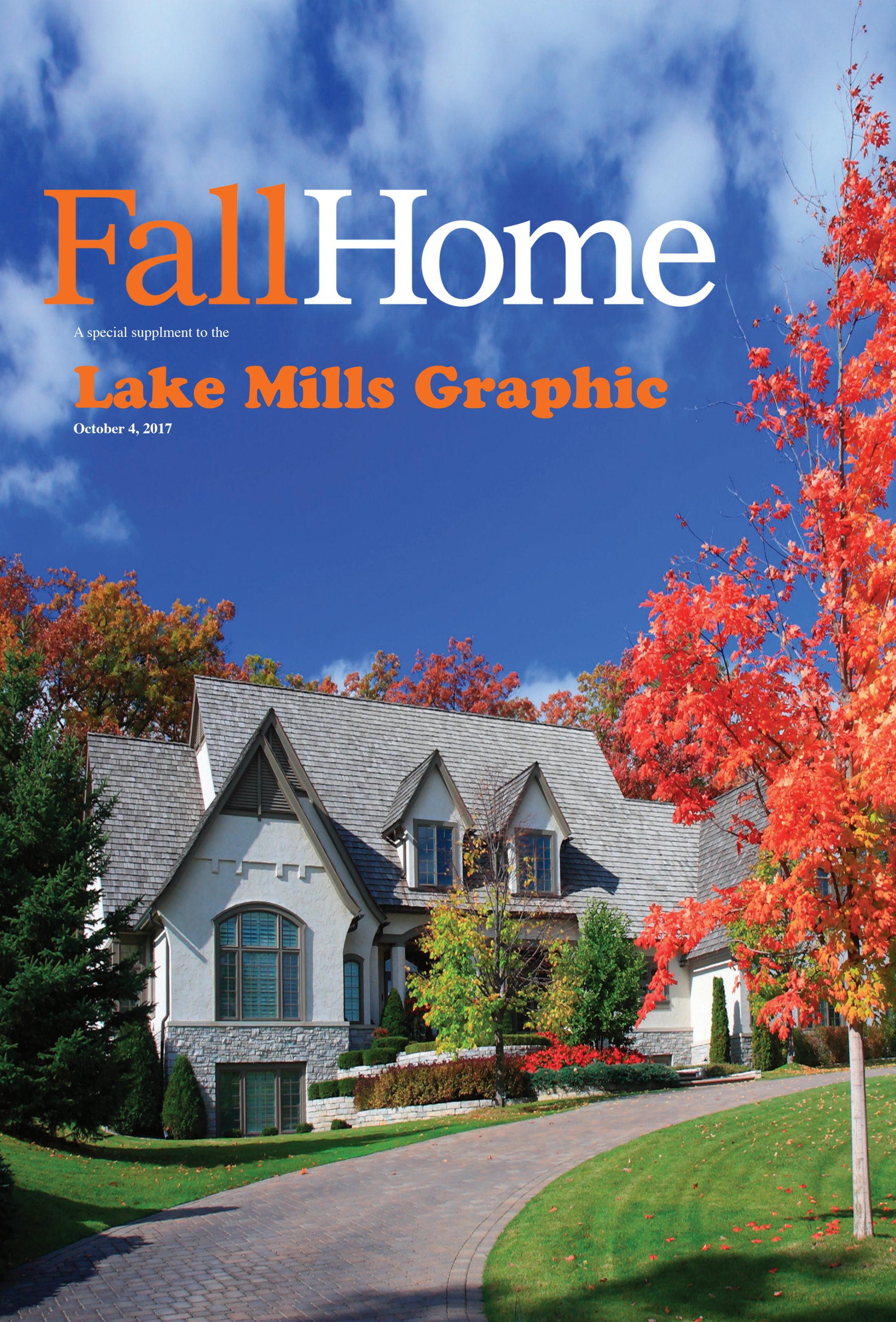


# Fall Home

A special supplement to the

## Lake Mills Graphic

October 4, 2017



## Things to consider when budgeting your home improvement project

Home improvement projects have become de rigueur for today's homeowners. Be it a kitchen remodel or the ever popular man cave project, home improvement projects remain a goal for many homeowners.

