

Autumn **HOME** Improvement



2018
A Special Supplement to

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How to stay within your home improvement budget

Home improvement projects range from small scale undertakings that can be tackled in a single weekend to large remodels that can take several months to complete. While no two projects are the same, every home improvement project demands that homeowners dip into their pockets and spend some money.

Much like the scale of projects varies greatly, so, too, do the financial commitments required of homeowners to make those projects a reality. But no matter the size of the project, homeowners can find ways to stretch their budgets without sacrificing the quality of their improvements.

- **Do your homework.** Before you decide to make changes to your home, it's best to first do some research into any potential projects you're considering. Many homeowners have decided to dive into a project before they fully realize its scope and cost, and going in blind can bust a budget, turning what might have seemed like a relatively simple project into a money pit.

Understanding just what a project entails and how much it's likely to cost can give homeowners an idea of what they can afford and where they might be able to stretch their budgets. For example, if you want to replace your kitchen countertops but can't afford engineered quartz countertops, you might be able to find a less expensive alternative, such as tile, that you like just as much. But it's best to research such alternatives before you decide to replace your existing countertops. If you can't find a less expensive alternative, you might want to postpone the project until you can grow your budget. But starting the project without first grasping its true cost is a recipe for disaster, so do your homework before you find your toolbox and start working.

- **Build unforeseen expenses into your budget.** Another way to stay within your budget is to include budget-busting unforeseen expenses into the budget from the get-go. Whether you're doing the project yourself or paying a contractor, nearly every home improvement project will present some unforeseen, and costly, hur-

dles. For example, you might find mold inside the walls when you're converting a basement, and it can cost a pretty penny to make that mold go away. If you go into the project expecting such hurdles, then the financial sting of addressing them won't prove too great a burden. But if the mold catches you and your budget completely off guard, you might be forced to overextend that budget or make sacrifices elsewhere in order to complete the project. Build some contingency money, including permit and permit fees, into your home improvement project to safeguard against such unforeseen issues.

- **Get to work.** If you're hiring a contractor, speak to him or her before signing a contract to see if there is anywhere you can pitch in to keep the labor costs low. You might be able to pitch in during the demolition phase, saving the cost of paying your contractor's workers to tear down walls or remove debris you can just as easily remove yourself. Another way to pitch in is to do the end-of-day cleanup yourself. Any role you play with regard to labor will likely need to be negotiated upfront, but you can save yourself a substantial amount of money on labor if you're willing to get your hands dirty.

- **Determine if piecemeal is the most affordable option.** Sometimes it makes sense to tackle one project at a time, while other times you might want to combine projects to save on the cost of materials. For instance, if your ultimate goal is to install wood flooring throughout your home, determine if it makes more financial sense to install the flooring all at once rather than doing one or two rooms at a time. You might save by buying all of your materials at once rather than buying a small amount of materials several times over the next several years.

Home improvement projects often go a long way toward making a home more enjoyable for its owners and inhabitants. And while such projects can be costly, homeowners who stay disciplined can still get their dream homes without busting their budgets. FH149465

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Prep the yard for winter weather

As quickly as autumn weather arrives it seems to move aside for the blustery, cold days of winter. Winter can catch a person off guard and the seasons are now less predictable than ever before.

It's never too early to begin preparing your yard and outdoor living spaces for winter. Homeowners may be sad to bid farewell to the furniture and accessories of the fair-weather season, but time is of the essence when prepping for impending ice and snow.

- **Clean patio furniture.** Give cushions and structures a thorough cleaning and allow to dry completely. Cleaning items before storing them for the winter saves time and energy next year when it's time once again to set up the yard for recreation. If anything is damaged beyond repair, discard it and look for replacements during end-of-season sales when savings can be had.

- **Move things indoors.** The more items you can store in a safe and secure location the better. Load the garage, basement or storage shed with outdoor gear. Leaving items exposes them to the elements, and such exposure can cause rust, wear and damage. Flower pots and lawn ornaments also can blow around in winter wind or collapse under the weight of the snow, so collect these items and store them for the winter. Take out patio umbrellas and put them in the shed. If something is too large to move indoors, such as a barbecue or a pool filter, cover it with a durable tarp and secure it with rope.

- **Cover delicate trees.** Depending on where you live, certain fruit trees, including fig trees, may need to be covered for the winter. Covering protects them from subfreezing temperatures and helps ensure they will rebound in the spring. Tropical plants should be moved indoors where they can thrive in a heated home. Do not rip out chrysanthemum plants. Contrary to popular belief, these are not annuals. They will rebloom year after year if allowed to do so.

- **Remove water collectors.** Bring in or cover anything that may accumulate water, such as bird baths or kids' toys. Water expands when frozen, and that means water trapped in any ceramic, glass or even plastic vessel can expand and cause the container to crack.

- **Clean up leaves and debris.** Piles of leaves not only can suffocate a lawn and cause discoloration, but also can be attractive homes for rodents and insects looking for a warm place to spend their winters. Keep your yard neat and clean to discourage wildlife from taking up residence near your home.

