

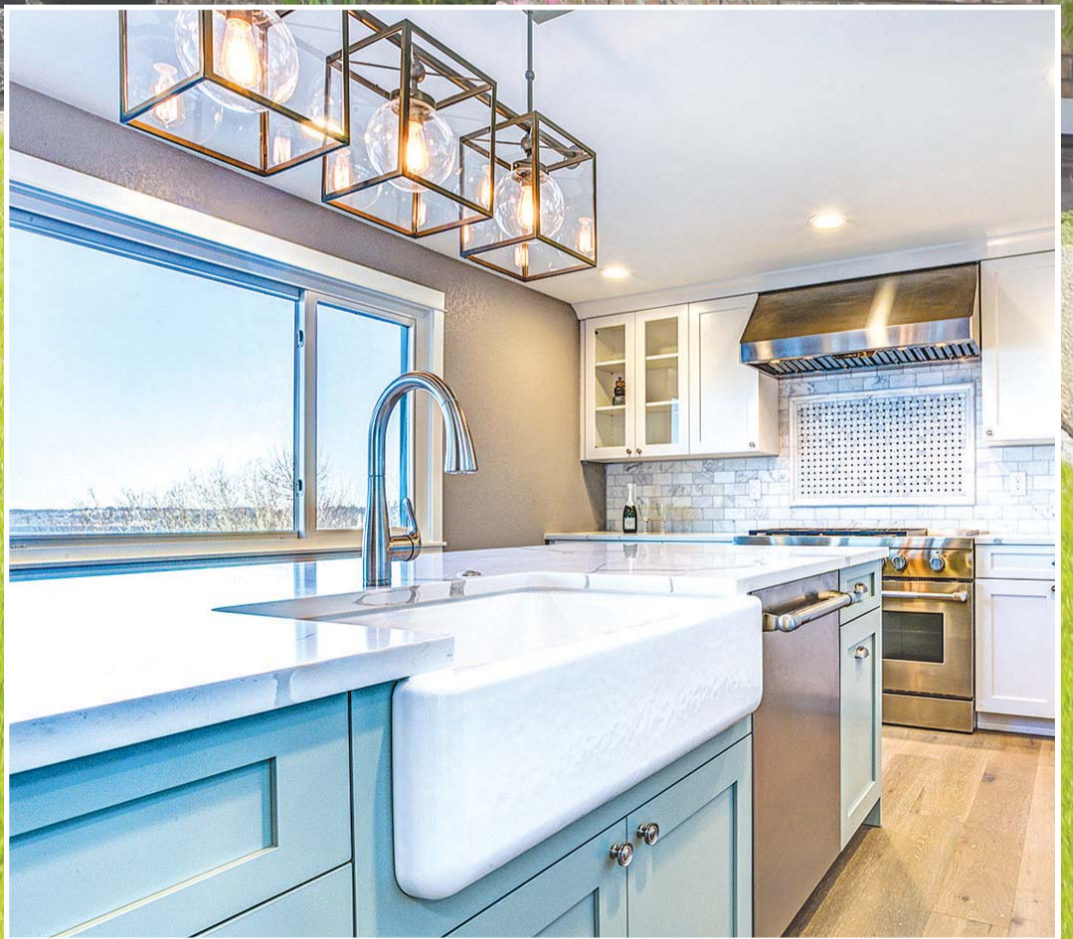


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- **Tips when hiring a contractor**
- **Turn your new house into a home**





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How to recognize when it's time to replace your windows

Windows are a major component of a home. Window installation professionals will tell homeowners that the average life span of residential windows is between 15 and 30 years. Most well-maintained products can last 20 years, so homeowners who have windows approaching that age

Replacing existing windows with Low-E coating alternatives can safeguard belongings and improve window efficiency.

may want to schedule a window assessment and possible replacement. Replacing windows is a job that requires advanced skill, and this is not a do-it-yourself project. There are many qualified professional window installation companies that will work with homeowners to measure, order and install windows that will fit with the style of a home and local weather, all

while providing features the homeowner desires.

For those wondering when to replace windows, Pella and Renewal by Andersen, two of the premiere window manufacturers, offer these guidelines.

