winter. The ambiance inside in fall and winter is notably different, as fewer hours of daylight can darken interior spaces. Finding ways to brighten home interiors can make spaces more inviting in late fall and throughout the winter.

- **Layer with sheer and blackout curtains.** The simplest way to brighten interior spaces is to allow natural light to illuminate them, but that can be difficult in homes with blackout curtains. Blackout curtains are highly effective at keeping light out, but they won't do much to brighten interior spaces in the winter. Layer blackout curtains with sheer curtains so you can still get some privacy but brighten interior spaces with natural light at the same time.

- **Add lighting wherever possible.** The days when interior lighting was limited to floor lamps and overhead fixtures are long gone. Various types of lighting can now be used to brighten interior spaces throughout winter. Recessed lighting is a relatively inexpensive upgrade that can brighten any room in a home at any point in a day. Unlike a traditional overhead fixture where the light emanates from a single source, recessed lighting can be installed in various points in the ceiling so each corner of a room can be lit up. In addition to recessed lighting, under cabinet lighting in kitchens and on bookshelves can brighten spots that traditional fixtures typically fail to illuminate. Layering the lighting so light comes from various sources can create a brighter feel.

- **Use color to your advantage.** Color is another tool that can be used to brighten interior spaces in the winter. If homeowners are reluctant to paint walls with new and brighter colors, then accents can lend rooms a lighter feel. Vibrantly colored throw pillows, blankets and fixtures can create a lighter feel when residents and guests enter a room. Artwork with light colors also can help to brighten interior spaces.

- **Wash the windows.** They are easily overlooked, but dirty windows can block natural light and greatly reduce the amount of light entering a home through the windows. Clean the interior and exterior of your windows prior to winter so any grime that has built up in recent months and years is not preventing light from entering your home.

It can be a challenge to keep interior spaces bright over the winter. But there are many ways homeowners can illuminate interior spaces.



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Simple ways to breathe new life into a foyer

A foyer may not garner as much attention as a kitchen, living room or formal dining space, but the entryway to a home is the first place residents see upon arriving home and it's also where guests begin to form their impression of a home. That makes a foyer an important, if easily overlooked, space in a home. Homeowners hoping to give their entryways a little something extra can consider these simple means to breathe new life into a foyer.

- **Add seating.** If a foyer is large enough to accommodate one or two armchairs, such an addition can immediately contribute to a welcoming and comfortable ambiance. Upholstered chairs can offer some color and provide a space for residents and guests to put on and remove their footwear.
- **Make a statement with lighting.** Foyer lighting is meant to make an entryway warm and welcoming, but it also can be used to make a statement. An impressive pendant light fixture in the foyer can make a strong first impression on guests and establish a vibe residents can keep in mind when addressing other interior spaces throughout the home.
- **Conquer clutter.** Foyers big and small can feel a little claustrophobic if there's too much going on. Though furnishings like seating and console tables can dress up a space, make a concerted effort to ensure they don't become dumping grounds for outerwear and unread mail. In addition, designate an ideally concealed space to store footwear if the foyer will serve as residents' primary entryway.
- **Add some artwork.** If an existing foyer lacks personality, some simple artwork can add a pop of color without overstimulating residents and guests. Artwork can be hung



above a console table to create a calm and welcoming vibe. Homeowners can even utilize artwork to change the vibe in the entryway so it reflects the seasons, hanging a picturesque winter landscape painting or print when the weather is cold and some bright and breezy beach art come the summertime.

- **Incorporate plants into the entryway.** Plants can add vibrancy and a pop of color to an entryway. Plants also can brighten up the space. If the foyer tends to be a bit dark throughout the day, consider faux plants so residents and guests are not greeted with withered, sun-starved greenery upon entering the home.

A foyer is easily overlooked when designing a home's interior. But an inviting entryway can set the tone for other interior spaces in a home.

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Why an insulated attic is a good attic

As homeowners address energy efficiency around their homes, they may want to put attics at the top of their list. Because heat naturally rises during the winter and also infiltrates the roof during the summer, a roof with insufficient insulation can be energy inefficient. Many experts attest that upgrading attic insulation is a practical and cost-effective home improvement.

A desire to reduce energy bills is a primary motivator when installing attic insulation. Data from the U.S. Environmental Protection Agency's ENERGY STAR® program says homeowners can save an average of 15 percent on heating and cooling costs, or roughly 11 percent on their total energy bills, by air sealing and insulating attics and crawl spaces. Standalone attic insulation projects frequently achieve high rates of return.

Beyond financial matters, attic insulation also creates a more comfortable and stable indoor climate. Attic insulation will buffer the interior from extreme temperature swings. This can help preserve the integrity of the home. In cold climates, attic insulation will limit the occurrence of ice dams, which form at the eaves when heat inside living spaces escapes to the roof. Ice dams can cause water to back up under shingles and even tear away gutters.

The U.S. Department of Energy indicates residential and commercial buildings combined account for 40 percent of the nation's total energy consumption. By utilizing attic insulation and creating a proper thermal barrier, homes can draw less power from regional grids and burn less fuel locally.

Attic insulation may not be as glamorous as a room remodel, but it is an important component of a safe, comfortable and energy-efficient home.