- **Cover vegetable and flower beds.** Invest in some burlap to lay down over planting beds. This helps to keep the ground from freezing over and minimize weeds for next season.

- **Care for outdoor ponds.** If you have a pond on your property, remove any weeds around it and fish out any leaves from the water. Leaves will decay in the water and build up ammonia levels that can harm fish. If the pond is small, cover it for the winter. Also, start cutting back on feeding outdoor fish. These aquatic animals' bodies begin to prepare for winter by slowing down metabolism. Continuing to feed them can harm the fish when the temperature drops.

- **Wrap up pool season.** It's wise to close the pool and cover it before leaves start to drop. Otherwise you will have a hard time of keeping the water clean.

- **Plant spring bulbs now.** Now is a good time to plan where you want to put spring bulbs. Once you have mapped things out, get the bulbs in the ground. Bulbs are relatively inexpensive and will provide that first punch of color when winter finally skips town. FH149523



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How to improve indoor air quality in your home

With winter on the horizon, homeowners who live in locales with harsh winters are preparing their homes for a season spent largely indoors. Unlike the other seasons of the year, when homeowners can comfortably air out their homes by opening windows, winter offers no such opportunities to let nature improve indoor air quality.

Such a reality can make a home uncomfortable as winter drags on. But that discomfort pales in comparison to the health risks presented by poor indoor air quality. Radon, volatile chemicals from fragrances used in conventional cleaners and lead from house dust are just a few of the many sources of indoor air pollution commonly found in homes, and these pollutants can be especially harmful in winter, when many people spend more time indoors thanks to harsh weather. But while you might not be able to change the weather so you can open windows in the wintertime, you can take steps to improve indoor air quality in your home.

- Clean the floors regularly. Dirty floors take their toll on a home's indoor air quality. Dust that's allowed to settle on floors may contain harmful chemicals and allergens that can lead to respiratory problems and additional uncomfortable health conditions. Clean your floors at least once per week during the winter months, ideally with a vacuum that's equipped with a HEPA filter. The HEPA filter is important because it can prevent dust and dirt from being blown back out of the vacuum in the exhaust. After you have vacuumed, mop the floors as well, as even the most effective vacuums leave potentially harmful dust particles behind. A once-over with a mop and some hot water can remove any lingering dust left behind by the vacuum.

- Place a floor mat near every entrance. Winter is a messy season, and it's easy to bring in the great outdoors when you enter your home during cold weather seasons. Dirt that sticks to your shoes may contain potentially harmful chemicals, so place a floor mat near any door where people routinely enter your home and politely ask that all who enter wipe off and remove their shoes before moving about the house.

- Dehumidify your home. Mold and dust mites thrive on moisture, so homeowners concerned about the moisture in their homes during the winter months can purchase a dehumidifier to control allergens and reduce moisture in the air. In addition to using a dehumidifier, you can control humidity in your home by using an exhaust fan when cooking, addressing leaky plumbing fixtures to prevent mold growth and making sure your clothes dryer is vented to the outside of your home.

- Choose naturally scented laundry products. Everyone wants their freshly cleaned clothes to smell good, but the price you pay when using laundry products that employ syn-

thetic fragrances may be far more steep than you realize. Such synthetic fragrances emit dozens of chemicals into the air, so choose naturally scented detergents, fabric softeners and dryer sheets when possible.

- Avoid plug-in air fresheners. Unless otherwise noted on the packaging, plug-in air fresheners likely contain volatile organic compounds, or VOCs, which contain a variety of chemicals that can negatively impact both short- and long-term health. Instead of plugging in an air freshener to improve a home's interior aroma, slice fresh lemons and leave them out in the kitchen and keep fresh indoor plants in living areas. Studies from NASA have shown that indoor plants naturally purify indoor air by absorbing materials released by synthetic materials.

As winter gets set to return, homeowners can employ several simple strategies to improve indoor air quality in their homes. FH149473



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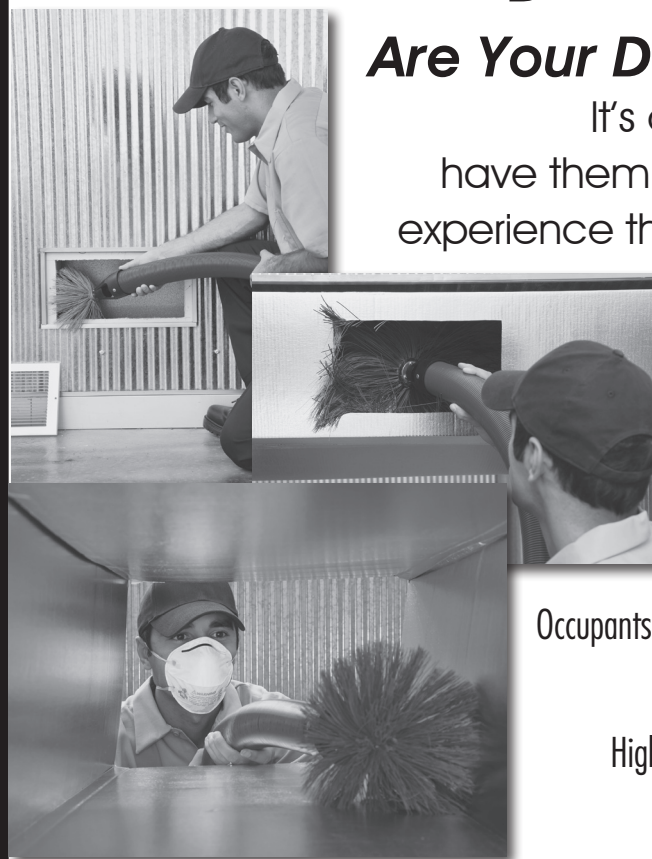
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Get the 411 on flooring

