



# FALL HOME IMPROVEMENT 2022

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# What type of home loans are there? Explore your options

Every family is different and all homes are different, which is why there's a range of mortgages to cater to different needs and wants. Whether you're a first-time buyer or a homeowner looking for a change — it can be confusing when navigating all your options.

Our quick guide can help you figure out what types of home loans are available and which one might be best for you.

## AN OVERVIEW OF DIFFERENT MORTGAGE LOANS

We can split mortgages into two broad categories to help answer the question, "What type of home loans are there?" Government-backed home loans come with certain conditions and offer great benefits if you're eligible. For everyone else, a conventional loan is probably best.

### Conventional Loans

These loans are offered by private lenders like credit unions, banks, and online mortgage brokers. They may be conforming (meet the guidelines of Fannie Mae and Freddie Mac) or non-conforming.

- Fixed-rate home loans: Offer a steady interest rate over loan terms of 10, 15, 20, or 30 years for your primary residence.

- Adjustable-rate mortgage (ARM) loans: Offer a low, fixed rate for an initial period and then adjust with market rates on a predetermined schedule.

- Jumbo Loans: These non-conforming loans let you borrow higher loan amounts if you have the necessary down payment and meet other criteria.

- Bare Land Loans: Help you buy land on which you plan to build a home (Build Land Loans) or empty land

that you don't plan to develop (Raw Land Loans).

- Vacation Home Loans: Give you the financing to buy a second property for vacation purposes.

### Government-Backed Loans

These loans are partially insured by government departments so private lenders can offer loans to people who may not otherwise qualify, or offer better rates than the person might get for a conventional loan. The insurance covers the lender in case the borrower defaults.

- FHA Loans: Insured by the Federal Housing Authority so more people may qualify for a home loan, as long as the property meets appraisal guidelines.

- VA Loans: Insured by the U.S. Department of Veterans Affairs to provide competitive home loans to veterans and other eligible military personnel, with appraisal guidelines.

- USDA Loans: Insured by the U.S. Department of Agriculture to help people buy a home in eligible rural areas, as long as their household income is below a certain limit.

## FIXED-RATE MORTGAGE LOANS

A fixed-rate mortgage is a popular choice because you get to lock in a rate for the life of your loan, so your monthly payments remain steady which makes budgeting simple.

### Key Details

- Rates: The APR you get may be slightly higher than the initial rate for an adjustable-rate mortgage (ARM), but then your rate stays the same, while an ARM may go up and down.

- Fees: You'll need to pay private mortgage insurance (PMI) if your down payment is less than 20%.

- Loan terms: Choose from 10, 15, 20, or 30 years. Shorter terms get lower rates and accrue less total interest, while longer terms give lower monthly payments.

- Qualifying: You'll need good credit, a steady income, and a down payment to qualify.

### Pros and Cons of a Fixed-Rate Mortgage

- Pros: Budgeting is easy because your payments will remain steady apart from any changes to taxes and insurance.

- Cons: Market rates may drop compared to what you lock in, so then you may need to refinance your mortgage to get a lower rate.

## ADJUSTABLE-RATE MORTGAGE (ARM) LOANS

ARM home loans offer a low, fixed rate for an initial period that may be around 5 or 7 years which means you can enjoy lower payments at the start of your home loan. ARMs often suit people who plan to move, sell, or refinance in the short term.

### Key Details

- Rates: The APR you get for your initial period may be slightly lower than a fixed-rate loan, but then it will adjust with the markets and therefore could go higher or lower.

- Fees: You'll need to pay private mortgage insurance (PMI) if your down payment is less than 20%.

- Loan terms: ARMs offer a range of terms so be sure to read the fine print. There are caps on how much your rate can adjust the first time, each time, and in total over the life of your loan.

- A 5/6 ARM means you get a fixed rate for 5 years,

# Loans

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## Loans

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then it will adjust every 6 years until your loan is paid off in full.

- A 7/6 ARM means you get a fixed rate for 7 years, then it adjusts every 6 years.
- Qualifying: You'll need good credit, a steady income, and a down payment to qualify.

### Pros and Cons of an Adjustable-Rate Mortgage

- Pros: You get lower payments at the start of your loan term and you may get a lower rate if market rates fall in the future.
- Cons: Your rate may go up if market rates rise and your monthly payments may also go up and down over the life of your loan, so you need to plan for a possible increase.