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Great reasons to insulate water pipes

Homeowners want to do everything they can to protect their investment, and that includes both renovating a property to reflect recent trends and keeping up with routine maintenance to ensure a home does not fall into a state of disrepair.

Anticipating potential issues and planning for them is part of maintaining a home. Such anticipation is an acquired skill, but homeowners can use the experience of others to identify ways to prevent home-related issues before they arise. One issue homeowners may want to plan for is frozen pipes. The winter of 2025-2026 was notably cold. According to AccuWeather, the La Niña weather pattern was a driving force behind a particularly cold winter in various parts of the United States, including the northeast, midwest and mid-Atlantic regions. Temperatures in those regions were 10° to 15° F below normal, which AccuWeather notes laid the foundation for the most severe and frigid winter in nearly a decade.

The extreme cold that characterized the winter of 2025-2026 forced some homeowners to confront issues they had not anticipated, including frozen pipes. Pipe insulation is an important part of home maintenance that some homeowners may not have been aware of as recently as early 2026, but the following are some notable reasons to add this to your home-related to-do list before winter returns.

• **Insulation prevents pipes from freezing.** Frozen water inside pipes can start what's essentially a chain reaction that can cause pipes to expand. When pipes expand, the resulting pressure can cause them to burst. By insulating pipes, homeowners can prevent them from freezing. Insulating pipes that are already behind a wall is not a simple job, so it's best left to a professional. But pipes that are along exterior walls should be insulated to ensure they do not freeze when temperatures drop and remain low. Pipes in attics, basements and crawl spaces may be exposed, and homeowners may be able to insulate these on their own, though novices might still want to leave this important job to a professional.

• **Insulating pipes can save you money.** The United States Department of Energy reports that insulating hot water pipes is a notable way to save energy and money. According to the DOE, insulating water pipes reduces heat loss and can raise water temperature by as much as 2° to 4° F. That allows homeowners to lower the temperature setting on their water heaters, which saves money. Insulating pipes also reduces the time it takes for water to warm up when turning on a faucet or shower, which in turn leads to less water consumption and lower water bills.

• **Insulation can reduce the risk of mold growth.** Winter is not the only time of year it pays to have insulated pipes. According to the insulation experts at Aeroflex®, pipes are subject to mold growth. That can happen when pipes sweat in humid climates (think of a water bottle left out in the hot sun). The resulting condensation from sweating pipes can drip and lead to the growth of mold in surrounding areas, including within the walls. Mold growth in a home has been linked to various negative health outcomes, including respiratory issues. But insulation prevents the condensation that can lead to mold growth.

• **Insulation is inexpensive.** Homeowners who have grown accustomed to costly repairs and renovations should know that insulating pipes, particularly exposed pipes, is an inexpensive project. While it will cost more to insulate pipes within walls due to the extra work required to access such areas and address them once insulation has been installed, insulating those pipes, especially if they're along exterior walls, can greatly reduce the risk for potentially costly damage down the road.

Insulating pipes is a worthwhile undertaking for all homeowners, and can be particularly beneficial for those who live in areas with extreme weather in winter and summer.



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How to create more interior space for the winter

After a summer and fall spent outdoors, winter drives many people back inside. Homeowners may take inventory of their interior spaces in winter and find that there isn't as much room as they would like. When entertaining inside, a home may feel particularly cramped.

Creating an open, inviting indoor environment requires maximizing spatial design but not necessarily expanding square footage. By focusing on a few strategies, homeowners can maximize interior flow.

Change up the layout of furniture

Being able to move around a space more easily may come down to rethinking the furniture layout. Interior design experts often emphasize traffic flow in a space, which can determine how comfortable homeowners and their guests feel. Universal design methodologies point to establishing clear, unobstructed routes to link different zones of a room. This will minimize physical congestion in the space. When entertaining, homeowners can push larger pieces of furniture against the perimeter of a room to open up a central gathering area. Heavy coffee tables can be swapped out for smaller tables to allow the rearrangement of the layout depending on how many people are spending time in a given space.

Subdivide rooms

Open-concept spaces might have lost some their appeal in recent years. Designers are now going back in the direction of room-based layouts over open concepts, according to Martha Stewart and New York-based designer Madeline Merin. Some homeowners now have a greater need for definition of the spaces they have to work with. Instead of one open room, dividing the space can create the illusion of having more square footage while providing distinctive spots for privacy and other room functions. An open-concept family room, for example, can be divided into a gaming room on one side and a home office space on the other.

Change how spaces are perceived

Lighting and visual elements can make spaces feel more roomy and inviting even if they haven't gotten larger. Painting walls in soft tones will help them reflect more light, making boundaries feel like they are receding. Incorporating more natural light by removing heavy draperies is one strategy. According to the Journal of Biophilic Design, biophilic design is the intentional integration of nature into buildings and spaces to improve human health and productivity. Homeowners can incorporate natural lighting, living plants, organic materials, and organic patterns into their interior designs to make spaces feel more inviting.

Homeowners can look to various design strategies to open up interior spaces in their homes with a goal toward making them more comfortable places to ride out the winter.