Choosing the right flooring for a home is no small task. Flooring is expensive, so homeowners want to make the best decision possible so their choice of flooring is not one they regret and ultimately replace in the years to come.

When choosing flooring for their homes, many homeowners are overwhelmed by the options at their disposal. Each type of flooring can look great in its own way, which is why homeowners may struggle to find the right fit for their homes. Educating yourself about flooring is a great way to make the process of choosing your next floor much less overwhelming and more enjoyable. The following are some of the more popular flooring options you will no doubt encounter as your search for a flawless floor begins.

Hardwood

Nearly everyone is familiar with hardwood floors, which are durable, warm and a favorite of homeowners aiming for a traditional look. Homes with open floor plans often benefit from hardwood flooring, as it creates the feeling of continuity that homeowners hope to achieve with open floor plans. Various species, including oak, maple and cherry, of hardwood flooring are available, and they typically vary in price, with more exotic imported options carrying hefty price tags. More traditional hardwood flooring is less expensive, and solid wood flooring can be refinished several times to increase its lifespan.

Engineered wood

Engineered wood is less susceptible to temperature changes and humidity than solid wood, and some new varieties of engineered wood include substrates made from recycled wood fiber and stone dust, which may appeal to eco-friendly homeowners. Men and women who want to install their own floors may prefer engineered wood, which is now available in self-locking parquet or plank squares that can be installed without using glue or nails.

Bamboo

Bamboo is another flooring alternative that's popular among eco-conscious

homeowners, as it comes from plants that regenerate quickly and is therefore considered a sustainable material. Bamboo flooring is made of strands of bamboo that are glued together, forming engineered planks or solid strips. Bamboo flooring is strong and able to resist the negative effects of fluctuating humidity, which include swelling and contraction. Many people prefer the fresh, bright feel of bamboo flooring.

Laminate

Laminate flooring is among the less expensive flooring materials to buy and install. Homeowners who purchase laminate flooring have an array of options to choose from, and floating laminate flooring systems can be installed over existing floors without glue or nails. Some feel laminate flooring is indistinguishable from real wood, but the plastic coating that makes up the top layer of laminate flooring is often a giveaway that the floors are laminate and not real wood. Similar in construction to engineered wood, laminate flooring differs because its top layer is a photographic imprint on the face of each board, whereas engineered wood is made up of real hardwood veneer attached to several layers of plywood.

Cork

Cork is another sustainable flooring material that's a favorite among homeowners looking to make their homes more eco-friendly. The appearance of cork floors is unlike many flooring materials, as it is speckled thanks to unusual grain patterns of the trees from which it is harvested. Cork flooring is popular in kitchens and bathrooms because cork tiles have a naturally nonslip surface that makes areas of a home where floors get wet, safer. Cork flooring may need to be resealed every few years to guard against stains and potential moisture issues.

Flooring choices vary greatly, and it's easy for homeowners to become overwhelmed by all of the options at their disposal. But taking time to understand each of those options can make the process of choosing a floor that much more fun. FH149468

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How to treat driveway stains

A driveway is one of the first things guests see when visiting a home. Taking up a good portion of the front acreage of the home, a driveway can add visual appeal to the property. But when driveways are stained, cracked or pitted, they become eyesores that can rob a home of its curb appeal.

Concrete driveways are notorious for absorbing stains. Anything from automotive fluids to fallen leaves can affect the appearance of a concrete driveway. And while cleaning the driveway can take a little effort, the end result is well worth the effort.

Asphalt driveways may not show stains as visibly as concrete driveways, but that does not mean they cannot benefit from some TLC. The following cleaning methods can give a tired or dirty driveway a good-as-new look.

Pressure washing

Pressure washing machines can be used to remove ground-in stains from driveways. The power of the streaming water and a combination of mild cleanser may be able to remove a number of stains, including those from leaves, mold, spills, dirt, fungus, and bird droppings.

Proceed with caution when using pressure washers, as they can be powerful tools. If the nozzle is set incorrectly, it is quite easy to pit out portions of the driveway or create a streaky look. Widen the spray and pass over each area several times to remove ground-in stains.

Pressure washers may come equipped with various attachments to make the process easier and eliminate stripping. Beginners may want to consider an attachment to make the job less arduous.