As enticing as a home improvement project might be, no project can be successful until a budget has been established. The right budget will keep homeowners from going deep into debt when improving their homes, ensuring that, upon the project's completion, they can fully enjoy their revamped castles without the specter of significant debt hanging ominously over their heads.

Before beginning a home improvement project, homeowners can take the following things into consideration.

**Personal finances:** It sounds simple, but homeowners must examine their finances before starting a home improvement project. Just because a bank will loan out money for a project doesn't mean the project is affordable. Homeowners should compare their monthly expenses with their incomes, and then determine what's left that might be able to go toward a project. Monthly expenses include everything from groceries to mortgage payments. When the comparison between monthly expenses and monthly income has been made, homeowners can get a grasp of just what they can and cannot afford.

**Credit score:** Many homeowners finance home improvement projects with loans from the bank. Particularly in the current economy when banks are being forced to tighten lending requirements, securing such loans isn't easy. Homeowners with significant credit card debt should eliminate such debt before beginning a project. Doing so serves multiple purposes. First and foremost, eliminating outstanding debt will free up more money to allocate toward the project. Eliminating debt will also make loan applicants more attractive to prospective creditors, increasing their chances of securing a loan and a lower interest rate.

**The project's priority:** Budgeting a home improvement project also involves being honest as to just how necessary the project is. For example, a man cave might be a dream project, but should it be a priority over other things around the house? If wear and tear is taking its toll on the roof, for instance, the money going toward the man cave should probably be allocated to replacing the roof instead. If a project is low on the priority list but high on the want list, re-examine those projects higher up on the priority list to determine if they are more deserving of immediate attention and funds than vanity projects.

**Overrun costs:** Not every home improvement project will come in at or under budget. Many, in fact, go over budget due to a host of factors. Homeowners should not be caught off guard when a project goes over budget. Instead, plan for the project to go over budget and expect such frustration. Allocate extra money in the original budget for overrun costs. This will reduce stress and frustration, and if the project comes in under budget, then there's extra money when the project is completed.



Before beginning a home improvement projects, homeowners should construct a budget to ensure the project is a success.

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## Improve privacy and security at home

Living in close proximity to one's neighbors has its benefits. But many homeowners would no doubt admit that privacy at home is a good thing.

Whether homeowners are enjoying their yard in spring or summer or simply want their in-home activities to be less obvious to neighbors, their privacy is a year-round concern. If privacy is a concern, homeowners can take certain steps to ensure their homes stay or become the sanctuaries they were designed to be.

### Window treatments and frosting

Windows allow natural light to enter a home, but windows also enable neighbors and others to see into a home. If thieves are the ones looking inside, wide open windows present a security issue. Window treatments are an effective way to add privacy to a home. Closing curtains or blinds limits others' ability to see inside the house. Switch to more opaque window treatments when using interior lighting more often, as gossamer draperies may still make it possible for outsiders to understand what's going on inside the home if people and items are backlit.

For those who do not want to compromise natural light, frosted windows can satisfy a desire for privacy. Windows can be purchased with frosting in place, and home improvement retailers sell various products that can create a frosted look.

### Fencing and perimeter plantings

Privet hedge, arborvitae or Italian cypress are fast-growing evergreens that provide privacy around a home for homeowners who do not want to install traditional fencing. These trees also provide a natural habitat for various yard animals. Layering various plants of different heights and textures also can create a more natural and less imposing look.

Fencing remains a viable option to create privacy and stop noise pollution. Privacy fences come in various materials, colors and sizes, enabling homeowners to choose styles that fit their landscapes.

