

Spring **HOME** EDITION

DOS AND DON'TS

TIPS ON
REMODELING
YOUR KITCHEN

OUT WITH THE MOLD

THE POTENTIALLY
HARMFUL EFFECTS
OF MOLD IN YOUR
HOME

STAYING COOL

COOL YOUR
HOME WITHOUT
BREAKING THE BANK

DOS AND DON'TS OF KITCHEN REMODELS

According to Remodeling magazine's "2014 Cost vs. Value Report," a major kitchen remodeling project should enable homeowners to recoup 74.2 percent of their initial investments. Kitchen renovations have long been a safe way to improve the functionality and value of a home. But not every kitchen project is a guaranteed winner. Homeowners may inadvertently make changes that end up sticking out like a sore thumb rather than improving the space. Take a look at these kitchen remodeling dos and don'ts to guide your next undertaking.

DO consider the way your kitchen will look with the rest of the home. Keep architectural integrity in mind when designing the space. A farmhouse sink and country cabinets can look out of place in an ultra-modern home.

DON'T overlook the importance of a seasoned designer or architect. These pros will know the tricks to maximizing space and achieving the ideal layout of appliances and may be able to recommend local contractors and vendors.

DO look beyond surface details to the structural integrity of the design. The kitchen should be functional, long-lasting and beautiful.

DON'T design just for today, but look to the future as well. Unless you are willing to spend \$50,000 every five years, look for styles and materials that will last for the long haul. Older homeowners may want to make adjustments now that address potential mobility issues down the road.

DO work with what you have. A complete demolition and renovation is not always necessary to achieve the desired results. Only invest in

major changes if something is not working (such as having to walk across the entire kitchen to access the stove) or is unsafe. Otherwise, minor upgrades may do the trick.

DON'T over-improve the space. A fully equipped commercial kitchen may be handy for a professional chef, but the average person may not need an industrial hood and indoor pizza oven. When you make excessive improvements, you may not be able to recoup as much of the money spent because your home will not be on par with the values of homes in the neighborhood.

DO make sure you can afford the project. Plan for some unexpected purchases and plan out the renovation according to your budget. Skimping on materials or design because of lack of money may leave you feeling dissatisfied afterward.



HOW TO COOL YOUR HOME WITHOUT BREAKING THE BANK

Mother Nature is consistently inconsistent these days, when 30-degree Mondays might be followed by 60-degree Tuesdays. Fickle weather is often accompanied by large fluctuations in temperature, strong storms and unseasonable conditions, making it difficult for homeowners to maintain comfort levels in their homes.

As a result of fluctuating temperatures, home heating and cooling systems have been heavily taxed. Growing reliance on HVAC systems has also driven up energy bills, as moderate weather synonymous with spring has given way to more days of extreme heat or extreme cold. As summer approaches once again, reducing cooling costs is a priority for many homeowners. The following are a few ways to cool your home's interior without causing a spike in your energy bill.

Reduce sun exposure

Much of the hot air inside of a home can be attributed to sunlight exposure throughout the day. Walls and windows on the south and west sides of a home will bear the brunt of the sun's rays, so close shades and drapes on this side of the house to maximize coolness. Shades and curtains can save you up to 7 percent on your bills and lower indoor temperatures by up to 20 degrees. Homeowners also may want to think about installing a retractable awning on areas of the house that get a lot of sun. Planting shade trees is another way to naturally cool down hot sides of the house.

Draw more air into the attic

Hot air rises, and in the summertime hot air can get trapped beneath the roof in the attic and eaves of a home. While an attic should have vents, homeowners can speed up the



exchange of hot air with a simple trick. Open up a window on a shady side of the home, and then open the attic door or take out the access panel and place a box fan inside to blow air up into the attic. This will disperse the hot air and help force it out through the vents.