A rotary turbo nozzle will focus the water in a fine stream but constantly rotate that stream to cover a wider area. A water broom will clean a wider area in one pass and some have castors that keep the nozzles the same height over the driveway surface. According to the Pressure Washing Industry Resource Center, pressure washing a driveway will go a lot faster and becomes easier if you use a water broom.

A surface cleaner is another attachment that enables you to push a rotary arm over the driveway for faster cleaning.

Non-chemical cleansers

Cleaning driveway stains may only require a few items you already have around the house. Sometimes stains can be minimized simply by absorbing spills or residual oils and fluids.

Sawdust, cat litter and baking soda are ideal, absorbant materials. Sprinkle these substances on oily stains in the driveway and allow them to sit for a few days before sweeping away the residue. After a few days, the oily stain will most likely be minimized.

Laundry detergent and dish soap also can break through some greasy stains. Try making a solution of water and the detergent of choice. Use a stiff-bristle broom to work the cleanser into the stained driveway, then rinse away the suds with a hose. Repeat until the stains have lifted.

Commercial products

Auto supply and paint stores typically sell driveway cleaners. Always read the manufacturers' instructions and guidelines prior to purchase to determine if the product will work to remove your driveway stains. Some products may be too harsh to use on asphalt, which is more malleable and porous than concrete and paver driveways. Only use products that are recommended for your particular driveway surface. If you don't, you may cause even more damage.

Muriatic acid, also known as hydrochloric acid, is used in swimming pools and for different applications around the house. It is a strong solvent that can clean some of the more stubborn driveway stains. Always exercise caution when using chemical cleansers. Wear eye protection, gloves and be sure to mix properly, as many chemicals are flammable.

Preventing stains

Allowing fluids or other substances to sit on a driveway may contribute to soaked-in stains. Being proactive can mean less scouring later on. Routinely examine the driveway for automotive fluids and take your car in for a tuneup to remedy any leaks.

Rinse away leaves and other debris before they affect your driveway's appearance. Keep cat litter on hand to soak up minor spills and stains before they grow into larger problems. FH149527

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Basement remodeling tips

Certain structural and other issues should be addressed prior to a basement remodel.

A basement remodeling project can add valuable and usable space to a home. For many years, homeowners overlooked the potential of a basement remodel, perhaps thinking it would not be a smart return on investment. But that's no longer the case.

The latest "Cost vs. Value" report from Remodeling magazine says the average basement remodel can cost around \$61,000 with a 70.3 percent recoup rate. In addition, HGTV says architects and contractors indicate the cost of redoing a basement is roughly one-third to one-half less than the price of putting an addition on a home.

Before remodeling a basement, homeowners should think about how they want to use the space. Homeowners also must focus on some potential obstacles in a basement that will need to be addressed so that the area can be as functional as possible.

Basements can be chilly and damp. That means moisture issues and heating and cooling needs must be addressed prior to any construction. Homeowners may have to consider the installation of a dehumidifier and run venting through the basement to allow for proper climate control. If a basement takes on water, either through the walls or a concrete slab, a professional waterproofing company can come in and fix these issues so they will not damage drywall and flooring afterwards.

The presence of insects and pests also must be addressed. Exterminators can help homeowners figure out which insects are in their basements and how to make the space less hospitable to these unwelcome guests so that the room will become comfortable for human occupants.

Space is often at a premium in basements, which may contain HVAC units, water heaters, filtration devices, ductwork, pipes, and the other appliances. Qualified contractors can suggest solutions for cordoning off appliances and camouflaging pipes and wires so they won't detract from the finished product. However, building access panels into the design will make it easier to service or repair features as necessary. Homeowners also may want to wrap pipes before drywall is installed to quiet noisy drainage pipes.



Uneven basement flooring will need to be smoothed out and flattened before carpeting or tile can be laid down. A self-leveling underlayment can be applied to fill in gullies, while larger crack and holes will need to be patched.

Once the structure of the basement is addressed, then the design work can begin. Many professionals advise against drop ceilings, which can take away from ceiling height and look cheap. Basements can be dark, so the addition of plenty of lighting can help brighten the room. Small basement windows can be replaced with larger ones to add more light as well.

Homeowners can mimic built-ins and architectural details from elsewhere in the home, so the basement is aesthetically cohesive and doesn't seem like an addition. Bookcases and shelving can add valuable storage space as well. Decorate the basement with bright, neutral colors so they make the space feel more inviting.

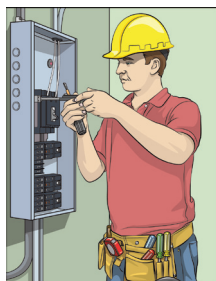
With some effort and financial investment, basements can be as beautiful and functional as other rooms in a home. FH188179

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Budget-friendly bathroom transformation tips

The allure of a spa-style bathroom is something few homeowners can resist. Such bathrooms can make for a welcome retreat after a long day at the office or an afternoon spent chasing kids around the yard.

But as appealing as such a sanctuary may seem, the cost of creating a luxury washroom is more than many homeowners' budgets can withstand. Fortunately, a dream bathroom does not have to break the bank. In fact, there are several ways to make a bathroom worthy of the most comforting spa without stretching your budget.