### JUMBO LOANS

A jumbo-loan is ideal if you want to buy a home that has a purchase price above the amount set by the Federal Housing Finance Agency (FHFA) each year.

#### Key Details

- Rates: Jumbo loan rates are sometimes slightly higher than conforming loans but your rate will depend on your financial situation and chosen loan term.
- Fees: You'll need to pay private mortgage insurance (PMI) if your down payment is under 20%—though this may be the minimum down payment needed for a Jumbo Loan.

• Loan terms: You may have fewer choices than for a conforming loan. For example, you may get the choice of a 15- or 30-year fixed-rate loan or a 10/1 ARM.

• Qualifying: You may need very good credit, a significant down payment, and significant cash reserves to qualify.

#### Pros and Cons

- Pro: You can buy a high-value home.
- Cons: You need to have a large down payment and/or borrow a large loan amount

so you should make sure you can comfortably afford the payments.

### BARE LAND LOANS

A Build Land Loan is ideal if you have your eye on a nice piece of empty land or a vacant lot and you want to eventually build your home there. You might then get a construction loan and convert it to a regular home loan once your build is complete.

If you don't plan to develop the land, you can consider a Raw Land Loan.

#### Key Details

- Rates: Land loan rates tend to be slightly higher than a mortgage for an existing home.
- Fees: You don't need to pay private mortgage insurance (PMI).
- Loan terms: You may get a term of 10 or 20 years.
- Qualifying: As well as good credit and steady income, you may need to make a down payment of around 30% or as much as 50% for raw land.

#### Pros and Cons

- Pros: You can buy the perfect spot for your future dream home.
- Cons: You may need to prove you plan to build within a certain time frame and you may need a sizable down payment.
- Build Land financing isn't available if the land can't be developed or doesn't perk.
- Raw Land financing isn't available for commercial or industrial zoning.

### VACATION HOME LOANS

You may qualify for a Vacation Home Loan if the property you want to buy is at least 50 miles from your primary residence and you don't plan to rent it out. Mortgages for primary homes, vacation homes, and rental or investment properties each have different rules.

#### Key Details

- Rates: Rates for second homes may be slightly higher than for your first mortgage.
- Fees: The standard down payment is 10% vs the

typical 3%-5% for primary residences. PMI is needed for any purchase with less than 20% down.

• Loan terms: Terms are available from 10, 15, 20, and 30 years.

• Qualifying: You'll need to show you have a debt-to-income (DTI) ratio that can carry two mortgages, you have great credit, a sufficient income, and a sizable down payment to get approved.

#### Pros and Cons

• Pros: You can buy that alpine cottage or beach house to enjoy vacation time with the family.

Cons: You'll need to manage two mortgages and use the property strictly as intended.

### FHA LOANS

Federal Housing Administration (FHA) loans are designed to help more Americans become homeowners. You can be a first-time or repeat homebuyer as long as you meet the lending criteria and your home passes appraisal.

#### Key Details

- Rates: FHA rates might be slightly higher than conventional homes.
- Fees: You need to pay a Mortgage Insurance Premium (MIP) to help offset the risk of your loan. You might pay some MIP upfront, and some may get rolled into your APR.

• Loan terms: You may get a choice of 15 or 30 years.

• Qualifying: You may qualify with slightly lower credit and income levels compared to conventional loans and you need a down payment of just 3.5%.

#### Pros and Cons

• Pros: FHA loans tend to offer easier qualifying criteria than conventional loans and lower down payments.

Cons: You need to buy a property that meets the appraisal guidelines, and this extra step sometimes means sellers pre-

## Loans

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# Loans

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fer buyers with conventional loans.

## VA LOANS

Veterans Affairs (VA) loans are available for eligible U.S. Veterans, active-duty service members, reservists, National Guard members, and surviving spouses. It's a lifetime benefit you can use to buy successive homes with no down payment needed. Your home needs to meet VA appraisal guidelines.

### Key Details

- Rates: VA loan rates tend to be slightly higher than for conventional loans.
- Fees: You need to pay a VA funding fee (upfront or rolled into your APR) but you don't need to pay mortgage insurance.
- Loan terms: You may get fewer or no choices compared to conventional loans. The most common term is 30

years.