- Difficulty opening and closing windows. A window that does not operate as it should can aggravate homeowners. If windows are sticking shut or cannot be securely closed, it's probably time for something new.
- There's apparent window damage. Accidents happen, and if a rock is kicked up from a lawnmower and cracks a window or if spring baseball practice has gone awry with an errant throw, windows may require

UNLEASH

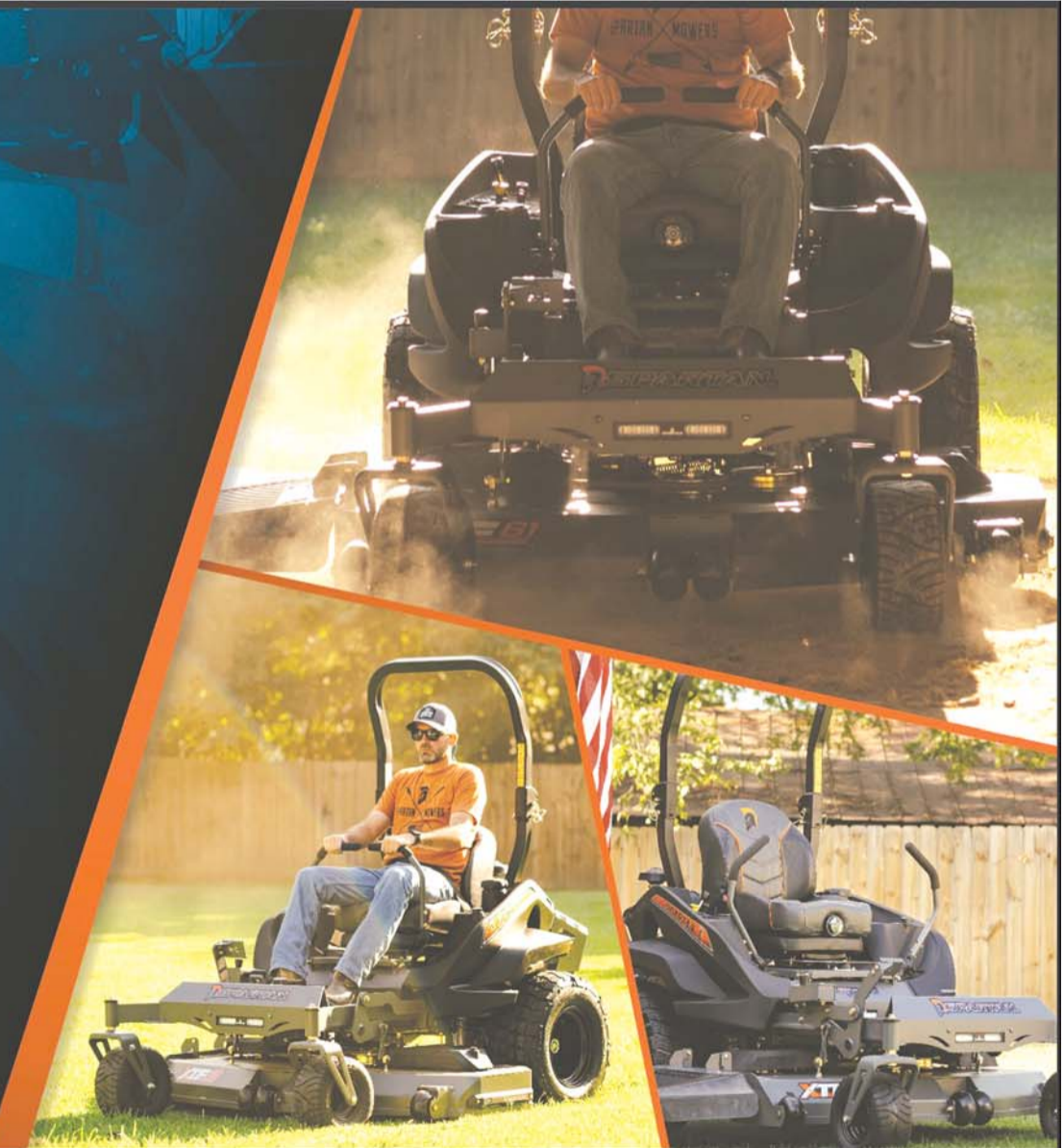
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replacement.