- **Install a wall-hung mirror.** If your idea of a luxury bathroom harkens back to a time before the advent of recessed medicine cabinets, then a wall-hung mirror can give the bathroom an entirely new feel without much of a financial commitment. Flush-mount mirrors need not require the services of a contractor, but they can provide a sense of elegance that recessed cabinets cannot.

- **Replace bathroom countertops.** A countertop replacement job may sound expensive, but such an undertaking is not very costly in the washroom, where counter space is typically limited. Since the cost of countertop materials is by the square foot, you can replace bathroom surfaces for a relatively small amount of money. Granite countertops can be beautiful, but such surfaces do not create the warm feel that many prefer in a luxury bathroom. A material such as soapstone is warm and inexpensive and can quickly give the bathroom a new look.

- **Embrace calm colors.** Painting the bathroom is another inexpensive way to give the room an entirely new look. If the walls of your washroom are currently a vibrant color, consider a more calming tone to give the room the luxurious and relaxing feel you're aiming for. If your bathroom includes a clawfoot tub, you also can make it a two-tone tub to add a touch of relaxing elegance. Paint the tub's exterior in a calming tone such as soft gray, and you will have transformed the washroom at little cost and even less effort.

- **Transform your double vanity.** Many homeowners prefer a double vanity in their bathrooms, as such a setup allows both men and women the space to get ready for bed or work without getting in one another's way. But instead of a traditional vanity with a counter between the sinks, consider installing matching pedestal sinks to surround an antique washstand. This can give the washroom a feel of antique luxury, and such washstands can found for a few hundred dollars.

- **Replace old fixtures.** Though they are often overlooked, cabinet and door fixtures as well as towel racks can greatly influence the feel of a washroom. If the cabinet and drawer handles are old or outdated, replace them with more modern options. Such a job might be even more effective if you repaint or reface existing cabinetry. Neither task is terribly expensive, but both can give the washroom a more luxurious feel. The same goes for replacing old towel racks, which can be an eyesore if they're especially dated.

Transforming a bathroom may seem like a significant and costly undertaking, but savvy homeowners can give their washrooms a new and luxurious look without spending much money. FH149467

Transform spaces into cozy retreats

Cool weather often drives people to spend more hours indoors than they do during the warmer months. Autumn is a time to winterize gardens, put away lawn furniture and prepare for the holiday season. Autumn also provides the perfect opportunity to begin home interior projects.

Many people decide to redecorate their homes to reflect each season. When temperatures change, it's time to transition from the light colors and breezy fabrics symbolic of summer to thicker, darker materials that evoke coziness.

With some inspiration and a little know-how, any homeowner or apartment dweller can cozy up a space in time for fall and winter.

- **Invest in area rugs.** While wood floors can look beautiful and work well with many different design styles, wood can feel chilly underfoot. Thick area rugs add warmth to a room and can help it look more lived-in. Area rugs also help a room appear more cohesive, coordinating with other colors in a space and providing a visual border.

- **Practice layering in rooms.** An affordable and relatively easy way to make a room seem more cozy is to layer fabrics and other accents. Layers can include throws and blankets. Remove placemats from the dining room table and use them on accent tables or an ottoman in the living room. Table runners also can add a splash of color to the top of bedroom dressers.

- **Play with texture.** Look for fabrics that boast texture and can add a tactile feel to spaces. When used on throw pillows or small accents, faux fur can create that cozy cabin feel. Draperies made from nubby fabrics or those with grooves and ridges can add dimension to a room as well. Even a lampshade made of an unusual fabric, such as a waffle-patterned material, can add a little depth and warmth to a space.

- **Reevaluate your lighting.** Lighting a space is more than just flipping on a switch. Finding the right balance of lighting fixtures can instantly transform the feel of a room. Create more warmth and a cozy feel by switching out bulbs from cooler shades to warmer ones—those that give off yellow and pink hues rather than cool blues. Accent lighting helps establish a comfortable space for curling up and reading a good book. Spot lighting, such as fixtures that are trained on artwork or inside of a curio or china cabinet, also can set a more welcoming mood.

- **Install a bookshelf and start a book collection.** Piles and stacked books can add warmth to any space. Books evoke the hallowed halls of schools and quiet nooks in the library. Fill shelves with books interspersed with additional design accents, and you will instantly make a room feel more inviting.

- **Choose dark paint.** Do not feel nervous about incorporating deeper shades in rooms. Dark colors give rooms a more enclosed feel than lighter colors, and that can create a warm and cozy feeling. This works particularly well in larger spaces that feel vast and empty. If you're scared to paint all of your walls, try a darker shade below a chair rail or just paint one accent wall.

- **Add architectural elements.** Think about adding rich moldings to crown the ceilings or to frame doorways. If you have the space for a nook, create a window seat beneath a picture window or add a bench and cushions in a corner for a nice escape spot.