• Qualifying: You may qualify more easily than for conventional loans as long as you meet the eligibility criteria and minimum income and credit requirement, and pass the home appraisal.

### Pros and Cons

- Pros: You don't need a down payment and don't need to pay mortgage insurance.
- Cons: You need to pay a VA funding fee and the property needs to go through the VA appraisal process. Because of this extra step, some sellers prefer buyers with conventional loans.

## USDA LOANS

U.S. Department of Agriculture (USDA) Loans are available to people with moderate income who want to purchase a home in an eligible rural area. You may not need a down payment if you meet the other eligibility criteria.

### Key Details

- Rates: USDA loan rates tend to be slightly higher than

for conventional loans.

• Fees: You pay an upfront guarantee fee equal to 1% of the loan amount and an annual fee equal to 0.35 percent of the loan amount. You don't pay PMI.

• Loan terms: You may get fewer choices than for conventional loans. The most common term is 30 years.

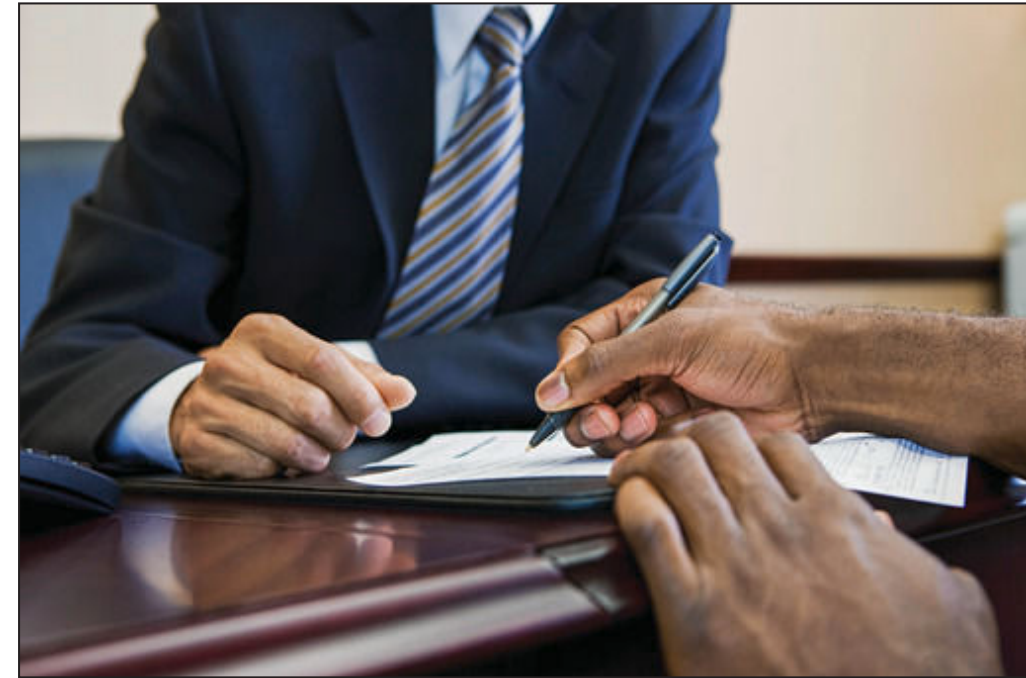
• Qualifying: You may qualify with a lower income than for conventional loans and your income must be within a limit determined by where you live. The home must be in an eligible rural area and meet USDA appraisal guidelines.

### Pros and Cons

- Pro: You likely don't need a down payment.
- Cons: Your income cannot be above a certain limit and your home must be in an eligible rural area and pass the appraisal.

## CHOOSING THE BEST MORTGAGE LENDER

We hope we've answered your question, "What type of home loans are there?" But if



you still have questions about which exact home loan and term is best for you, the most important thing is to choose a lender you trust who can work with you to make sure you have an enjoyable home buying experience.

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# Must-have features in your bathroom remodel

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

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

• Floating vanity: Add an

airy feeling to the room by creating space between the vanity and the floor. A floating vanity can be a counter with a vessel sink or even have cabinets, as long as the vanity doesn't extend to the floor.

• Freestanding traditional sink or tub: There's something elegant about a freestanding tub or pedestal sink. Such features can lend a classic vibe to a space. However, freestanding fixtures also come in modern or eclectic forms, so there are options for any design style.