- Drafts in the window are common. If heating and cooling systems are working overtime, drafty, poorly insulated windows could be to blame. Various agencies can perform energy efficiency tests in a home. Windows that are determined to be the weak spots should be replaced.
- Dated windows are present in the home. Older windows may pose safety hazards, especially those in older homes. A larger window may be needed to comply with fire safety codes allowing for window egress. Dated windows also may simply look "old" and compromise the aesthetics of a home.
- Outdoor noises are noticed quite readily. Newer windows can help reduce noise transmission. So those leaf blowers, airplanes, barking dogs, and kids playing basketball up the street won't disturb homeowners as they try to enjoy some peace and quiet indoors.
- Fading indoors is noted. Windows that do not feature low-emissivity (Low-E) glass coatings will not block UV rays. Those rays can cause fading to wood floors and furniture or pretty much anything the sunlight touches. Replacing existing windows with Low-E coating alternatives can safeguard belongings and improve window efficiency. Window replacement may be necessary when existing windows are showing signs of aging or damage. SH242651

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Renovations that help sell homes

The adage “there’s a lid for every pot” suggests that, even in relation to the real estate market, there’s bound to be a buyer for every home on the market. Price is a significant variable in the minds of potential buyers, but there are additional factors that can affect the impression people get of a given home. Certain home features can tip the scales in favor of sellers. In fact, various renovations can help sell homes more readily. And these renovations need not cost a fortune. Putting a home on the market can be stressful, but these renovations may help it sell fast.

- **A fresh coat of paint:** Although painting is relatively inexpensive and a job that some do-it-yourselfers can tackle, it’s not a task relished by many. Painting is messy, it takes time, and requires moving furniture. In fact, prepping a room for painting often is the toughest component of any painting job. But fresh coats of paint can create a strong first impression. Choose a neutral color and get painting. Jennie Norris, chairwoman for the International Association of Home Staging Professionals, says gray is a “safe” color that has been trending in recent years.
- **Minor bathroom remodel:** Remove dated wall coverings, replace fixtures, consider re-glazing or replacing an old tub, and swap old shower doors for fast fixes in a bathroom. If there’s more room in the budget, replacing a tub, tile surround, floor, toilet, sink, vanity, and fixtures can cost roughly \$10,500, says HGTV. You’ll recoup an average of \$10,700 at resale, making a minor bathroom remodel a potentially worthy investment.
- **Redone kitchen:** The kitchen tends to be the hub of a home. This room gets the most usage and attention of any space, and it’s a great place to focus your remodeling attention. The National Association of the Remodeling Industry estimates that homeowners can recover up to 52 percent of the cost of a



kitchen upgrade upon selling a home. Buyers want a functional and updated kitchen. Trending features include drawer-style microwaves and dishwashers, commercial ranges, hidden outlets, and even wine refrigerators.

- **Updated heating and cooling system:** Better Homes and Gardens reports that homeowners may be able to recoup 85 percent of the cost of new HVAC systems when they sell their homes. Heating, cooling and ventilation components are vital to maintain. You don’t want buyers to be taken aback by an older system, and many millennial buyers are not willing to overlook old mechanical systems.

- **Fresh landscaping:** A home’s exterior is the first thing buyers will see. If they pull up to a home with eye-catching landscaping and outdoor areas that are attractive yet functional, they’re more likely to be intrigued. Often buyers will equate a home that features an impressive exterior with upkeep inside as well. The American Nursery Landscape Association says the average homeowner may spend \$3,500 for landscaping.

Improving a home’s chances to sell quickly and at a higher price often comes down to making smart improvements that catch the eyes of buyers.

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Turn your new house into a home

Historically low mortgage interest rates are helping to drive a new wave of home sales. Data from the U.S. Census Bureau indicates roughly 14 percent of the population, or around 40 million people, move every year for various reasons. Statistics Canada's Canadian Housing Survey found about half of Canadian households have either

you can use a piece of furniture or a few family heirlooms to make your new space feel homey

moved within the past five years or intend to do so within the next five. While people may be inclined to move far from their current residences, the moving resource Move.org notes that some U.S. states are seeing an influx in people leaving while others are absorbing new residents. Illinois, Alaska, New Jersey, New York, and West Virginia are the top five states

Americans are leaving, while Idaho, Nevada, Arizona, Oregon, and Montana are gaining residents.

People relocate for various reasons. After moving into a new house, it can take some effort to turn that house into a true home and feel comfortable in your new environs. These steps can help that process along.

- Create at least one complete and serene space. Focus on setting up the bedroom so you can retreat at the end of the day. Invest in new furniture or get new bedding to give the room this comforting feeling.
- Create an organizational plan. It can be tempting to want to throw



everything in closets and unpack quickly, but give yourself time to fully analyze where you want to store items, where you may need to paint or reconfigure spaces, as well as any home improvements you want to make before taking out all of your stuff. When you fully unpack, you can immediately enjoy your hard work.