Use the colder weather as an opportunity to reinvent some of the rooms in your home. With paint, texture, fabric, lighting, and more, rooms can be quickly transformed into cozy respites from the cold. FH168308

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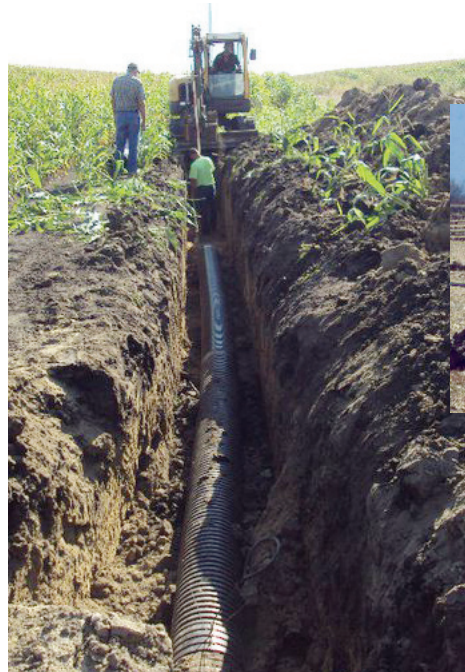
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Bold colors add vitality to homes

Whether it's Independence Day, St. Patrick's Day or the holiday season, the bold hues that are synonymous with these events add a splash of color to rooms that can use a little design lift.

While some colors may be synonymous with certain times of year, homeowners can employ bold colors in their homes all year long. By embracing bold painting and decorating styles, homeowners can use fresh color palettes to make rooms more inviting and colorful. These popular color combinations can provide inspiration.

Green and pink

Colors on opposite ends of the color wheel will always complement each other. Green paired with pink (a lighter shade of green's opposite, red) calls to mind the great outdoors. These hues can add a touch of floral spring sunshine even when that season has long since passed. Opt for a deep green and a carnation pink for maximum impact. And don't forget a vase full of fresh blooms as the finishing factor.

Lavender and deep blue

Analogous colors are three colors that sit side-by-side on the color wheel and share a common denominator in terms of shade. Lavender, blue and an orchid pink are examples of such hues. This cool, regal combination can add femininity to a bedroom or even drama to another space in the house. If painting the walls dark blue or lavender seems scary, opt for a neutral shade on walls and then dress up the space with inky and violet accents.

Turquoise and brick red

Enhance the "wow" factor with these bold colors. Although they are striking, when they work together, they also can impart a soothing feel, particularly since they are often inspired by Asian influences. Feature a light turquoise sofa with red throw pillows. Or dress up meals with a red tablecloth on the dining table and turquoise, white and red, patterned place mats.

Gray and yellow

Yellow is a pick-me-up color any time of the year, but, when combined with a gray, it's toned down to be soothing instead of startling. This color combination is popular in kitchens, nurseries and entryways. Have fun in the kitchen with mottled gray stone countertops, pale yellow walls and canary café curtains.

Color can affect mood and transform spaces with just a small investment of time and money. Homeowners can experiment with color palettes so rooms remain vibrant all year long. FH178198

Did you know?

Of the 29 projects it studied for its 2017 "Cost vs. Value Report," Remodeling magazine found that the average payback in resale value was 64.3 cents. The lone project in the 2017 report to return a higher value than its cost was the installation of loose-fill insulation in an attic, which provided a return of 107.7 percent. Homeowners who replaced an existing entry door with a 20-gauge steel unit recouped 90.7 percent of their investment at resale, placing that project second on the list. What helps homeowners who finance such projects recoup their associated costs is the relatively low sticker price of the projects, which both rank among the five least expensive projects examined in the 2017 report. But a recovering real estate market has helped homeowners recoup more of their investments on some expensive projects as well. For example, the 2017 report saw the biggest year-over-year percentage increases in value on expensive projects like upscale bathroom remodels, upscale master suites, two-story additions, grand entrance installations, and family room additions. The increase in value on those projects ranged from 5.6 percent to 7.4 percent from a year earlier. FH178235

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Remodeling insurance can protect homeowners

Many steps are involved in a successful home remodeling project. A common mistake made by homeowners is failing to consult with a homeowners' insurance agent before beginning a major home overhaul. The National Association of Insurance Commissioners advises reviewing your home insurance policy before any significant work is done on your home. The right amount of coverage will protect your assets both during construction and afterward when your home is worth more.

According to the independent consumer insurance Web site Insure.com, one in four remodeling projects will increase the value of a home by more than 25 percent, so there's a good chance you will need to increase your coverage to compensate for renovations done on the home. Many insurance companies require you to insure your home for at least 80 percent of its replacement value. If you have added an extension or installed an inground pool, you may have raised the value of your property enough to necessitate an insurance policy change.

Begin by talking with your insurance company and explain the scope of the planned renovations. Inquire whether you will need to update or amend your current insurance policy to protect yourself financially during the renovation. This is particularly important for those who will be doing the work themselves or asking a friend or family member for help. While many contractors have business and general liability insurance to protect themselves if a worker is injured, homeowners may need sufficient liability protection in the event a non-contractor gets hurt working on your home. Your insurance company may have other types of insurance to protect you further if you are planning a very large project. Failure to ask about coverage before starting the renovations puts you at risk.