• Frameless showers: Switch to a walk-in shower option, which improves aesthetics and makes it easier to "age in place" in a home. Pair that frameless shower with clear glass shower doors so sightline in the space remains unencumbered.

• Natural textures: Create

a calm and serene sanctuary in the bathroom with light, natural hues and materials. Nature-inspired colors on tiles, walls and vanities can add to the spa vibe.

• Dual sinks and vanities: With a double vanity, two people can share the space and easily use the bathroom without getting in each other's way. One vanity with two sinks works, but homeowners can create even more personal space by dividing vanities and mirrors.

• Small textured tile on shower floors: Small textures are appealing and add safety. The added texture and grouting will keep feet from slipping on wet floors. Also, opt for mold-resistant grout to make cleanup even easier.

• Special shower heads: Invest in shower heads that can run the gamut from creating steam showers to rainfall ef-

fects. Some showers will have multiple shower jets to offer an invigorating experience.

• Improve drainage: Increase the diameter of the drain pipe in the bathroom from the standard to a two-inch drain pipe. This will reduce the risk of clogs and overflow leaks.

• Install a window: Natural light and air flow can reduce the risk for mold and mildew growth, and windows add some aesthetic appeal to a space. Just be sure to choose frosted privacy glass.

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





*From left to right, Jordan Thompson, Keegan Hagerty, Rusty Robertson, Cody Folkema and the baby is our grandson, Frederick Folkema.*

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## Budget-friendly dining room renovation ideas

**I**f the kitchen is the heart of the home, then the dining room may be akin to one of its arteries. The mood created in the kitchen spreads to the dining space where family and friends gather to eat and enjoy one another's company.

Dining rooms can get lost in the home renovation shuffle, as many homeowners tend to focus on renovating kitchens and bathrooms instead. Homeowners do not have to invest a lot of money in renovations to give their dining spaces awe-inspiring makeovers. Here's how to do so on a budget.

• Lighten and brighten. Dining rooms were once very formal spaces. Dark woods, large pieces of furniture, over-the-top chandeliers, and other details could be found in many homes. But now that houses are being built with open floor plans, dining rooms can blend with other spaces, which have moved to lighter colored walls, flooring and furniture. A fresh coat

of vibrant paint can work wonders and it doesn't cost much. If you can't remove a floor, cover it with a brightly colored area rug.

• Switch things up with slipcovers. Slipcovers can be changed each season to dramatically alter the look of a dining room for little investment. Slip covers also protect chairs and can be easily laundered after spills.

• Add floating shelving. Floating shelves provide much-needed storage or display space without the need to invest in another piece of furniture. Depending on the shelving, they can work in modern design schemes or even farmhouse dining spaces.

• Clear out the clutter. It might be time to say "so long" to that large curio cabinet and the knickknacks within it. Curio and china cabinets used to be de rigueur, but plenty of people now prefer more open and airy dining rooms. For those who want to keep the cabinet, try decluttering inside

to only include the very best display pieces and see if the cabinet can be refinished with paint or a lightly colored stain.

• Improve lighting. Make the chandelier the statement piece of the space. Go for a bold color or an innovative design. Then add accessories throughout the space that coordinate with the chandelier.

• Add bench seating. Those who need additional seating may not have to get entirely new furniture. Swap out some chairs for benches, which can fit a couple more guests than chairs.

• Create depth with color. HGTV says that using various shades of the same color in a space can add depth. Coordinate drapes, walls, seat fabrics, and accessories for a cohesive design.

Renovating a dining room doesn't require a large investment of time and money. A few simple steps can give dining spaces a whole new feel without busting homeowners' budgets.



# How to cut costs on home renovations

Do you still have an avocado green kitchen? Is your living room dank and dark? Perhaps there is only one bathroom for a family of six? Answering yes to any of these questions could serve as the catalyst for a home renovation project.

Home improvement projects come in all shapes and sizes — some with huge budgets and others that are more cost-conscious. Regardless of what homeowners hope to achieve with their renovations, a common goal across any price point is a desire to save as much money as possible. Home renovations can be expensive, but there are ways to cut costs.

- Assess the merit of the project. Remodeling magazine annually publishes a “Cost vs. Value Report” that lists the average cost and return on investment homeowners can expect of various types of projects. If you’re planning to sell your home soon, it may be best to focus on repairs and renovations

that will generate the most substantial ROI.