- Hang artwork. Hang a few select pieces of artwork or family photos shortly after moving in. Surround yourself with things that make you feel good.
- Bring mementos. Your first home may bring about warm feelings. While you can't recreate it entirely, you can use a piece of furniture or a few family heirlooms to make your new space feel homey.
- Rely on familiar scents. Break in the new space with familiar aromas, whether it's preferential air fresheners, scented candles or baking your favorite chocolate chip cookie recipe.

Moving into a new home can be exciting. Certain touches can help make the new space feel more like home. TF205929

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How DIY can be bad for homeowners' bottom lines

Homeowners know it can be tempting to go the do-it-yourself (DIY) route when starting a home improvement project. Home repairs and renovations can be costly, and the notion of saving money on such projects compels many homeowners to try their hand at home improvements. However, the DIY approach can be costly as well, and if things go awry, homeowners may end up with empty pockets and unfinished projects.

Online tutorials and advertisements for home improvement retailers can make DIY seem like a snap. However, there are potential pitfalls to consider that could make the ostensibly less expensive DIY route far more detrimental to the bottom line than homeowners may recognize.

- **Permits:** Permits ensure work is done in accordance with local codes, which are designed to ensure the safety of residents and their neighbors. Licensed contractors know which permits are necessary for projects they're hired to work on, and many even procure permits for their clients (homeowners are urged to read estimates and contracts to determine who will be responsible for acquiring the appropriate permits). DIYers may not know about local permits, and therefore go ahead with projects without procuring any. That can be harmful in the short- and long-term. In the short-term, a failure to procure the appropriate permits can make a home less safe and potentially lead to costly fines and necessitate a complete do-over of the project. In the long-term, homeowners who did not secure the appropriate permits may not be given a certificate of occupancy (CO) when putting their homes on the market, which can make it very difficult to sell the home.



- **Ancillary costs:** The ancillary costs of DIY are not often noted in online tutorials. However, such costs can dramatically increase the amount of money DIYers shell out in order to complete projects on their own. Ancillary costs include but are not limited to the price of tools and equipment; disposal fees for materials that will need to be discarded; and the cost of permits. These costs are often included in estimates provided by contractors, but they're easily overlooked by novice DIYers.

- **Repairs:** Even experienced contractors make mistakes, so DIYers, particularly novices, can anticipate making a few errors along the way. Minor mistakes may not prove too costly, but more significant mishaps can quickly negate any cost savings associated with DIY renovations. The cost to fix DIY mistakes varies depending on the project, but a 2019 survey from Porch.com found that the average DIY mistake cost homeowners \$310 and added five and a half hours to the overall time spent to complete a project. It's worth noting the Porch.com survey was conducted prior to the dramatic increase in materials costs related to inflation in recent years. So it's reasonable to assume that fixing DIY mistakes in 2024 could end up costing considerably more than a few hundred dollars.

Before diving in to DIY, homeowners may want to consider the real costs associated with forgoing professional experience in the potentially misplaced hopes of saving a few dollars. TF245936



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Improving storage in common areas

Increasing storage capabilities at home is a popular goal among many homeowners and renters. Despite how much space a person may have at home, there's often a desire to have more or maximize the areas that are there. According to the Self-Storage Almanac, there are an estimated 51,206 storage facilities operating in the United States today, and MJ Partners Self-

A wall-mounted rack can hold the current season's jackets or sweaters, as well as purses or backpacks for easy access.

Storage Update says 11.1 percent of households currently rent at self-storage facilities. IBISWorld indicates the Canadian self-storage industry has grown at an average annual rate of 3.1 percent over the last five years.

People often turn to external storage facilities to house their belongings when space is at a premium at home. Others may focus their organization energy on

closets, garages and basements to free up room. But common areas around the home also can provide additional sources of storage. Common areas are locations where people come together for activities.

Living room/family room

Living rooms and family rooms are areas of the home where people spend many hours. These tend to be multifunctional spaces where people entertain, lounge and even enjoy movies or gaming. Possibilities in these living spaces that can create extra storage include furniture that serves double-duty. For example, a storage ottoman adds decorative appeal but also can be filled with board games or books. Cabinet-style TV stands may not be as streamlined as mounted versions, but they're ideal places to stash games, remote controls and other accessories.



