

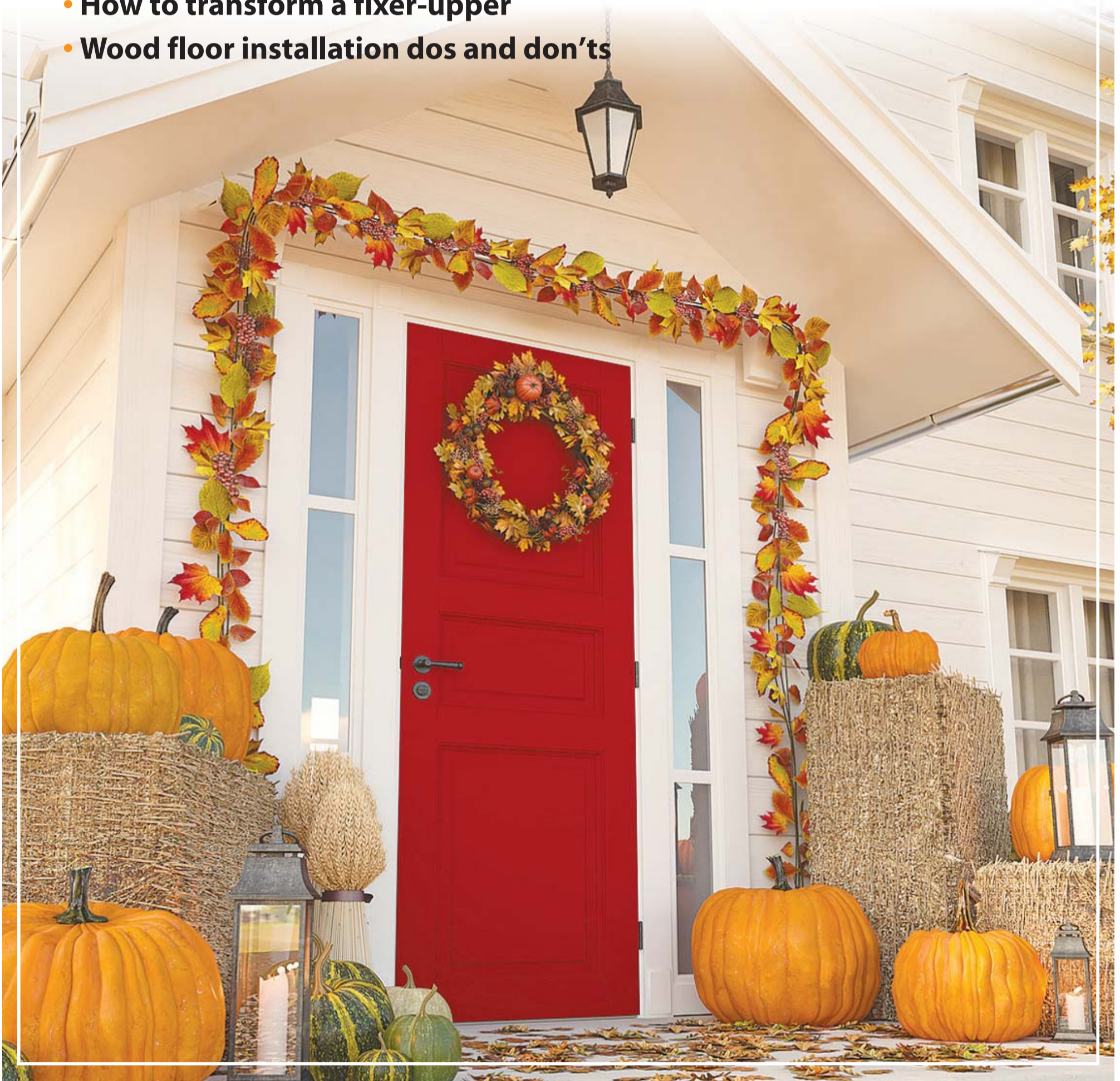
FALL

HOME IMPROVEMENT

A Norwich and Sidney Pennysavers Publication • Issue #1 • September 10, 2024

Issue One

- Questions to ask before embracing DIY
- How to transform a fixer-upper
- Wood floor installation dos and don'ts





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How to approach a basement remodel

A fully finished and functional basement is a dream for many homeowners. Such a space, when completed, can serve as an entertainment space, a man cave, an artist's studio, or any number of additional functions.

Despite their usefulness, finished basements are something of a rarity. In an analysis of data from the U.S. Census Bureau's Survey of Construction, the National Association of Home Builders® found that only around 24 percent of single-family homes built in 2018 have basements.