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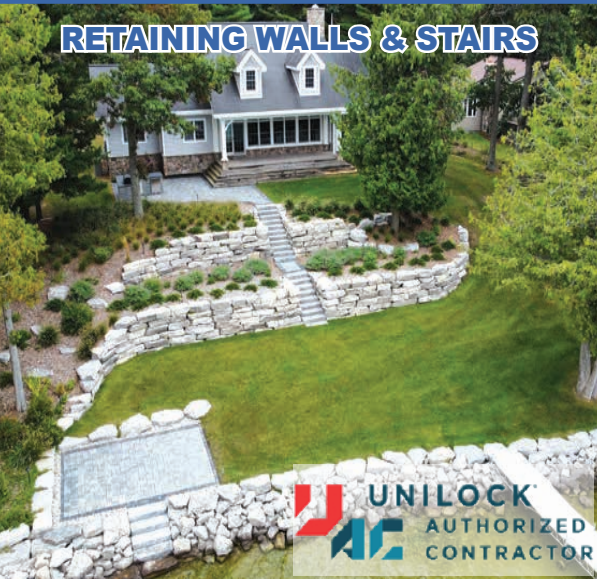


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Why it pays to drain and shut off outdoor faucets each fall

Fall is a great time for homeowners to prioritize exterior maintenance around their properties. Doing so can make exterior areas less vulnerable to potentially harsh winter weather, but some projects also can prevent damage to a home and its hidden components as well.

Conventional wisdom notes the importance of shutting off outdoor faucets before temperatures drop below freezing. According to the Illinois-based Citizens Utility Board, this strategy is designed to prevent pipes from freezing over the winter. Pipes that freeze can eventually burst, which could lead to a host of harmful and costly side effects. Fall is a great time to drain and shut off outdoor faucets because temperatures in many regions are still above freezing when late fall gives way to winter, and grasses and plants typically are not still being watered in late fall. In areas where winter tends to arrive in November as opposed to the third week of December, it can be beneficial to drain and turn off outdoor faucets in mid-fall, if not earlier.

When turning off outdoor faucets for the winter, be sure to remove any hoses or faucet connections. In addition, turn off the outdoor water supply valve. Homes with more than one outdoor faucet will likely have more than one supply valve, so be sure to turn each one off. Though supply valves theoretically can be anywhere in a home, they tend to be in a basement, crawl space, first-floor laundry room (look near a slop sink if your home has one), or even a garage. Once all outdoor supply valves are turned off, go outside and turn each faucet on at full blast. Let all the water out until it comes to a stop.

Homeowners who forget to do this before the mercury drops below 32°F can rest assured that pipes will not necessarily freeze even if temperatures are below freezing. American Family Insurance® notes that pipes that are not insulated typically will not freeze until temperatures reach 20°F and remain at that point or below for a few hours. However, it's still best to make turning off outdoor faucets part of your fall home maintenance routine so you don't forget this important and simple task until it's too late.



The benefits of a fall roof replacement

A roof is a vital component of a home that protects the structure from the elements and ensures that sun, rain, wind, and snow do not compromise the integrity of interior spaces. Peak Performance Roofing says the average asphalt shingle roof found on many homes lasts between 15 and 30 years. Alternative roofing materials, such as metal or clay tiles, can last much longer.

Homeowners who stay in a home for many years will likely need to replace a roof at some point. Choosing when to replace the roof may come down to selecting the right season. Experts typically consider fall the prime time to upgrade a roof for a variety of reasons.

• **Moderate temperatures:** Fall weather tends to be comfortable in many regions of the country. Magnolia Home Remodeling Group says fall temperatures are better suited for roofing and allow materials to work the best. When temperatures are too hot, shingles can become soft and prone to scuffing, while cold temperatures can make materials brittle and difficult to seal.

• **Comfort for workers:** The same moderate conditions can make it easier for roofing contractors to get the work done. It can be extremely hot on a roof during summer, necessitating frequent breaks for workers. Winter weather conditions are not ideal for working on a roof, with snow and ice making things slippery. Fall weather can help workers feel more comfortable.

• **Avoid the rush:** Earl W. Johnston Roofing, LLC says spring and early summer are peak seasons for roofing contractors due to post-winter repairs. Homeowners may experience shorter wait times, better pricing and flexible scheduling if they opt for a fall roof replacement.

• **Prepare for winter:** Getting a roof in the fall means having a new and functional barrier against winter storms that can be hard on old roofs. It also means the roof will be ready for rainy, spring weather.

Fall is an ideal time to replace a roof for many reasons. Homeowners can use the summer to vet various roofing contractors and come up with a package that fits their schedules and budgets.

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Signs suggesting doors and windows need air sealing

When pondering projects around a house, it's easy to overlook small tasks and direct your focus toward more significant undertakings. Small projects might not generate the reactions that larger projects do, but even the simplest tasks can go a long way toward making a home more comfortable.

Sealing leaks around windows and doors is unlikely to make any homeowner's list of dream projects. However, as the moderate temperatures of fall give way to harsh winter weather, homeowners who seal leaks around their doors and windows may be surprised by how effective this simple project can be at reducing energy costs and making a home more comfortable. In fact, the U.S. Department of Energy notes that sealing inefficient windows and doors can reduce annual utility bills by 7 to 15 percent. That's a potentially significant cost savings, particularly in an era marked by rising utility costs.