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

- Refurbish existing features. Rather than a complete gut and rebuild, figure out where you can revitalize existing fixtures and more. For example, refinishing existing cabinets can save you up to 50 percent compared with the cost of new cabinetry, according to Angi (formerly Angie’s List), a cost comparison and business review resource.

- Choose midgrade materials. Certain materials may be all the rage but they come with a higher price tag. Angi

reports that granite counters could be \$60 to \$100 per square foot. However, a composite or laminate that looks like granite and wears well may be \$10 to 40 per square foot. Figure out where you can choose middle-of-the-road materials for maximum value.

- Avoid peak seasons. You’ll pay more to install a deck or a pool right before the outdoor entertaining season. There also may be a premium to get work done right before a major holiday. Therefore, consult the calendar to find an off time for a renovation and book it then to save.

- Do some prep work. You might be able to save by doing some of the demolition and preparatory work yourself. For example, you can tear up old carpeting before the installation of new tile floors. Perhaps you can mend and patch up walls before a paint job.

- Buy a display item. Former showroom kitchens and



baths often are sourced at a fraction of their recommended retail prices, according to Real Homes, a home remodel

guide based in the United Kingdom. Retailers often update their displays and you may score existing show-

room items at a discount.

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



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## A beginner's guide to fall planting and maintenance

Spring and summer are perhaps the busiest times of year for gardeners. However, fall also is a prime time to tend to gardens.

The tree and bare root retailer Bower & Branch advises that soil temperatures in many regions of the country may still be warm enough to encourage root growth well into the start of winter. Furthermore, fall is often the ideal time to plant, fertilize and keep a garden going or to get a head start on next year's bounty.

Here are some tips to make the most of the fall gardening season.

- Think about fall annuals and bulb planting. Near the end of September, start planting cool-weather-loving pansies and violas for pops of color as summer flowers fade. Also, it's a good idea to stock up on bulbs that will bloom in the months to come before they sell out in stores. Wait until the temperatures really cool down before planting them in desired spots for spring sprouts.

- Sow salad seeds. Lettuce, spinach, radishes, and arugula tolerate cooler temperatures. Try new and interesting lettuce varieties and enjoy salads well into the fall season.

- Take inventory of the sun. Positioning a garden carefully means maximizing hours of sunlight, which begin to dwindle in the fall. Experts say gardens grow best in sunny locations that



receive six hours of direct sunlight each day. This is where container gardens can be helpful, as they allow gardeners to move plants into spots that will get ample sunlight.

- Fill in landscaping gaps. Some fall plants can add color around the landscape and brighten up homes to add curb appeal. In addition to pansies and violas, asters, kale and chrysanthemums are fall blooms. Keep in mind that mums can come back year after year. So take them out of those flower pots and get them into the ground. They can be enjoyed next year as well, sprouting in early spring and developing leaves and buds through late summer.

- Clean up unwanted growth. Fall is an ideal time to cut back spent vegetable plants and get rid of errant weeds. Rather than bagging leaves, mow them with a grass catcher and then add

the mix to a vegetable garden as an excellent soil insulator. The nitrogen and carbon will fertilize the soil, enhancing growing possibilities and limiting weed growth.

- Propagate plants in the fall. As temperatures gradually begin to cool, start taking cuttings from perennials, gathering seed pods from azaleas and rhododendrons and dividing hardwood cuttings, says the resource Gardening Know How. Consult with a garden center or horticulturist on the proper ways to propagate stems using rooting hormone and other techniques.

- Continue to water plants. Water is essential in the fall and winter as roots can still be growing. Gradually reduce watering duration as plants go dormant.

Fall planting and maintenance can extend gardening season and improve the chances of growing a healthy spring garden.



# How to stay safe and on track with DIY projects

**H**ome improvement projects can be costly. Depending on the scope of the project, the choice of materials and the skill level involved to see the project through to successful completion, homeowners could be on the hook for thousands of dollars or even more when renovating their homes.

One popular way homeowners look to cut such costs is to do some, if not all, of the work themselves. Indeed, do-it-yourselfers can save a considerable amount of money. Estimates from the U.S. Census Bureau's American Housing Survey indicate that homeowners can save anywhere from 50 to 80 percent on DIY projects compared to what they might pay for comparable work to be performed by a contractor. However, the key there is "comparable." Cost overruns could derail DIY savings rather quickly if homeowners have little renovating skill or experience. But homeowners' wallets aren't the only thing in jeopardy if a DIY project goes awry.