Homeowners who do not currently have a finished basement but are considering such a project can approach the remodel with a few key factors in mind. Careful consideration of these factors can ensure the project is budget-friendly and worthy of homeowners' investments.

- **Investment value:** Conventional wisdom among home renovation and real estate experts suggests that a basement remodel is best if done to satisfy current inhabitants and not necessarily to appeal to prospective buyers once the home is put up for sale. Remodeling magazine reports that a midrange basement remodel costing around \$70,000 will provide a return of around \$49,000 (or 70 percent) at resale. Though that's not a poor return on investment, homeowners who are remodeling a basement solely for the potential ROI at resale can find other projects that provide a greater return.

- **Foundation:** The foundation of the home must garner ample consideration before beginning a basement remodel. Certain foundation issues, such as soft concrete, cracked or curved outside walls and cracks in the flooring, are indicative of significant issues with the foundation. These issues can be costly to address, and they must be remedied before the basement remodel can begin.



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- **Existing space:** Some homeowners may have bought their homes with partially finished basements or even finished areas that they simply want to remodel. In such instances, a pre-remodel inspection from a licensed home inspector can save homeowners lots of money and heartache over the long haul. Partially finished or even aging finished basements might not have been renovated in adherence to codes, which could lead to costly violations down the road. An inspection in advance of a remodel can give homeowners an idea of what they will need to do to bring the basement up to code. Local officials also can provide a list of necessary permits and a detailed description of requirements to ensure the remodeled basement adheres to code.
- **Soil:** Soil surrounding the home should be tested prior to beginning the project. Radon is an odorless gas found in soil that the U.S. Environmental Protection Agency notes can increase individuals' risk for lung cancer. Radon can seep into basements and increase that risk even further if it is present at elevated levels in the soil surrounding a home. Radon tests are simple and inexpensive, and no basement remodel project should begin without first conducting such a test. Finished basements are valuable spaces. Homeowners who want to finish or remodel their basements should consider a host of factors before beginning the renovation. FH228149

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Wood floor installation dos and don'ts

Jaw-dropping features can sell a home in a heartbeat. A penthouse apartment with floor-to-ceiling windows and a panoramic view of a city skyline likely won't prove a hard sell, nor will a home with an infinity pool overlooking a landscape of rolling hills. As awe-inspiring as such features can be, some more subtle components, such as authentic hardwood floors, also can do much to make a home more appealing to prospective buyers.

Hardwood flooring is a sought-after commodity. Data from the National Association of Realtors indicates that 54 percent of home buyers are willing to pay more for hardwood floors. In fact, NAR figures indicate that 28 percent of buyers between the ages of 35 and 54 consider hardwood floors "very important" when looking for a home. Homeowners who are considering selling their homes, or those who simply want to upgrade their existing flooring, may want to consider installing hardwood flooring. Though it's a project best left to professionals, hardwood flooring can be installed by skilled DIYers. In such instances, homeowners may want to keep these dos and don'ts in mind.

DO hire a professional if you have limited or no DIY flooring experience. Hardwood flooring installation is not generally a project for novice DIYers. Hardwood flooring projects may present some common challenges, but no two homes are the same. So unless they have prior experience installing floors in multiple rooms or homes, homeowners may save themselves time, trouble and a significant amount of money hiring a professional to do the job.

DON'T ignore the subfloor. New hardwoods won't erase the problem of subfloors in poor condition. According to the home renovation experts at BobVila.com, squeaky floors could be an indication that the subfloor has begun to warp or twist. Sinking floors are another indicator of deteriorating



subfloors. Subfloors should be somewhat level before new hardwoods are installed, so DIYers should inspect and address subfloor issues before installing new flooring.

DO expose wood flooring to the elements in your home prior to installation. The home improvement resource BuildDirect recommends acclimating hardwoods to the space where they will be installed. Skipping this important step could result in gaps during the winter and cupping over the summer. To acclimate hardwoods, open the boxes and spread them out for about a week while running the air conditioner or heater at normal levels. When storing hardwoods prior to installation, avoid keeping them in potentially moist areas like a basement.

DON'T skimp on tools. A DIY hardwood flooring installation might be less expensive than hiring a professional, but homeowners should resist any temptation to increase those savings further by purchasing less costly tools or fewer tools than is necessary to complete the job. BuildDirect notes that DIYers will need at least a miter saw, table saw, cleat-nailer or stapler, finish nailer, compressor, jamb saw, chalk line, nail set, and tape measurer when installing hardwood floors. Purchase all necessary tools and read product reviews to ensure each tool is up to the task.