Use fans productively

Using box fans to suck cool night air in from east- and north-facing windows and to push out hot air from west- and south-facing windows is another way to increase circulation through a home. Running fans may be less costly than turning on air conditioners. Also, set ceiling fans to rotate counter-clockwise. This will pull cooler air up from the floor and create a wind-chill effect.

Switch to LED or CFL bulbs

Ninety percent of the energy used for incandescent bulbs is emitted as heat. This not only wastes electricity but also can make conditions hotter inside a home. Switch to cooler, more efficient light bulbs.

Reduce humidity levels

Humidity makes hot temperatures

feel even hotter. Clean laundry, take showers and run the dishwasher at night or early in the morning before the day heats up. Don't forget to vent bathrooms and kitchens by turning on exhaust fans when water is in use.

Rely on a programmable thermostat

Setting a thermostat to adjust the air conditioning system automatically means homeowners can keep the temperature raised when they're not home and then have it lowered shortly before they arrive home. The thermostat also can adjust temperatures for day and night use.

Keep doors closed

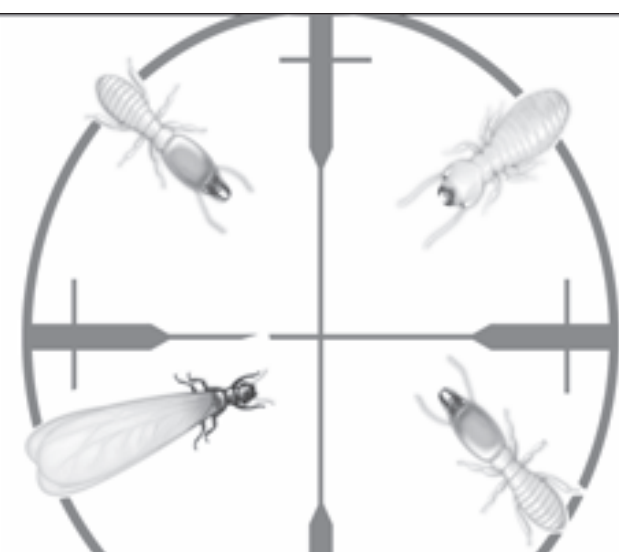
Do not cool rooms that are unused. Maximize the cool air in lived-in spaces by blocking off rooms that do not need to be cooler.

Invest in more insulation

Insulation does not just keep homes warmer in the cold weather. Insulation also prevents hot air from infiltrating living spaces while keeping cooler air where it's needed. Sealant around windows and doors also will prevent unnecessary air exchange.

DID YOU KNOW?

Homeowners looking for a rustic or weathered look for their flooring often rely on terracotta tile, a durable and versatile material that many feel gives a home a warm and earthy feel. Terracotta tile comes in various finishes and has proven resistant to the growth of mold and bacteria. However, because it is very porous, terracotta tile absorbs moisture quickly, which means it must be sealed somewhat regularly to prevent cracking, discoloration and staining. It also must be sealed especially well when installed in a kitchen, as terracotta floor tiles are susceptible to damage from acids, alcohol, oils, and vinegar. Installation of terracotta flooring is labor intensive and is therefore best left to professionals.



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COMMON MISTAKES MADE ON HOME RENOVATION PROJECTS

Home improvement projects can turn a house into a home. Homeowners plan scores of renovations to transform living spaces into rooms that reflect their personal tastes and comforts. Homeowners going it alone may find things do not always go as planned. In fact, a Harris Interactive study found that 85 percent of homeowners say remodeling is a more stressful undertaking than buying a home. But homeowners about to embark on home improvement projects can make the process go more smoothly by avoiding these common pitfalls.

Failing to understand the scope of the project

Some homeowners don't realize just how big a commitment they have made until they get their hands dirty. But understanding the scope of the project, including how much demolition and reconstruction is involved and how much time a project will take can help homeowners avoid some of the stress that comes with renovation projects. For example, a bathroom renovation may require the removal of drywall, reinforcement of flooring to accommodate a new bathtub or shower enclosure and the installation of new plumbing and wiring behind walls. So such a renovation is far more detailed than simply replacing faucets.