Entryway

An entryway or mudroom can quickly succumb to clutter. When organizing such a space, think about the needs of the household. A storage bench will be a place where everyone can sit to put on shoes, and then stow footwear underneath when not in use. A wall-mounted rack can hold the current season's jackets or sweaters, as well as purses or backpacks for easy access. A shelf with some hooks can store keys or hold a basket to store the daily mail.

Hallway and closet

Closet organization systems can be the unsung heroes in closets utilized by multiple members of the family. These customizable components can be sized accordingly for the space, and then configured as needed with a balance of shelves and hanging racks. An out-of-the way nook or long hallway can be enhanced with a bookshelf to hold photo albums or that library that only continues to grow as new reading material is acquired. Homeowners can make common areas more functional with the addition of storage. TF23C528

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Tips when hiring a contractor

Contractors perform important work for millions of homeowners every day. Home improvement projects are complicated undertakings, and the experience of skilled contractors can ensure jobs are completed on time and within homeowners' budgets.

Homeowners have undoubtedly heard horror stories from neighbors about projects that have gone awry. Projects can go sideways for a number of reasons, but a skilled contractor can help homeowners navigate such situations successfully. That underscores how important it can be to find the right professional for the job. The following are some tips homeowners can consider as they look to hire a contractor.

- Identify which professional you need. Some contractors are of the jack-of-all-trades variety, but many specialize in a particular line of work. It's important that homeowners identify which type of contractor they should work with prior to starting a project. This requires homeowners to define the goal of the project (i.e., new wood floor installation), which can serve as a springboard into finding the right type of contractor.
- Prioritize building safety. Safety should be the utmost priority for homeowners and contractors alike. Prior to hiring a contractor, homeowners should identify any safety restrictions that might be enforced by local governments and take note of all the permits necessary to get a job done. Homeowners can then discuss those restrictions and permits as they interview contractors. Projects that do not adhere to code are illegal and can compromise homeowners' ability to sell their homes in the future. So it's vital to work with contractors who are familiar with local codes and aware of which permits are necessary to ensure a project can go forward.



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- Insist on written estimates. Handshake agreements offer no protection to homeowners or contractors, so estimates indicating what will be done and how much the project will cost should be provided. Homeowners should insist on receiving written estimates and interpret an unwillingness to provide one as a significant red flag.
 - Know your rights. Laws vary by region, but in general homeowners have a right to a written contract and contractors are obligated to provide a copy of that contract signed by both parties. That contract must be provided prior to the start of the project. The contract should provide a detailed account of the work that will be done, as well as a timeline indicating important dates that components of the project will begin and be completed. The contract also should detail materials and who is providing them. Details regarding payments, guarantees and warranties also should be cited.
 - Do not pay in cash. Some contractors may suggest that the project will cost less if they're paid in cash. However, home improvements should never be cash transactions. Cash does not indicate proof of payment, which can be problematic if a dispute arises.
- Contractors help homeowners turn dream projects into reality. Homeowners can employ various strategies to ensure they find the right professional for their home improvement project. TF245935

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Converting Garages Into Livable Spaces

Many people decide to upgrade from their apartments or condominiums out of a need for more space. But even after moving into a new home, homeowners may soon begin to outgrow the room they have. Rather than looking for a new home, some homeowners consider expansion. Expanding a living space can be expensive, and a more affordable option

An architect can help suggest design elements that will camouflage the original garage look and make the space seem like it was always part of the main living area of the home.

may be converting existing basement or garage space into something more livable. Garages already are built on a foundation, have four walls and a roof overhead, so a garage-conversion project is merely a matter of turning this utilitarian area into a living space. Before beginning the renovation, homeowners should consider the

benefits versus the cost of converting the garage. For those who are planning to grow old in a house, a garage conversion can be a worthy investment. But those who intend to sell their homes rather than retire in them may learn that a converted garage can affect home value and make it less desirable at resale. Compare your home to others in the area and see what your neighbors have done. If converted garages are the norm where you live, your own renovation may fit in with others.

Always apply for the proper permits and learn the zoning laws to see if a garage conversion is acceptable in your town or city. It's best to go by the book so that work can be done in a proper manner and be inspected for safety.