Before homeowners seal their windows and doors, they can first look for signs that these areas are allowing outdoor air in. The United States Environmental Protection Agency notes there are some obvious signs that a home has leaks around the windows and doors. Those signs include:

- **Drafts:** If you place your hand around closed windows or doors but can still feel drafts, then there are leaks that will need to be sealed.

- **Gaps:** Gaps around windows and doors that are letting outdoor air in typically are noticeable to the naked eye. You might see light coming in through small cracks on a sunny day. These gaps may only be in one or two places, but that's enough to adversely affect energy bills.

- **Unwelcome guests:** Pests or insects may be another indicator that there are gaps around windows or doors. If you consistently see insects near a particular entryway or window, or signs of pests near doorways, that's likely because there's a gap or hole in these areas that's enabling them to access the interior of your home.

- **Odors:** It's not only your sense of vision that might detect leaks, but also your sense of smell. If you notice exterior odors inside your home even though doors and windows are closed, then leaks around these areas may be the culprit.

- **Peeling paint or wallpaper:** Peeling paint or wallpaper is another potential indicator of a leak around a door or window. This can occur when water is entering the home through the leak. Over time, wet paint or wallpaper dries and can begin to peel. This is a potentially significant issue because it can lead to mold infestation and even structural damage to a home.

The EPA characterizes sealing behind windows and doors as a moderate to difficult project. If leaks are detected, homeowners can benefit from hiring a professional to do the job quickly and correctly.

Leaks around windows and doors can prove costly if they're not addressed promptly. As winter approaches, investigating for leaks and addressing any that are found can save money and ensure a home stays comfortable when the temperatures drop.



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5 signs a washing machine needs repair (or replacement)

Washing machines may be the unsung heroes of many households. People rely on them on a daily basis and take for granted that they will keep laundry clean. Only when a washing machine is not operating properly might a homeowner devote more attention to this important appliance.

People should keep an eye out for signs that a washing machine is not operating optimally and may be in need of repair, even though, as Consumer Reports notes, broken washers are few and far between. According to their most recent member survey, only 14 percent of washers broke between the second and fifth years of ownership. The following are some common washing machine problems that can indicate a repair is on the horizon.

- **Leaking water:** If you find puddles or slow drips beneath or around the machine, a repair may be needed. Torn door seals, loose hose connections a cracked internal drum, or a failing drain pump all can contribute to leaking water, says Mr. Appliance.
- **Control panel failures:** A repair is necessary if the machine won't turn on or if the control panel is unresponsive.

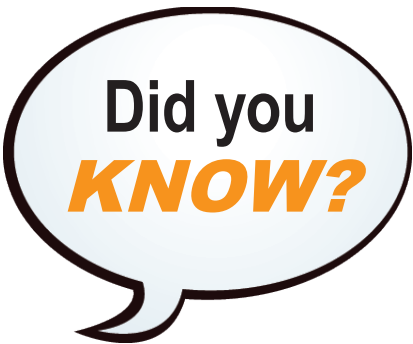
- **Water doesn't drain:** Clothes that are soaking wet at the end of a cycle or a drum that still has water in it is cause for concern. It could be something simple like a coin trapped somewhere, but it also might be something more troubling like a failing drain pump.
- **Vibrating or "walking":** Mr. Appliance says if the washing machine shakes violently or shifts position, it could mean the machine is unbalanced or the internal suspension rods and springs are broken or worn out.
- **Loud noises:** Any time the washing machine is making a noise that is out of the ordinary is a cause for concern and warrants an inspection.

Some homeowners may wonder if they should repair or replace a washer. Consumer Reports says an older washer with a lot of wear and tear may be better off replaced. However, if the machine is relatively young and expensive, a repair may be the better financial choice. Always check to see if the washing machine is still covered by the manufacturer's warranty before

calling a repair person. Most washer warranties last one year, though Speed Queen brand offers warranties of up to seven years on some models.

Washing machines in disrepair can be challenging because laundry will quickly pile up if a breakdown occurs. Homeowners can learn to spot the signs a washing machine needs to be repaired or replaced.

Homeowners with an eye on home improvement projects should know that kitchens and bathrooms tend to be the most costly rooms to renovate. An affiliate of the National Kitchen and Bath Association told Architectural Digest in 2023 that kitchens and bathrooms require the most labor-intensive renovations, which contributes significantly to the high costs of such projects. Labor is indeed a significant cost when renovating a home, as the Construction Labor Market Analyzer indicates labor cost percentages in construction are between 20 and 40 percent of the total budget of a given project. The final cost of any renovation project will depend on a host of variables unique to each home, including the square footage of the room being remodeled and the materials homeowners choose. However, homeowners looking for less costly renovations may want to consider revamping their dining rooms and closets, each of which are projects that can make a difference and tend to require a less significant financial commitment than projects like kitchen and bath remodels.



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What buyers can do to improve chances their offer is accepted

The real estate market can be highly competitive. When inventory is limited and prices are high, prospective buyers must be ready to pounce and make an offer before the competition kicks up and the home is off the market.