Not establishing a budget

Homeowners must develop a project budget to ensure their projects do not drain their

finances. If your budget is so inflexible that you can't afford the materials you prefer, you may want to postpone the project and save more money so you can eventually afford to do it right.

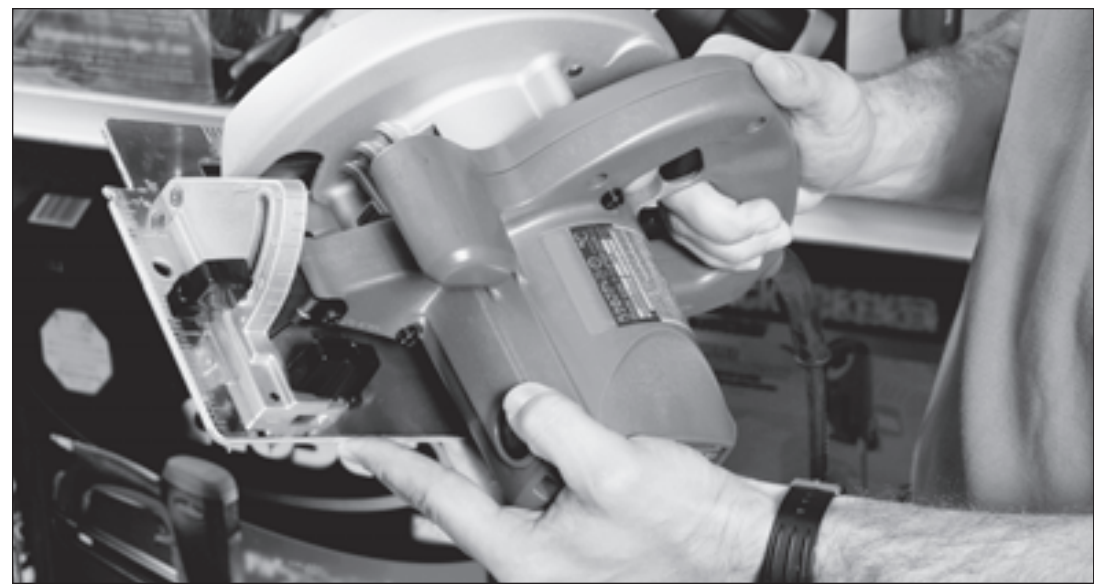
Without a budget in place, it is easy to overspend, and that can put you in financial peril down the line. Worrying about coming up with money to pay for materials and labor also can induce stress. Avoid the anxiety by setting a firm budget.

Making trendy or overpersonal improvements

Homeowners who plan to stay in their homes for the long run have more free reign when it comes to renovating their homes. Such homeowners can create a billiards room or paint a room hot pink if they so prefer. However, if the goal is to make improvements

See **MISTAKES**, Page 6

POWER TOOL SAFETY TIPS



Power tools can dramatically reduce the time it takes to complete home improvement projects. Professional contractors regularly rely on power tools for cutting and sanding, and many do-it-yourself renovators follow suit and invest in power tools to help get the job done. But power tools, in spite of their usefulness, are not without risk. According to the Work Safe Center, power tool injuries account for as many as 400,000 emergency room visits in the United States each year. Power nailers, chain saws and table saws account for the greatest number of injuries. Keeping safe is of the utmost priority when using power tools. Here's how:

- Read all manufacturers' instructions and guidelines before use.
- Keep your tools clean and in proper operating condition.
- Use the right tool for the job.
- Always wear eye protection, such as safety glasses or goggles.