### Pergolas and enclosed patios

Homeowners who like to entertain outdoors may want to make their outdoor living spaces more private. Pergolas allow light to filter through but obstruct direct view of patio activity, especially when combined with some gauzy draperies hanging on the sides. An enclosed patio or three-season room can be a worthwhile addition for homeowners who like to enjoy the great outdoors without being in the elements or on display for neighbors. Structures vary from screened-in porches to greenhouses to removable gazebos. Potted plants or trailing vines can soften the structural edges and help the privacy devices blend in with the natural surroundings.

### Personal tactics

Homeowners who do not want their neighbors or others knowing what they're up to in their free time can limit what they share through photos and descriptions on social media. Doing so also cuts down on neighbors' curiosity. FH178267

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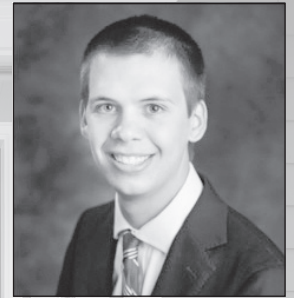
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# Easy ways to winterize your home

When summer draws to a close and autumn arrives, homeowners must place a precedent on readying their homes for the winter months. Often referred to as “winterizing,” the process is meant to ensure a home can withstand harsh winter weather while proving a safe haven from the elements.

As autumn arrives, homeowners can take several steps to get their homes ready for whatever winter has to offer with the following tasks.

**Fix the leaks.** A leaky home will prove an expensive home during the winter months. A home with many leaks will be much colder to inhabit, and homeowners typically turn up the heat to counter drafts that can make a home feel like a meat locker. But turning up the thermostat isn't the answer. Instead, fix leaks in the fall before the cold weather arrives.

Leaks should not be very hard to find. On the first breezy autumn afternoon, walk around the house in search of any drafty areas. These drafts will be noticeable, and often occur around doors and window frames, electrical outlets and even recessed lighting. Homeowners have a host of options at their disposal to plug leaks, be it door sweeps that block air from entering under exterior doors to caulk applied around leaky windows. When using caulk outdoors, be sure to use a weather-resistant caulk or, if sealing brick, use masonry sealer.

**Add insulation upstairs.** Homeowners who have an attic in their homes might want to consider adding some insulation up there. Experts recommend a minimum of 12 inches of insulation in the attic. That might prove costly, but a poorly insulated attic is akin to opening the front door and letting the heat out. It might be best for less-than-handy homeowners to hire a professional to insulate the attic. But do-it-yourselfers might find it good to know that if the ceiling joists, which are often 11 inches or less, are visible, then the attic is in need of additional insulation. Such joists won't be visible in an adequately insulated attic.

**Put up the storm windows.** It's nice to open the windows in the spring and summer and let the warm air waft in through the screens. But when summer is over, it's time to put up the storm windows once again. Storm windows add an extra layer of protection from the elements, and are especially valuable in homes with single-pane glass windows. Homeowners who don't have storm windows should consider upgrading their existing windows. Such a project isn't cheap, but newer windows will almost certainly lead to lower heating costs, meaning the project will essentially pay for itself over time. Homeowners who can't afford to replace all of their windows don't have to replace them all at once. Instead, replace them a few at a time and make the rooms where you spend the most time each winter the first on the list to receive new windows.

**Be diligent with the gutters.** Leaves falling from trees is an idyllic image associated primarily with autumn. Unfortunately, when leaves fall they often fall into the gutters. Rou-

tinely clean the gutters once the leaves start to fall. Clean gutters will allow snow and rain to effectively drain through the gutters. If the gutters are clogged, snow might have nowhere to go when it begins to melt, and roof damage might result. Such damage is costly but preventable in most instances. One of the easier preventive measures to take is to routinely clean the gutters of leaves and other debris that accumulates during the fall.