Renovation projects require attention to detail, and that includes an emphasis on safety. Homeowners who are injured on DIY projects may face costly medical bills, while projects that are completed without incident could later pose safety hazards that require work to be redone, which is both expensive and a threat to personal safety in the interim. DIYers need not be discouraged from taking projects on themselves, but they should heed these tips to stay safe when working on their homes.

- Make sure you choose the right ladder. DIYers may spend ample time shopping for drills and other electronic tools and gadgets that are



fun to use. But ample time also must be afforded to the type of ladder you intend to use on a project. Estimates from the West Bend Insurance Company indicate that roughly 90,000 people visit the emergency room due to ladder accidents each year. Never use a broken ladder or an aging ladder that's uneven. In addition, do not use a ladder that forces you to reach far away. If you're leaning while using a ladder, the ladder is either too short for your project or positioned too far away from the wall. The National Home Security Alliance advises DIYers to place their ladder one foot from the wall for every four feet it rises above the ground. Test your ladders for their sturdiness prior to beginning work so you aren't tempted to use a subpar ladder.

- Be especially careful with power tools. Power tools can do a lot and they're fun to use. But it's important that DIYers do not let fun distract them from safety. The Power Tool Institute urges power tool users to wear personal protective equipment, including eye and hearing protection and a dust mask, whenever using power tools. The PTI also advises users to make sure tools are powered down be-

fore plugging them in and to inspect the tool before using it. Inspections can confirm that all guards are in place and that tools are up to the task at hand. Much like it's unsafe to overreach on a ladder, overreaching when using power tools increase the risk for mistakes, accidents and injuries.

- Avoid electrical work. Complicated electrical work is best left to the professionals. Estimates from the Electrical Safety Foundation International indicate that electrical malfunctions cause more than 50,000 house fires each year. Such malfunctions can occur for myriad reasons, and a lack of experience working with electrical circuits and breakers could make homes vulnerable to malfunctions and fires. It's also worth noting that homeowners' insurance policies may not cover damage caused by DIY electrical work. So at the very least homeowners should contact their insurance providers to determine if any accidents or injuries caused by DIY electrical work would be covered by their policies.

DIY renovation projects can save homeowners a lot of money, but those savings aren't worth compromising your safety and the safety of your loved ones.



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# Fireplace trends help create attractive, comfortable rooms

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

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

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

- **Minimalist style:** Many fireplaces are designed in neutral colors with minimal trim that directs focus on the fire and not the appliance. When the fireplace is not in use, it blends in with surroundings and will not compete for attention with other design elements.

- **Convertible fireplaces:** Homeowners can choose between open or sealed fireplaces. A convertible fireplace enables homeowners to have the best features of these options. A convertible fireplace can be converted to wood from gas, or the opposite, in as little as 30 minutes.

- **Nature-inspired materials:** Natural stone continues to be a material of choice in fireplace surrounds. Light colors work well for a fireplace, and also fit with today's lighter color interior design preferences. Natural

stone also works perfectly with both contemporary and rustic decor.

- **Vintage fireplaces:** Vintage continues to be a buzzword in 2022, and the choice to go vintage also applies to fireplace styles. A room decorated in vintage elements can be complemented with a vintage fireplace or one designed to look vintage.

- **Integrate into wall decor:** Fireplaces that are built right into a wall save space. One can have a television and a fireplace on the same wall. These types of fireplaces work well in modern home designs. Other fireplaces may be built into bookshelves or other wall features.

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



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# Guide to outdoor lighting for your home

Lighting is an essential component of interior and exterior home design. Not only does lighting add style and make spaces more appealing, when done correctly, it also makes a home safer and more functional.

Homeowners who plan to utilize outdoor spaces like backyards, front porches and walkways to the fullest should think carefully about lighting. These guidelines can assist with selecting outdoor lighting fixtures.

## Security lighting

Flood lights and security lights are a good investment for those who want to beef up visibility and security around the home. These lights are high-intensity and designed to illuminate large areas. The brightness and reach can serve as a preventive measure to keep animals and even criminals away. Motion-sensor lights will immediately engage if something crosses

the path of the sensor. Some lights will remain on from dusk until dawn. Lowes Home Improvement suggests using the correct wattage on outdoor security lights so they flood an area thoroughly without affecting neighboring properties.