Wood floors can be awe-inspiring. Some homeowners can install such flooring on their own, and the project can be much easier if they learn as much about installation as possible prior to beginning the project. FH228147



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Prepare your deck for winter

Homeowners often take steps to winterize the interior of their homes in the weeks before winter's arrival, but such efforts should extend to the outside of a home as well.

Decks make for great gathering places when the weather permits. Decks are where many people spend their free time and eat their meals come spring and summer, when the temperatures climb and the sun sets well into the evening. But as summer turns to fall, homeowners must take measures to protect their decks from potentially harsh winter weather.

- Inspect the deck for problems. Decks tend to be used more often in summer than any other time of year. That makes fall and early winter an ideal time to inspect for wear and tear and any additional issues that may have cropped up throughout the summer. Damaged boards and loose handrails should be fixed before winter arrives, especially for homeowners who plan to use their decks in winter. Fixing such issues in winter and even into spring may be difficult thanks to harsh conditions, so make good use of the relatively calm autumn weather to fix any issues on the deck.
- Clear the deck of potted plants. Even homeowners who intend to use their decks in winter should remove potted plants from the deck in the fall. The home improvement experts at HGTV note that moisture can get trapped between deck boards and plastic, wood or ceramic containers in cold weather, and that can contribute to mildew, discoloration or decay.
- Store unnecessary furniture. Homeowners who like to sit on their decks in winter will no doubt want to leave some furniture out over the winter. But those with lots of furniture for entertaining guests can likely move the majority of that furniture into a garage or shed for the



winter. HGTV notes that doing so will prevent the potential formation of blemishes on the deck that can result from inconsistent weathering.

- Remove snow, but do so carefully. Prolonged contact with snow and ice can damage a deck. As a result, homeowners should clear snow from their decks when accumulation is significant. HGTV recommends using a snow blower on the deck to avoid scarring. If a shovel must be used, push snow with the planks to reduce the risk of damaging the deck.

Homeowners who take steps to protect their decks throughout the winter months can ensure these popular areas are ready once entertaining season returns in the spring. FH198133



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Must-have features in your bathroom remodel

Veteran 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 effects. 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. TF21A423

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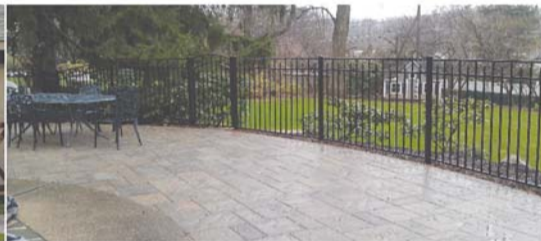
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Questions to ask before embracing DIY

Home improvement projects are as popular as ever. In its 2017 True Cost Survey, the home improvement site HomeAdvisor found that, between February 2016 and February 2017, homeowners spent an average of just over \$5,000 on home projects. That marked a nearly \$1,900 increase from the year prior, indicating that homeowners are increasingly opening their wallets to transform their homes.

In addition to spending money to improve their homes, many homeowners are spending their time on projects as well. While DIY projects can provide a sense of fulfillment and personal attachment to one's home, prospective do-it-yourselfers should ask themselves some questions before picking up their hammers and getting to work.

Do I have any physical limitations?

No matter how much home improvement television shows may simplify projects, prospective DIYers should know that such undertakings are typically very difficult and oftentimes physically demanding. Homeowners with existing health conditions or other physical limitations may not be capable of performing certain tasks or may need to take frequent breaks, which can delay projects.