Many homeowners hope their garage-conversion projects will make their

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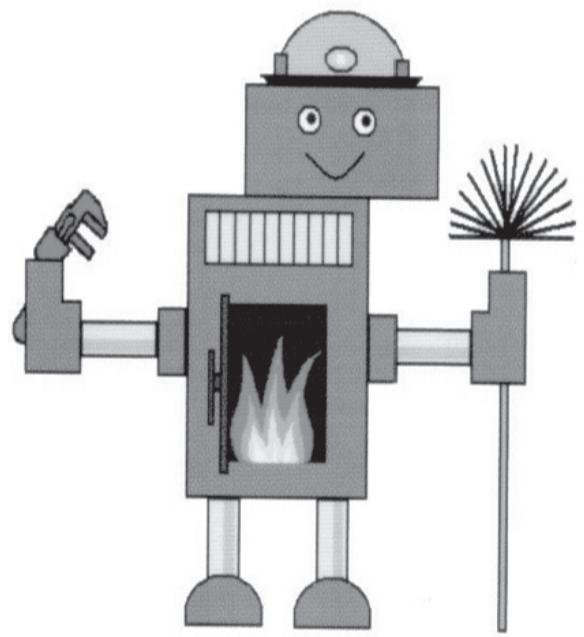
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garages seem like a seamless part of the rest of the house. To do so, you will need to remove evidence the space was once a garage. Slab floor will need to be raised and insulated. Walls also will need to be insulated and finished to improve comfort and soundproofing. Many garages do not have windows, so for the garage to function as a renovated space, windows may need to be added.

One of the biggest transformations will come by way of modifying the garage door entry. Some homeowners prefer to leave the existing door so that the home still has the appearance of a garage from the curb, while others remove the garage door and rebuild the exterior wall so that it has a window or another architectural element. An architect can help suggest design elements that will camouflage the original garage look and make the space seem like it was always part of the main living area of the home. Landscaping work also can minimize the appearance of an old garage. Rather than having the driveway end at the wall of a home, shrubbery, pavers and other techniques can blend the garage renovation into the rest of the yard design.

Transforming a garage into a living space can add several hundred square feet to a home. Hire a reputable contractor and follow the municipal guidelines for modifying the space to ensure the job is done right.

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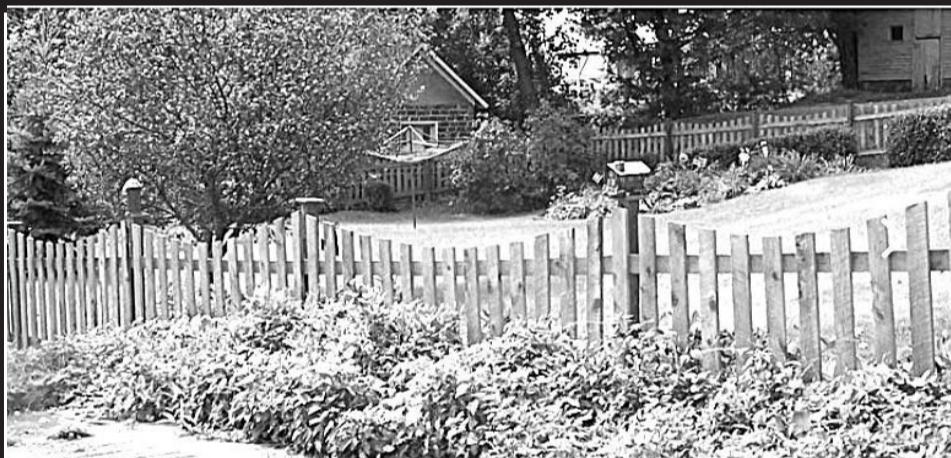
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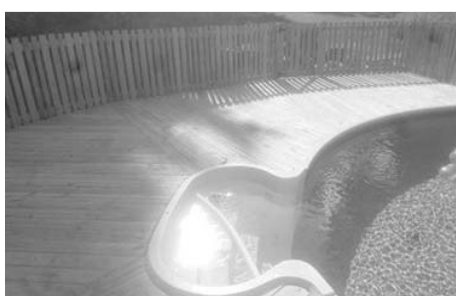


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Design ideas to give your home a farmhouse feel

Farmhouse style homes are having a moment. A 2020 survey from Homes.com asked more than 5,000 adults across the United States about their favorite house style from a list that included bohemian craftsman, mid-century modern ranch, French chateau, and Tudor, among others. Modern farmhouse was the runaway winner, as participants in 42 of the 50 states indicated this simple, cozy style was their favorite. Home renovation projects can help homeowners put their own unique stamp on their homes, and such projects can be both aesthetic and functional in nature. The following are some farmhouse design elements homeowners can consider as they look to transform their home interiors with this popular style in mind.