## Wall, post and ceiling lights

Outdoor lighting fixtures beyond security options come in a variety of styles, according to Lamps USA. Wall lights are mounted to the outdoor wall of the home. These typically flank doorways or the garage. Post lights are often installed on the posts of decks and porches, or are free-standing on properties, providing visibility but also style. Ceiling-mounted lights may be above doorways or installed in any structure that has an overhead area. Warm-colored temperature bulbs in these fixtures can create

an inviting atmosphere that is not too bright and jarring, especially when multiple lighting fixtures are working together. When selecting lighting for wall-mounted fixtures, experts suggest sizing up if you are not sure of the size to pick, as lights will look much smaller in scale from a distance.

## Accent and landscape lighting

A bevy of accent lighting choices are available. Accent lighting is designed to enhance the mood and appearance of certain elements of a landscape. Accent lighting is not intended to add bright light. For example, upward-directed lights can be cast on trees or shrubs to accentuate their shapes. Accent lighting also may call out a structure, such as a garden or a fountain. While accent lighting may be hard-wired, homeowners who want the luxury



of changing lighting can opt for solar fixtures, which are more mobile but not as bright.

## Additional pointers

When shopping for bulbs, consider the number of lumens. A standard 100-watt bulb produces around 1,600 lumens. Security lights should range from 700 to 1,300

lumens for optimal brightness. Other lights needn't be so bright.

Furthermore, ensure that any fixtures that are being used are safety-rated for outdoors. Wet-rated fixtures are designed to withstand direct exposure to outdoor elements, advises the design experts at Schoolhouse, a lighting

and lifestyle goods company. Damp-rated fixtures are built for outdoor locations protected from harsh weather. Look for the product details or work with an electrician to choose the right lighting choices.

Lighting can transform outdoors spaces for the better.

# What to know about floor-to-ceiling windows

Modern homes showcase many dazzling features, but perhaps none draw as much as instant attention as floor-to-ceiling windows. Often seen in high-rise apartments that boast panoramic city views, floor-to-ceiling windows also are right at home in single-family dwellings.

Homeowners considering floor-to-ceiling windows may have lots of questions. The following rundown can provide some basic information that can help homeowners decide if floor-to-ceiling windows are right for their homes.

## Cost

Cost is often the primary consideration when mulling a home renovation, and that's even more significant as the world confronts the rising costs associated with inflation. The cost of installing floor-to-ceiling windows depends on a host of variables, including how many windows will be needed and where homeowners live. According to Modernize®, a service that facilitates connections between renovation-minded homeowners and local

contractors, a floor-to-ceiling window wall costs somewhere between \$700 to \$1,600 per linear foot. Framing and glazing will add to those costs. Homeowners considering floor-to-ceiling windows are urged to receive several estimates for the project prior to choosing a contractor.

## Lighting and energy efficiency

One of the more appealing aspects of floor-to-ceiling windows is all the natural light they allow in. Of course, all that light also can drive up energy costs on sunny summer days. One way around that is to install energy efficient windows. Such windows include extra insulation to prevent cool air from escaping the home on summer days, which can reduce the need to lower the thermostat on your air conditioning. A wall of glass also can provide less insulation against the cold. The extra insulation in energy efficient windows also helps keep warm air from escaping a home in the winter. Energy efficient windows may cost more than less efficient alternatives.

However, over the long haul, a wall of less efficient floor-to-ceiling windows will likely cost more due to excess energy consumption.

## Privacy and fading

It's easy to be overwhelmed by the view floor-to-ceiling windows provide, especially in homes surrounded by serene natural settings like woods or properties that abut waterways. But that view outward also provides a view in, potentially compromising privacy. All that extra exposure to sunlight also can cause fabrics to fade over time. Floor-to-ceiling blinds and shades can protect homeowners' privacy and reduce fading on furniture, but this extra feature will add to the final cost of the project. Smart window tinting is another way to improve privacy and reduce fading, but this feature also will drive up the cost.

Floor-to-ceiling windows can be awe-inspiring. Homeowners considering such windows for their homes are urged to do their homework to ensure their homes are well-suited to this unique feature.





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