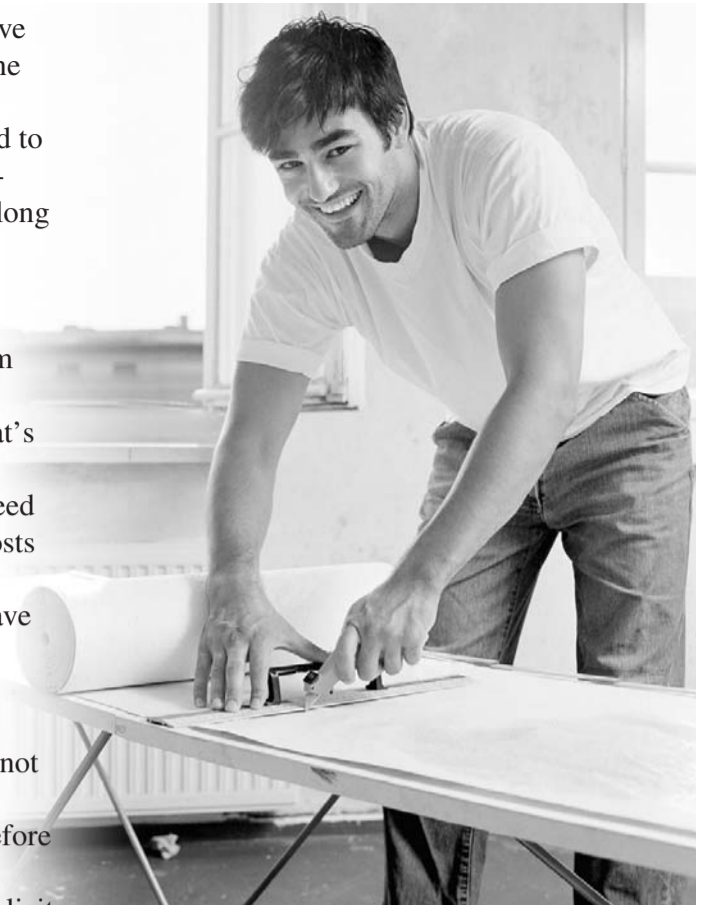
Do I have the time?

Many home improvement projects require a significant amount of time to complete. Homeowners whose time is already stretched thin with commitments to work and/or family may not be able to complete projects within a reasonable amount of time. That's fine if working on a part of the home that won't affect daily life, but can prove stressful or problematic if the project is in a room, such as a kitchen or bathroom, that residents of the home use each day. Novice DIYers should be especially honest with themselves

about the time they have available to work on the project, as such homeowners are bound to experience a few time-consuming missteps along the way.

Can I afford it?

While DIY might seem more affordable than hiring a contractor, that's not necessarily true. Novice DIYers may need to buy or rent tools, costs that can add up. Contractors already have the tools necessary to begin and complete projects, so the cost savings of DIY might not be as significant as homeowners think. Before going the DIY route, homeowners should solicit estimates from contractors, comparing the estimates to how much a project will cost if homeowners do it themselves.



Can I go it alone?

Many home improvement projects require more than one set of hands, and it's risky and even foolish for first-time DIYers to assume they can begin a project and see it through to completion entirely on their own. Homeowners whose spouses, partners, friends, or relatives are willing to chip in may think that's enough. However, the DIY skills of those who volunteer may be a mystery until the project begins. Novice DIYers should enlist the help of a friend or family member with home improvement experience. If no such person is available, it may be wise to hire a contractor instead. Home improvement projects may seem simple on television. But prospective do-it-yourselfers must make honest assessments of their skills, time and budgets before taking on a DIY project. FH188178



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How to transform a fixer-upper

The real estate market will always have its ups and downs, but real estate is an oft-profitable investment. Real estate investors do their investing for various reasons. Some see a house as a place to hang their hats for years and years, while others look at properties as nothing more than investments. Buying a home with the intent to fix it up and resell it is called a “fix and flip.” In such situations, investors buy homes at below-market prices before refurbishing the homes with the goal of recouping their initial investment and then some when the homes are ultimately put back on the market. Flipping has become popular for both expert remodelers and novice investors. RealtyTrac®, the nation’s leading source for comprehensive housing data, noted in its “Year-End and Q4 2015 U.S. Home Flipping” report that 5.5 percent of all single family home and condo sales during the year were flipped properties. This marked an increase from the same time the previous year.

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

- Don’t bite off more than you can chew. Make an honest assessment of your abilities and which renovations, if any, you can handle. If you are unskilled or inexperienced working with your hands, then it can be easy for an investment property to quickly become a money pit. Before purchasing a property, hire a trained home inspector to tour the home with you and point out all of the areas that will need renovation. With this list, begin getting estimates on how much money the work will entail. Determine if this fits with your budget or not. You do not want to invest so much that it exceeds

what you could feasibly recoup when it comes time to sell.

- Overlook cosmetic things when visiting properties. Cosmetic issues include all of the easily replaceable items in a home, such as carpeting, appliances, interior paint



colors and cabinetry. Focus on the bones of the house — the architectural integrity and those little touches that you envision having a “wow” factor.

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

- Save money by doing some work yourself. While the pros may tackle the more complex parts of a given project, such as rewiring electricity or changing the footprint of a home, you can still be involved. Ask to participate in demolition, such as taking down walls or removing old materials from the home. Such participation may be fun, and it can save you substantial amounts of money on labor.