The ability to move quickly with an offer can help buyers land a home in a competitive market, but that decisiveness may not be enough to ensure an offer is accepted. Buyers accustomed to the home buying process know there's no guarantee an offer will be accepted, but they can take steps to improve their chances of standing out in a competitive market where sellers may be fielding multiple offers at once.

• **Use recent sales data to inform your offer.** Though there are places with non-disclosure laws that do not mandate property sales prices be made public, such data is readily available in many areas. That information can be invaluable to home buyers in competitive real estate markets because it gives them a strong idea of how much homes have been going for in towns and even specific neighborhoods they're targeting with their search. That data also tends to be relied upon when sellers list their homes. Sellers may see how much a neighbor's home sold for and use that to set the price of their own homes. With that knowledge in hand, buyers can tailor their offers to reflect recent sales figures.

• **Obtain a mortgage preapproval.** Bank of America notes that a mortgage pre-qualification estimates what buyers might be able to borrow based on a credit check and information they provide, such as income data. Once that information is provided, prospective buyers may obtain a preapproval if a lender deems them creditworthy. A preapproval is important because it shows sellers that a buyer has the credit and financial backing necessary to follow through on an offer. Many sellers ask if bidders are preapproved because the preapproval facilitates a quicker sale.

• **Increase your earnest money offer if you're truly committed to buying a particular home.** Fulton Bank advises buyers to offer more earnest money, which is akin to a good faith deposit toward the purchase of a home. A typical earnest money deposit may be somewhere between 1 and 3 percent of the purchase price, but an earnest money offer of 5 percent may indicate to sellers that you're a committed buyer. But Fulton Bank notes that buyers who rescind their

offers may or may not have their earnest money offer refunded.

• **Speak to your agent or realtor about including an escalation clause.** It's always best that buyers work with a real estate agent or realtor when looking for a home. When you find a property that interests you in a competitive market, discuss with your real estate representative if an escalation clause might boost the chances that your offer is accepted. Rocket Mortgage notes that an escalation clause is part of a real estate contract that indicates a buyer is willing to automatically raise their offer on a home if the seller receives a higher offer. The escalation clause indicates the most a buyer is willing to offer. The inclusion of an escalation clause is a big decision, which is why it can be so helpful to speak with your representative before deciding for or against including one in your offer.

It can be hard to compete in the real estate market. But there is much buyers can do to increase the chances their offers are accepted.



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Repurpose rooms and breathe new life into a home

Homeowners do not need to get hung up on room labels as they explore ways to reinvent their spaces. Just because a floor plan labels a space as a formal dining room doesn't mean the area has to remain that way.

Repurposing rooms in a home comes down to aligning the space a person has with their lifestyle needs. Here are a few ways to rethink interior spaces and make a switch to improve utility.

• **Identify unused or under-used rooms.** Take note of spaces that are cleaned but rarely used. For many people, this is a dining room or a guest suite. Either of these rooms can be transformed into something new.

• **Invest in multipurpose furniture.** Even people short on space can transform their homes. Replacing a traditional bed with a murphy bed or a daybed can make a room more suitable for a home office or yoga studio, but still provide a space for the occasional houseguest to sleep. A pull-down shelf

desk in a bedroom or even a walk-in closet can turn an area into a compact home workstation.

• **Claim dead space.** The area under the stairs or another small spot often is used to collect junk. Instead, it can be turned into a built-in wine rack, a reading nook for kids or even a pet sanctuary with just a few modifications. Analyze areas around the home that seem like they don't serve a purpose, and then figure out a way to make them more functional.

• **Establish room zones.** Some people simply cannot transform an entire room into something else. Visual partitioning makes it possible to create rooms within rooms. An area rug can be used to define a border of a space. Open bookshelves can serve as a wall to separate a sleeping area from a lounging spot. Lighting can add dimension to areas in a space. A pendant light over a crafting or work table can be used define the space.

• **Look at utility areas.** Unless you are a do-it-yourselfer or have a hobby that takes up much of the garage or basement, utility areas are major spots in a home to consider repurposing. A garage can be turned into a home gym, kids' play area or even a hobby shop. Modular flooring and insulated walls can make the room comfortable. Attic lofts are the ultimate quiet zones, and can be serene spots for reading, meditating or doing homework. An unfinished basement can be converted into a finished space to serve many different purposes. From media rooms to a teen lounge to a hobby cave, the opportunities are endless.

A good rule of thumb before converting any room is to give it a test run. Move in a piece of furniture and test how it works with its intended function. Assess lighting, noise and foot traffic for a week, and then move ahead with changes if the result is positive.

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Tips to winterize a home as cold weather approaches

Reversing ceiling fans in winter can help redirect warm air from the ceiling into living spaces below.

It's not uncommon to spend a lot of time out of the house when the weather outside is warm. The popularity of outdoor living spaces has made it easier than ever to enjoy nature without leaving home, which can generally be done from late spring to mid-fall each year in many regions. But as fall creeps toward winter and temperatures drop, it's time to head back indoors.