- **Exposed beams:** Exposed beams instantly evoke images of a farmhouse. The home improvement experts at BobVila.com note that this rustic renovation project can utilize real wood or faux beams that look like the real thing. Decorative beams that have nothing to do with a home's structural integrity can be installed by skilled do-it-yourselfers. However, even faux beams are heavy, and BobVila.com recommends homeowners have an engineer assess their existing structure prior to installation.
- **Distressed wood finishes:** Distressing is designed to make something look less than perfect. Distressed wood finishes can be found throughout many farmhouse style homes. Furniture and picture frames can provide the distressed look farmhouse fans are looking for. This is a relatively inexpensive project that many homeowners can tackle on their own after watching some online tutorials that recommend the right tools and



techniques to get the job done right.

- **Kitchen sink:** Many components combine to create a truly classic farmhouse kitchen. But perhaps no component is more essential than the classic farmhouse sink. The renovation experts at HGTV note that a classic farmhouse sink features a deep, wide basin. Farmhouse sinks are large enough to handle all the dishes that come after a big family meal. Old-fashioned porcelain sinks are worth consideration by homeowners who want their kitchen sinks to evoke a traditional farmhouse feel.
- **Countertops:** HGTV recommends butcher block countertops for homeowners who favor European farmhouse style. Homeowners overhauling their kitchens to create a farmhouse feel should consider installing a large island with a walnut butcher block countertop for an authentic farmhouse feel.

Farmhouse style homes are wildly popular. Some simple renovations can help homeowners with a fondness for farmhouse style bring this classic look into their homes. FH218159

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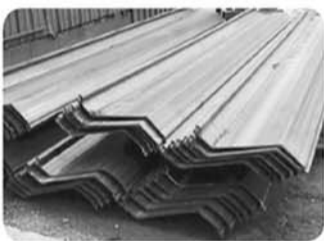
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Quick and simple ways to make a front door pop

Visitors' impressions of a home are often dictated by the home's entryway. Much as one may judge a book by its cover, the same can be said about the impression that a front door and entryway can create, regardless of how accurate that impression is.

Making certain changes to an entryway can go a long way toward improving curb appeal. Entryways also can set the scene for a home's interior. Whether one chooses to be classic or bold, modern or traditional, there are various ways to quickly transform a home's entryway.

- **Bold front door color:** Color can dramatically enhance an entryway. Painting an existing door or replacing it with a more vivid option can do the trick. The DIY Network says certain colors stand out as favorites. These include turquoise, yellow, red, indigo, orange, and black. The door color should complement the other shades of the home, such as those on siding and trim.
- **Custom walkway:** Guide guests right to the front door with an attractive (and safe) walkway. Stamped concrete or decorative paver blocks may fit the bill. This walkway can extend to the street or to the driveway.
- **Contain plants.** Landscaping around the entryway should be neat and well-tended. Overgrown plants or shrubbery may give off an air of neglect. Container plants and carefully curated shrubs can create a neat and inviting aura.
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one illuminated and easily viewed from the curb, and another closer to the front door.

- Utilize high-end materials. The relatively small area of real estate by the front door enables homeowners to splurge on more opulent materials that can really add a feeling of luxury. These can include colorful tiles, ornate planters, decorative wooden doors, or elaborate knobs and lighting fixtures.

- Add architectural details. Find out which architectural elements will meld with the style of the home and then incorporate them. Moldings, columns, shutters, and trim are areas to consider.

The entryway to a home garners a lot of attention. Homeowners can enhance their spaces with entryways that really make a statement.

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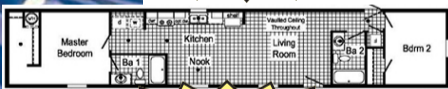
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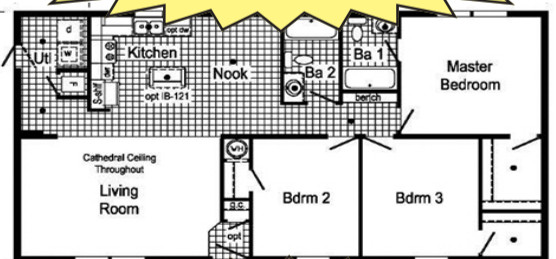
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