When cleaning the gutters, make sure they are properly aligned. Poorly aligned gutters can lead to a host of problems. One such problem is flooding. If downspouts are not properly aligned with the rest of the gutters, then water might not be directed away from the home as it's intended. Instead, water might be directed toward the home, resulting in flooding or additional water damage.

**Have the furnace cleaned.** Experts recommend annual furnace cleanings. Before cold weather arrives, turn the furnace on to make sure it's still working. An unpleasant odor should appear when first turning on the furnace, but it shouldn't last very long. If the odor sticks around, turn the furnace off and call a professional. Once winter arrives, routinely replace the filters. This makes the furnace operate more efficiently and can also reduce the risk of fire.



Routinely cleaning gutters throughout the fall and early winter can help reduce the risk of roof damage caused by winter weather.



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## 3 pre-winter lawn care pointers

Winter weather can be harsh, especially on lawns. Homeowners who spend much of spring and summer tending to their lawns may fear the impact that winter will have on their once-lush landscapes, making the fall a great time to fortify lawns against any harsh conditions to come.

Homeowners must take grass type into consideration before taking steps to prepare their lawns for the winter. Some grasses are best fertilized in late-summer, while others should be fertilized in autumn. Cool-season grasses, including fescue and bluegrass, are best fertilized sometime between the months of September and November. Warm-season grasses, such as Bermuda or zoysia, should be fertilized between July and September. Once homeowners have gained a greater understanding of their lawns, they can begin exploring the various ways to prepare their lawns for whatever winter has in store.

### 1. Explore winterizing fertilizers.

Homeowners who want to make their grasses more winter hardy can consult landscaping professionals to determine if winterizing fertilizers will work for their lawns. These specially formulated fertilizers, many of which are made exclusively for cool-season grasses, contain

higher levels of potassium and lower levels of nitrogen than early-season fertilizers. Potassium helps strengthen and harden plants, and cool-season grasses may need extra potassium as winter settles in. Homeowners who are not sure if they should apply winterizing fertilizer can conduct soil tests to determine the potassium levels in their soil. If the test indicates the soil has sufficient potassium, then applying a winterizing fertilizer is likely unnecessary. In addition, homeowners who have fed their lawn a balance of nutrients throughout spring and summer likely will not need to apply winterizing fertilizer.

### 2. Get rid of fallen leaves.

While fallen leaves may be integral components of idyllic autumn landscapes, leaves left on the lawn throughout the winter may lead to disease in the grass. Leaves trap moisture and block sunlight and air from reaching

grass, and that can encourage the development of disease. In addition, leaves can harbor insects that also may contribute to disease. While it might seem like common sense to delay leaf removal until the end of autumn when all the leaves have fallen, that, too, can prove harmful to lawns. Leaves left laying on lawns for long periods of time can contribute to the same types of damage as leaves left on the lawn throughout winter, so do your best to remove leaves as they fall.

### 3. Take steps to fight snow mold.

Homeowners who live in regions where snow falls into spring or where spring tends to be cold and damp may want to take steps to prevent snow mold. Gray snow mold typically looks fuzzy and gray, and lawns infested with snow mold may develop unsightly gray or brown spots indicative of dead grass. Pink snow mold may be even worse than gray snow mold because pink mold attacks the roots as well as the leaves. To prevent snow mold, continue mowing into the fall, even as lawns grow dormant, clearing the lawn of grass clippings and leaves after each mow. Thick lawns may provide a breeding ground for snow mold, so homeowners whose lawns have a history of developing snow mold may benefit from mowing their lawns into the fall.

Winter is rarely easy on lawns, but homeowners can take several steps to prepare their lawns for potentially harsh winter weather.

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# Five ways to make homes safer

Injuries that occur around the home contribute to millions of medical visits and tens of thousands of fatalities each year. Falls account for the largest percentage of home accidents, with the U.S. Centers for Disease Control and Prevention reporting that around 30,000 fall-related fatalities occur each year in the United States. Many home accidents are entirely preventable when proper caution is exercised.