If you will be using contractors and subcontractors, be sure that they are insured and bonded. Should they damage your home or be injured during the renovation, their insurance will cover any resulting expenses. However, if they are not insured or bonded, you may be held liable through your own insurance policy or you may have to pay out of pocket.

Keep all receipts and document the progress of the renovation. You may need this information to present to your insurance carrier after the renovation is complete. This way you can request a new appraisal of the property and secure ad-

equate insurance coverage.

Certain improvements may make you eligible for discounts. For example, a new heating system, energy efficient appliances or an alarm system may qualify you for rebates or lower premiums.

Homeowners may think they have covered all of their bases when preparing for a home renovation project. However, it also is essential to consider insurance needs before you begin work and then again when the project has been completed and the value of the home has increased. FH149549

Fall chimney cleaning tips

Homeowners whose homes have fireplaces understand that a little more maintenance goes into autumn prep work for their homes than for those homeowners without fireplaces. Readyng the fireplace for another season of use requires some upkeep.

A clean fireplace and chimney is the best defense against hazardous conditions that can cause a chimney or home fire. For those who did not clean their chimneys in the spring after extensive winter use, it is imperative to handle cleaning prior to lighting your first fire in the coming winter.

Chimney cleaning can be a do-it-yourself job. Rods and brushes can cost as much as \$150, depending on where you live. That is roughly equivalent to the cost of hiring a professional chimney sweep once. But if you have a fear of heights or prefer not to climb up on the roof to inspect the chimney, you may just want to hire a professional.

When cleaning your chimney, first place plastic sheeting in the fireplace and around the opening to the fireplace inside the home. Then climb up on the roof and remove the chimney cap inspecting the chimney for soot and creosote, which tends to be thickest at the mouth of the chimney where it will cool and stick to the inside of the masonry. Use the correct size brush for your chimney to make adequate surface contact to sweep out the debris. Go inside and clean up the residual mess, then reach up into the chimney from the fireplace side and remove any other soot before moving into the basement (or wherever the chimney reaches the bottom) to remove any soot that has dropped from that area as well.

Cleaning a chimney is a messy task that will take some work, but it is a task that needs to be done to safeguard a home before the arrival of winter. FH149547



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How to inspect your furnace before winter arrives

It is almost time to bid adieu to the warm days of summer. Chilly afternoons followed by continually dropping temperatures are on the horizon, and fall is the perfect time to service the home furnace to ensure it is ready to withstand the demands of winter.

Furnace maintenance should be done on a regular basis. The best time to do so is in late summer or early fall, when you still have enough time to address any problems before it gets too cold outside.

HVAC systems malfunctions are typically caused by one of a handful of common problems. Inspecting certain components can help to guarantee a furnace is in working order when the first cold days arrive.

Filter and air intakes

After several months of running the air conditioning, the filter on the heating and cooling system may need to be changed. Check the condition of the filter to see if it is heavily soiled. Furnace filters are relatively inexpensive. Since this thin barrier will be responsible for cleaning the air you breathe, it is important to keep a fresh filter in the unit. A clogged, dirty filter will reduce the efficiency of the HVAC system and may contribute to poor indoor air and allergies.

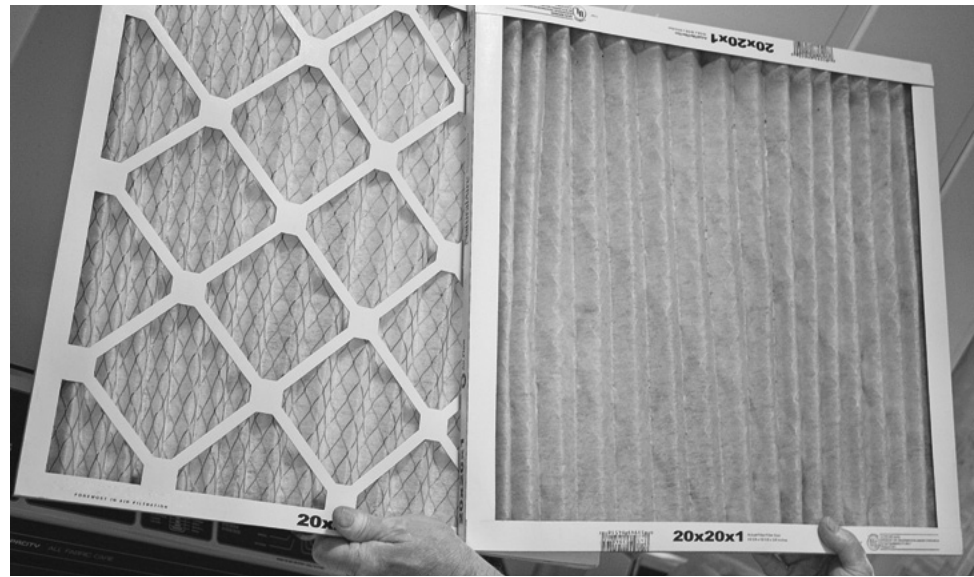
Check the air intakes around the house for obstructions. Do not place furniture directly in front of intakes or venting that delivers air to the home, as this can compromise air flow and force the unit to work harder. Without adequate air flow through the system, the furnace may not turn on.