As millions prepare to go back inside with winter approaching, it can be beneficial to winterize a home so interior spaces are more comfortable and exterior spaces are better able to withstand potentially harsh winter weather.

• **Check your carbon monoxide detectors.** Fall is a great season to open the windows in many regions that feature prototypical autumn air. But the crisp air of fall will eventually give way to much colder air, at which time the windows will be closed and likely remain shut for months to come. The Minnesota Department of Health notes that carbon monoxide (CO) is an odorless, colorless gas that cannot be detected by the senses. When windows remain closed for long periods of time, such as in winter, the buildup of CO, which can come from sources like water heaters, gas stoves, fireplaces, and clothes dryers, can poison residents over time. CO detectors are a safety net against such a fate, but they must be operating at peak capacity in order to be effective. As fall winds down, check all CO detectors to make sure they're working properly and replace any that are not.

• **Check for drafts.** Check around windows and doors throughout the home to see if there are any gaps that are allowing air from outside to enter the home. If daytime temperatures are mild well into the fall, then it can be difficult to see if there are any drafts before the sun goes down. Conduct this check in the evenings when temperatures are a little more chilly and leaks are easier to detect. If drafts are detected, apply weather stripping around doors and windows that do not require replacement. If there's drafts around aging windows and doors, consider replacing them.

• **Call a chimney sweeping service.** Cozying up beside a fire can make anyone forget the cold weather outside. But fireplaces should be subjected to a thorough cleaning by a skilled professional before each winter. Animals might have nested in the chimney since the fireplace was last used, and you will want any nests cleared prior to lighting your first fire of the season. In addition, the tar-like substance creosote, which forms when wood is burned in a fireplace, can build up and harden over time. That's a dangerous prospect, as creosote is highly flammable, which can lead to chimney fires. Creosote also can block the flow of air through a chimney, and that can trap gasses, including CO, in a home.

• **Reverse your fans.** It's a simple step but one people may not even realize they can make. In homes with ceiling fans, residents can reverse the fans so the blades spin clockwise. This simple step pushes trapped warm air hovering around the ceiling into the living space below. This can make home interiors warmer without requiring residents to turn up the thermostat and increase their energy bill.

• **Replace your HVAC air filter.** Replacing the air filter on your HVAC prior to winter can make the unit operate more efficiently, which can help reduce your wintertime energy bill. Replacing the filter prior to winter also improves indoor air quality, which is a notable benefit during a time of year when the windows typically remain closed for months.

Winterizing a home is not a significant undertaking, but it can be very effective at making homes healthier and more comfortable once windows are closed for the season.



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Renovating? Explore these lending options

The cost of homeownership extends well beyond closing day. Homeowners want to make their properties their own, and that may involve a lengthy list of renovations to improve both the inside and outside of the property. When it comes to funding these renovations, homeowners have different options. The right choice may come down to how much equity a person has in their home and how one prefers to receive and pay back the money.

• **Home equity line of credit (HELOC):** A HELOC uses a home's equity as collateral and functions like a credit card, says NerdWallet. Borrowers are approved for a maximum credit limit and can get money during a "draw" period and only pay interest on what they use during that period. The draw period is usually 10 years. This makes it a viable option for ongoing renovations. It's important to note that although a HELOC is highly flexible and a person only pays for what they use, these loans can feature variable interest rates.

• **Cash-out refinance:** When current market interest rates are lower than the rate on a person's existing mortgage, a cash-out refinance can free up money for high-cost renovations. Essentially, a borrower replaces their current mortgage with a new, larger mortgage and takes the difference between the two loans in cash at closing to fund the renovations. Since the loan is usually locked in with a fixed rate, the monthly payment remains the same, says Chase Bank.

• **Home improvement loan:** People who have smaller projects or no home equity can work with a bank to get an unsecured loan that will provide a lump sum. These loans do not require a home as collateral, but will be based on credit score and other factors, and typically carry higher interest rates. U.S. Bank says funding can happen quite quickly, instead of waiting for a refinancing situation that requires a new closing.

• **Credit cards:** Some people may choose to finance renovations on a credit card. This is best for minor, do-it-yourself projects that can be realistically paid off quickly and on cards that advertise an introductory 0 percent APR offer. This means the borrowing is free if paid off on time. Borrowers who use existing cards with higher interest rates (often 20 percent or more) should pay off the balance or face steep interest charges.

• **Government-backed loans:** Borrowers may want to investigate loans that are backed by the United States government. These are issued for safety upgrades or when buying a fixer upper to revitalize a neighborhood. The Federal Housing Administration offers an FHA 203(k) loan to borrowers with lower credit scores. Fannie Mae HomeStyle Renovation Loan is an alternative to the FHA loan that allows for more luxury upgrades but requires a higher credit score.

Individuals can do their homework about the best funding vehicles to pay for home renovations.



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The benefits of a professional gutter cleaning

Gutters serve an important role on a building, catching rainwater from the roof and channelling it away from the structure. Without properly functioning gutters and downspouts, basements can flood, foundations may become cracked and soil can erode. Gutters also help maintain roof and siding longevity, ensuring that rainwater will not pool under shingles or siding. Wet leaves also create habitats for pests to live, notably for mosquitoes, termites, rodents, and birds.