As homeowners prepare for home-improvement projects, improving safety inside and outside the home should be a priority.

## 1. Improve lighting

One of the easiest ways to reduce the risk of falls is to improve lighting around the home. The National Institutes of Health state that adequate lighting is important at entrances to the home, stairways, hallways, and other frequently traversed areas. Make sure lighting fixtures are using the highest wattage light bulb allowed.

Artificial lighting sources become even more vital in fall and autumn, when natural light is less abundant in a home. In addition, install lighting outdoors by the front door, over the garage and where garbage pails are stored to facilitate safe passage.

## 2. Eliminate slick surfaces

Improving traction around the house also can minimize falls. Throw rugs and runners can be made more secure with nonslip rubber backings. Bath rugs can reduce slipping on wet surfaces in the bathroom. Also, nonslip mats can be used inside of showers and bathtubs.

Use shoe trays to reduce puddling from melting snow or rain runoff in entryways. Mop up spills quickly, and consider the use of matte- or textured-finished flooring to improve stability underfoot.

Promptly remove snow and ice from driveways and walkways. For those who live in cold climates, heated concrete can help melt precipitation before it accumulates.

## 3. Make needed repairs

Repair loose floorboards and pull carpet taut if it has started to stretch out. Address cracks outdoors and ensure that patio stones, bricks and pavers are secure and level to reduce tripping hazards. Fix areas of the landscape where water may pool and freeze, creating potential hazards.

## 4. Declutter all spaces

Remove unnecessary items and furniture from rooms to free up more space to get around. Be sure there are no obstructions in walkways, entryways and near doors. Keep staircases clear at all times.

## 5. Invest in assistive devices

Handrails, grab bars, nonslip stair treads, and many other devices can make homes safer for people of all ages and abilities. Outfit cabinets and closets with organizers that put frequently used items within easy reach. A sturdy step stool can reduce the risk of injury while reaching for items stored on high shelves.

Taking measures to reduce the risk of falling around the home is a worthwhile home improvement project. FH178223

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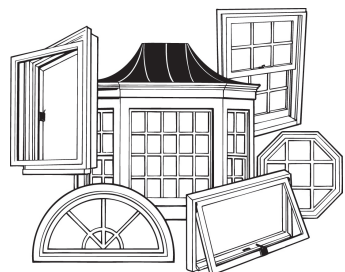
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# Growing trends in today's homes

Although the heydays of the real estate boom of the early 2000s have not quite returned, things look positive. In the United States, 1,226,000 new homes were built in 2016, according to data from Consumer Reports. That was the most since 2007.

Resales also have been more promising. The National Association of Realtors® says the median number of days a home was on the market in April 2017 reached a new low of 29 days. However, low supply levels did stanch existing home sales somewhat. By mid-2017, the market was a seller's market, with more people in the market for homes than properties available. But sales during that time were still outpacing sales figures from a year prior. In fact, in May 2017, home sales in Canada increased to their highest level in more than five years, according to the Canadian MLS® Systems.

Low interest rates on mortgages and more confidence in the economy has driven many people to make improvements to their existing homes. As is typical, the things homeowners are looking for in 2017 have evolved from years past.

The following are some trends that are helping to steer the real estate market further.

- **Smaller homes:** Home sizes in the United States steadily increased for decades, eventually leading to an average of 2,453 square feet in 2014, according to U.S. Census figures. However, Realtor.com reported in 2015 that new construction homes have already begun to shrink by 40 square feet.

There seems to be a slight trend toward more modest homes as people consider affordability and maintenance on larger properties. The National Association of Home Builders states buyers are now looking for smaller, more livable homes with flexible floor plans, energy-efficient appliances and plenty of storage space.

- **Matte finishes:** Stainless steel and luster have been popular for years. However, the next big thing is matte finishes on faucets, appliances and even in countertops. These less flashy finishes are prized for their warmth and elegance. While some high-end models with matte finishes have been available for several years, even less expensive models are now available.