Many systems also have some sort of external vent or exhaust pipe. Check that the area is free of leaves, debris and animal nests. Again, any blockages can impede the efficiency of the unit or cause it to fail.

Thermostat

Very often a furnace may not turn over because the thermostat is faulty. Many a homeowner has spent money to have a service person come out to examine the furnace, only to learn they only need a new thermostat or battery in the thermostat.

Check the thermostat against a separate thermometer to ensure that it is reading the right temperature in the house. Raise the setting a few degrees to test if the heat kicks on.



Fuel

Furnaces are powered by various energy sources. Electricity, gas or oil may be involved in the process. If fuel is not being delivered to the furnace, the pilot will not light and warm the air to be blown through the house. Some systems have an emergency shut-off switch that will halt fuel delivery to the unit. It's easy for these switches to be flipped accidentally if a furnace is located in a high-traffic area. Make sure the switch is in the "on" position before reporting a problem.

In addition to these steps, you may want to vacuum the vent screens around the house. This will reduce the amount of dust blown around. Also, if the furnace exhausts into a flue, be sure that the exhaust route is clear so that carbon monoxide does not back up into the home.

Many homeowners are fully capable of inspecting their furnaces to ensure they are ready for winter. If anything seems out of place or malfunctions, consult with an HVAC professional to make repairs. FH149529

Did you know?

According to the home improvement resource HomeAdvisor, adding square footage to a home can cost homeowners anywhere from \$7,000 to \$100,000. When adding square footage to a home, homeowners may need to knock down an interior wall or walls, the cost of which can vary widely depending on the walls being knocked down. Load-bearing walls are needed to support the home, and while such walls can be removed, homeowners may need to hire structural engineers at additional cost to orchestrate such removals. In addition, homeowners can expect to pay more when knocking down walls that contain ducts or electrical wiring. It also can be costly for homeowners whose homes are old to knock down walls. HomeAdvisor notes that the wall-removal process in old homes that contain lead paint or lath-and-plaster walls is more intricate and may cost homeowners more money. FH188181

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A guide to safely removing fallen leaves

Raking leaves is a chore many people immediately associate with autumn. Even though raking seems like a simple activity, it's still possible to be injured while removing leaves from the yard.

Pain from outdoor leaf chores can range from strained back muscles to twisted knees. Blisters on the hands and sunburn are other potential side effects. Many people do not realize that raking is a thorough cardiovascular workout. Individuals at risk for cardiovascular disease or those who have recovered from surgery may not be well enough to rake leaves.

Here's how to make autumn leaf removal more of a breeze when the job is done safely.

- Pay attention when using a leaf blower. Be cautious not to point an operational blower in the direction of people or pets, as debris can be blown about and cause injury.
- Stretch out before raking leaves. Warm up muscles beforehand so they are less likely to cramp. UPMC experts suggest taking a short walk prior to raking to stimulate circulation.
- Use proper raking form. Much like snow shoveling, one should emphasize proper posture when raking, with legs slightly bent and weight distributed evenly. Hold the rake handle close to the body and keep one hand near the top of the rake for better leverage.
- Use the proper gear. A leaf rake fans out like a triangle and comes in various widths. Choose a lightweight material that can be easily maneuvered. A metal rake is for stones and dirt and shouldn't be used for leaves. To get between bushes, a smaller version of a leaf rake, called a shrub rake, should be used.
- Wear protective gear. When raking or leaf blowing, protect your eyes against debris. You also may want to use a mask to prevent inhalation of leaf mold and other particulates. Gloves can protect hands from blisters.
- Follow manufacturers' directions. Read the instructions for powered leaf blowers, and never modify the device in an unauthorized way.
- Use a tarp and lift wisely. Rake leaves onto a tarp that can be dragged to a garbage pail or to the curb for municipal pick up. For those who must lift bags of leaves, do so by bending at the knees, not from the waist.
- Wear sunscreen. Protect skin from the sun. Even though temperatures are cooler in the fall, this does not mean the sun's rays are any less harmful. Also, take breaks to rehydrate frequently.
- Use a secure ladder. When removing leaves from gutters, be sure the ladder is sturdy and secure. Consider having a friend serve as a spotter, holding on to the ladder to offer greater security. Do not overextend to stretch for leaves.

If at any time during leaf clean-up you feel sharp or dull, incessant pains, stop working. Listen to your body's signals and start the task anew the next day or when you feel better.

TF189317

Did you know?

Outdoor remodels and landscaping projects can add valuable curb appeal to homes. The National Association of Realtors and the National Association of Landscape Professionals agree that certain projects offer significant returns when selling a home. The NAR says these are the 10 most appealing outdoor features to buyers.

- Standard lawn care
- Overall landscape upgrade
- New patio
- New wood deck
- Softscaping
- Sod lawn
- Seed lawn
- Outdoor firepit
- Outdoor fireplace
- New pool

FH188172



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