Homeowners can clean their own gutters, but the job is often best left to professionals. Here are some of the reasons to leave gutter cleaning to an expert.

- **Pros have the equipment.** As with any project, having the right equipment means it will be done correctly. Handyman services and professional gutter cleaners already have the gear to reach gutters and tackle the mess, unlike some homeowners who will have to purchase tools.
- **Pros are trained in safety.** Gutter cleaning professionals are trained in proper safety procedures and have the right equipment to safely scale homes. Gutter cleaning involves climbing ladders, walking on roofs, and handling slippery debris. It also may require working close to electrical and cable wires entering the home. Homeowners who don't know how to navigate these conditions safely risk falls or other injuries.
- **Pros can spot other damage.** Professionals may spot damage to a home that homeowners do not see. This may include cracked seams, loose fasteners, sagging sections, and even roof damage. This allows homeowners to get a jump on the problem early on before it progresses to something more serious.



- **Pros save homeowners time.** One of the obvious perks to letting a professional clean the gutters is that it saves homeowners time. The expert can get the job done in less time and more efficiently than a novice weekend warrior.

Mr. Handyman, a home improvement service, says the general recommendation is to get the gutters cleaned at least twice a year: once in the spring after trees have dropped their seeds, and again in the fall after all leaves have fallen. People with heavier amounts of natural debris may need more frequent cleanings. A professional gutter service will typically include inspection of the entire gutter system; removal of all debris from gutters and downspouts; flushing of gutters and downspouts to ensure water flows correctly; assessment of water being directed away; and identification of areas in need of repair.

Gutter cleaning is an important step that safeguards a home by keeping gutters and downspouts in working order.



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A rundown on kitchen cabinet projects

Updated kitchens are in demand, and homeowners are not hesitating to open their wallets when renovating these popular spaces in their homes. According to a 2025 study from Houzz, the median spend on kitchen renovations rose to \$60,000 between 2024 and 2025.

Homeowners concerned about the high price tag of kitchen renovations should know they have some less expensive means to giving their kitchens a new look. Cabinet projects can dramatically alter how a kitchen looks and feels. This rundown of cabinet projects can help homeowners answer any questions they have about this unique and budget-friendly way to revitalize their kitchens.

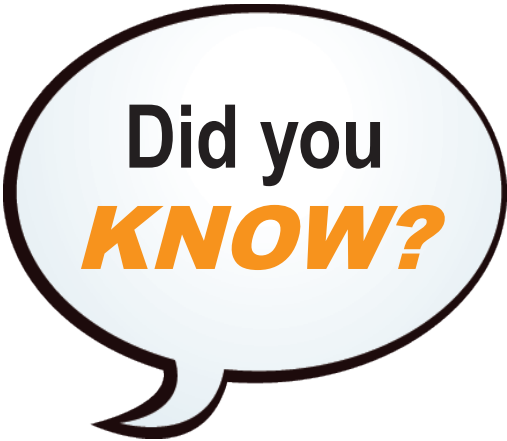
• **Refacing and replacing each merit consideration.** Homeowners unfamiliar with cabinet projects may not realize they have two very different options to consider. Refacing allows homeowners to transform the look and feel of a kitchen while keeping the existing cabinet structure in place. When refacing cabinets, new doors, drawer fronts and typically hardware are installed to replace the existing ones. When replacing cabinets, the existing cabinet structure is torn out and completely new units are installed. Replacing might be done when the structural integrity of the existing cabinets is questionable or when homeowners are not fond of the existing cabinet layout and decide to change it completely.

• **Cabinet refacing or replacing projects will not cost nearly as much as a complete kitchen overhaul.** The cost of any home renovation project is unique to each home. No two homes are the same, and variables like layout and square footage will affect the price of most projects, including cabinet renovations. But homeowners should know that the average cost of cabinet refacing projects and replacement projects falls far short of the \$60,000 price tag of kitchen renovations noted by Houzz. According to *Angi.com*, refacing cabinets costs between \$900 and \$6000 on average, while cabinet replacement projects can cost anywhere from \$2,000 to \$30,000. The wide ranges reflect the variables unique to each home. Homeowners are urged to contact a professional who specializes in cabinet refacing and replacement to get an accurate estimate of how much these projects will cost in their homes.



• **Cabinets also can be repainted.** If refacing or replacing cabinets also threatens to bust the budget, homeowners can consider repainting or re-staining existing cabinets. This is a particularly cost-effective project because it gives the kitchen a new look but does not require homeowners to purchase new doors, drawers or hardware. This is a potentially good option for homeowners whose existing cabinets are structurally sound and painted but started to fade in regard to their color. It's also a potentially sound temporary option for homeowners who are hoping to do a full kitchen renovation at some point in the near future but looking for a less costly and temporary means to give their kitchens a fresh look.

Cabinet projects can create a different feel in the kitchen without requiring homeowners to make as sizable a financial investment as a full kitchen overhaul demands.