- **Smarter technology:** Many homeowners are embracing smart technology throughout their homes, but it's not just lights that turn on with voice command or more efficient



Houses are shrinking, selling faster and getting smarter upgrades according to industry statistics.

thermostats. Innovative technology includes toilets that can autonomously stay clean and sanitized, refrigerators equipped with cameras so homeowners can see the contents inside and indoor food recyclers that can turn food waste into fertilizer.

Staying abreast of the ever-changing trends in home improvement and real estate can help consumers make the best choices with regard to buying and building their homes. FH178268


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# Home improvement projects perfect for fall

Home improvement projects can add value to a home and do-it-yourselfers know the sweat-equity that goes into such projects can give homeowners a greater sense of pride in their homes. But no two home improvement projects are the same, and homeowners should know that certain projects are best tackled during certain times of the year.

Fall is a great season to work on your house, as the weather is often at its most agreeable once the summer heat has gone and before winter weather arrives. The following are a handful of fall-friendly home improvement projects for homeowners looking to improve their homes.

## Roof repair

Whether you're repairing or replacing the roof, fall is a great time of year to dust off the ladder and get some work done on your roof for a variety of reasons. First and foremost, fall is ideal for roof work because you won't have to be up on the roof with the summer heat bearing down on you. This can make the project move along more quickly, which is especially beneficial if you are paying laborers to work on the roof. The fewer hours workers are fixing your roof, the less you will be paying in labor costs.

In addition, fixing up the roof in the fall ensures those winter storms, be it rain or snow, won't find their way into your home via leaks. A leaky roof in winter is hard to fix, as the roof surface could be treacherous in the winter and winter winds can make it dangerous to be up on the roof at all. Addressing leaks in the fall can prevent damage to your home's interior, which can mount up if a leaky roof is not addressed until the following spring.

## Window work

When the weather outside gets frightful, poorly insulated windows can allow cold air into the home. That often has a trickle-down effect on finances, forcing you to turn up the thermostat in an attempt to offset the cold air pouring into the home. Whether you need your windows replaced or simply need to patch up any leaks, a proactive approach to leaky or older windows in the fall can save you from unnecessarily high heating bills come the winter. Addressing leaky windows also makes a home more comfortable for its inhabitants.

Fall is the ideal time to address a home's windows because the temperature outside tends to be pleasant. This means you likely won't have to make much of an effort to offset the elements, and open windows in the fall won't make your home's interior very hot or cold like they might if you were to tackle the project during the summer or winter.

## Fixing the floors

Wood flooring is a hot commodity for many homeowners. But not all flooring can be added to a home at any time of year. That's because certain types of flooring employ adhesives that need temperatures inside the home to be within a certain range, and that range is often within 70° to 80° F, which makes fall a great time to install such floors. Colder temperatures can make it difficult for the flooring to dry and bond, which will prove problematic down the road. What's more, many people entertain friends and family come late fall and into the holiday season, and it can be difficult to do so if you are busy installing new flooring.



Fall is an ideal time of year to tackle home painting projects.

## Painting projects

Painting is another home improvement project that seems tailor-made for fall. A fresh coat of paint or a new color scheme around the house can give a home an entirely new look and feel. But paint can be pungent and the aromas may last if it's applied at a time of year when it can't dry while the windows are wide open. Paint fumes inside a home can make the home uninhabitable, but painting at a time of year like the fall, when you can keep the windows open during and after the project, can help air the home out.

But interior painting isn't the only painting project homeowners can tackle in the fall. Many exterior paints are temperature-sensitive and need the temperature outside to be above 40° F. Paint that freezes won't dry properly, and homeowners might be left with a costly and unsightly mistake on their hands. Fall temperatures tend to be amenable to both interior and exterior painting projects, just be sure to check the weather forecast before making your first brush stroke.

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