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

- Think about what the buyer wants and not what you want. Renovate with an eye toward prospective buyers’ needs. Keep things neutral and accommodating. Research the latest trends to understand what buyers might be seeking in a home. You want potential buyers to envision themselves moving right in.

Renovating a fixer-upper takes time, but it can be a worthwhile project, and one that can help anyone turn a profit in a booming real estate market.

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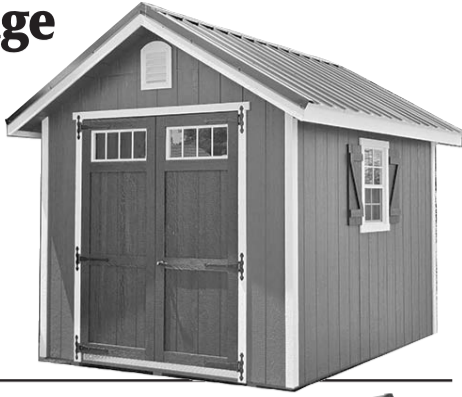
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What to do when a project stalls

Upon embarking on a home improvement project, homeowners who have never before lived through such undertakings are often told to expect their projects to take more time than initial estimates suggested. Unforeseen complications can compromise project timelines, and some homeowners may find their projects stuck in neutral.

Stalled projects can make life at home difficult, and homeowners may feel helpless with regard to getting a project back on course. But there are ways for homeowners to get stalled projects back on course.

- Start off on solid financial footing. It's important that homeowners who want to upgrade their homes enter the home improvement process with a realistic grasp of their finances. Many home improvement projects stall when homeowners run out of money. Homeowners can avoid such unfortunate situations by only beginning a project they know they can afford. Whether funding a project with a loan or savings or a combination of both, homeowners should make an honest assessment of what they can afford to commit to a given project. If the amount of money available does not add up to the estimated cost of the project, delay the project now or you might be facing a stalled project down the road.
- Honestly assess whether or not you can finish the job. Do-it-yourselfers may have the abilities to complete a project, but they should not let their pride get in the way of their ultimate goal, which is the completion of the project. In addition to money, time or lack thereof, is often the culprit behind stalled projects. Homeowners with full-time jobs, families or both may not be able to find the time to complete a job in a timely fashion. If the project has been stuck in neutral and no sudden windfall of free time is on the horizon, start contacting contractors to finish the job for you.

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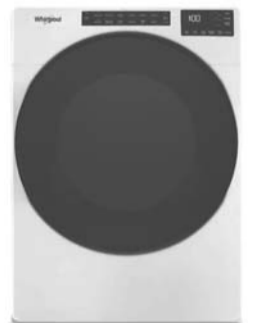


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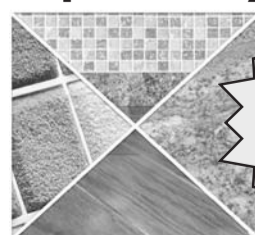
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- Ask for help. There's no shame in asking for help to complete a project. Some homeowners may underestimate the scope of a project until it's too late. Asking family, friends or neighbors for help might be the only way to get a stalled project back on track. Certain home improvement projects may not require advanced skills, and even friends or family with little or no home improvement experience can pitch in to complete such projects. When more advanced projects stall, homeowners may want to hire contractors to complete the work. If budgets have not left much room for hiring a contractor, homeowners can perform some of the labor on their own.



- Be mindful of permits. Some home improvement projects require permits, and these permits often have expiration dates. Homeowners must keep permits in mind when projects start to stall, recognizing that they may need to reapply for permits if projects go unfinished for especially long periods of time.

Stalled home improvement projects can be a nightmare. But homeowners can address such delays in various ways to get projects back on track. FH178262

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Types of home insulation and where to install them

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

The U.S. Department of Energy says between 50 and 70 percent of the energy used in homes is for heating and cooling. By improving home insulation, homeowners can make their homes more comfortable, consistent and efficient.

Blanket Batts And Rolls

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

Loose Fill

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

Sprayed Foam

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

Foam Board/ Rigid Foam Panels

Ideal for unfinished walls, such as basement or foundation walls, floors and ceilings, these are boards of polyurethane or polystyrene. Foam boards tend to reduce energy consumption more effectively than other types of insulation. Homeowners considering upgrading their insulation or amending existing insulation should do their homework on the type of insulation that will be most effective for their homes. FH208141



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