Do-it-yourself devotees cite a desire to save money as their primary motivator when attempting DIY home improvements. A survey of more than 1,000 homeowners from the insurance provider Clovered found that 85 percent of respondents indicated a chance to save money as their top reason for attempting a DIY home improvement project. The chance to save money was an even greater motivator for homeowners than the opportunity to improve (79 percent) or repair (66 percent) their homes. Those savings can be significant because homeowners won't have to pay labor costs, which the renovation experts at *BobVila.com* note can cost anywhere from \$20 to \$150 per hour per laborer. Though the cost savings of DIY can be hard to resist, homeowners considering a DIY renovation are urged to make an honest assessment of their skills before attempting a project on their own.



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Cracked walkways threaten homes and residents in many ways

Cracked walkways should be part of any outdoor living space renovation to reduce risk of injuries and even the chance that a home's structural integrity may be compromised.

The popularity of outdoor living spaces has increased dramatically over the last decade. The National Association of Home Builders® notes that industry projections estimate the outdoor living market will reach \$26.8 billion by 2027. That's a testament to the popularity of spaces that are transforming how people use their properties and spend time at home.

Outdoor kitchens, living rooms and expansive patios garner the bulk of the attention directed at exterior living spaces, but walkways into these spaces are equally important. A stunning walkway can set the tone for a space, while a cracked walkway can pose a threat to a home, its residents and any guests who visit to enjoy some R&R in an outdoor living space.

• **Cracked walkways increase injury risk.** The National Center for Biotechnology Information indicates that roughly three in four outdoor falls are attributable to environmental hazards like cracked or broken walkways. The cost of a new outdoor living space can be significant, and some homeowners might delay redoing their existing walkways so they can use those savings to fund the larger project. But homeowners planning to entertain and even those who will be using their existing walkways to access an outdoor living space are urged to include cracked walkway replacement into their outdoor living space project. Doing so can prevent falls and leave homeowners less vulnerable to accidents involving guests that can ultimately lead to higher insurance premiums.

• **Cracked walkways can contribute to damage to your home.** Cracked walkways also can harm a home. A cracked walkway often slopes as well, and when it slopes toward the home, it can then channel water in the direction of the home's

foundation. That can cause the soil around the home to erode and ultimately threaten the structural integrity of a home's foundation. Homeowners may even be able to see such damage already if a walkway running alongside a garage is cracked. If so, walk into the garage and see if the foundation area opposite where the crack is outside is showing signs of damage. If it is, fixing cracked walkways can prevent further damage. If it's not, then homeowners might have gotten lucky and identified the problem before it affected the foundation of their home.

• **Cracked walkways adversely affect curb appeal.**

According to Brown Jordan Outdoor Kitchens, 75 percent of prospective home buyers indicated they would prioritize homes with outdoor living spaces over homes that lacked this popular feature. Outdoor living spaces certainly boast the wow factor, but cracked walkways en route to these areas can take away from that appeal and create a bad first impression. Savvy homeowners recognize that every investment they make in their home is an opportunity to improve resale value. Fixing cracked walkways when redesigning exterior spaces is a great way to ensure the boost in curb appeal from an outdoor living space is not compromised by unsightly and even dangerous walking paths leading residents and guests to these popular areas.

Cracked walkways should be addressed so homeowners and their guests are safe and home values are not compromised by these unsightly yet fixable issues.



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Simple ways to curb heating costs



Energy bills vary significantly depending on where a home is located, but data from the U.S. Energy Information Administration (EIA) and Statistics Canada indicates that energy prices are hitting consumers hard across various locales. According to the EIA, between March 2025 and March 2026, energy bills increased in 44 of 50 states in America. Statistics Canada notes energy prices rose by 19.2 percent between April 2025 and April 2026. As winter approaches, consumers may be increasingly concerned, as the EIA notes that energy rates tend to rise in summer and winter, when people are more likely to rely on heating and cooling to keep their homes comfortable. Sealing windows might help cut those costs, as the U.S. Department of Energy notes that heat gain and heat loss through inefficient windows may be responsible for as much as 30 percent of heating- and cooling-related energy consumption. By checking windows for leaks and fixing leaks before winter, consumers might save themselves a considerable amount of money.

Manage the thermostat

Managing a home thermostat is a cost-effective and simple adjustment. According to the U.S. Department of Energy, turning a thermostat back by 7° to 10° F from its normal setting for eight hours a day can save up to 10 percent a year on heating bills. Utilizing the automated scheduling capabilities on programmable or smart thermostats enables people to program a lower baseline temperature when out at work or school and while sleeping.

Seal up the home

Warm air from indoors can easily escape through unsealed gaps in a home. Similarly, cold air from outdoors can infiltrate through the same spots. This causes heating units to work overtime. Studies from the American Council for an Energy-Efficient Economy indicate combining window upgrades with high-efficiency heating systems can cut heating demands considerably. Also, applying weatherstripping and caulking can prevent drafts, while ensuring adequate attic insulation will create a tight thermal barrier.

Change the heat delivery

Upgrading a heating system to a more efficient one can save homeowners money. According to research by Lawrence Berkeley National Laboratory, replacing traditional fossil-fuel furnaces with electric heat pumps can drastically reduce energy expenditures. Modern heat pumps deliver more thermal energy than the electrical energy they consume.

Homeowners have different options that may help them reduce their heating and energy bills.



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