- Wear standard cotton or leather work gloves to protect hands.
- Consider the use of earplugs or earmuffs with loud power tools.
- Don't use power tools in proximity to flammable vapors, dust or construction materials.
- Always check that wires are kept away from blades.
- Maintain a tight grip on a tool.
- Do not overreach when using tools, and maintain balance.
- Pay attention when working with any power tool.
- Only use attachments specifically recommended for the power tools and ensure proper installation.
- Unplug all power tools during breaks and anytime when tools are not in use.
- Routinely inspect tools for damage.
- Keep tools stored in secure locations when not in use.



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THE POTENTIALLY HARMFUL EFFECTS OF MOLD IN YOUR HOME

The presence of mold in a home is a sight few homeowners want to see. In addition to being unsightly, mold found in a home can be unhealthy. While certain cleaners may prove effective at removing mold, homeowners who want to remove existing mold growths and prevent future growths may benefit from gaining a greater understanding of mold and why it grows inside homes.

What is mold?

Mold is a blanket term used to describe fungi that can be found both indoors and outdoors. Many species of mold exist, and the Centers for Disease Control and Prevention notes that some estimates suggest there may be more than three hundred thousand different species of mold. Common indoor molds include cladosporium, penicillium, alternaria, and aspergillus.

Which conditions promote mold growth?

Homeowners may notice that mold tends to grow in specific areas of their homes but not in others, and that's because molds grow best in certain conditions. Warm, damp and humid conditions, such as those found in poorly ventilated bathrooms and basements, make ideal breeding grounds for mold.

What are the effects of mold exposure?

Molds are a natural and resilient part of the environment, but mold growth indoors should be addressed and avoided. Mold spores are tiny and invisible to the naked eye, and when these spores attach to wet surfaces, they begin to grow. Once these spores begin to grow, they can then affect people in various ways.

Roughly a decade ago, the Institute of Medicine found sufficient evidence to support a link between exposure to indoor mold and respiratory tract issues, such as coughing and wheezing in people who were otherwise healthy. The same report found that mold may trigger asthma symptoms among people with asthma and hypersensitivity pneumonitis, a disease in which the lungs are inflamed when a person breathes in certain dusts he or she is allergic to, in people susceptible to that condition.

Some people who do not have a preexisting condition can still be sensitive to molds. When exposed to mold, such people may experience symptoms like nasal stuffiness, eye irritation, wheezing, or skin irritation.

How can exposure to mold be decreased at home?

Adequate ventilation is arguably homeowners' best friend with regard to reducing mold exposure at home. Control humidity levels in areas of the home that tend to be warm and humid, such as the kitchen and bathroom. Install an exhaust fan in the kitchen and bathroom and a window in the bathroom if yours does not already have one.

The CDC recommends that humidity levels be no higher than 50 percent throughout the day, and an air conditioner and dehumidifier can help you keep indoor humidity levels in check, especially during the summer when humidity levels tend to be their highest of any time during the year.

When renovating your home, remove any existing carpeting from bathrooms and basements and toss out soaked carpets or upholstery as well. If painting will be part of your home renovation projects, add mold



inhibitors to paints prior to application.

Mold that grows inside a home is unsightly and potentially unhealthy. But concerned homeowners can take several reactive and proactive steps to reduce existing mold growths and prevent them from returning in the future.

EXPLORE THE ALTERNATIVES TO GRANITE COUNTERTOPS

Granite has long been a popular countertop material for homeowners looking to combine functionality with aesthetic appeal in their kitchens. But granite is no small investment, and homeowners looking to refurbish their kitchens should know there are a multitude of countertop materials available to those working on a budget or those who simply want to give their kitchens a different look.

Solid wood: Wood countertops create a warm, homey interior. Butcher block counters are less expensive than granite and do not necessarily need to be ordered from a specialty retailer. But wood can stain and dent and can even burn when hot kitchenware is placed atop it. Regular application of oil can help homeowners maintain the appearance of their wood counters for years to come.

Marble: Marble tends to be less expensive than granite without sacrificing aesthetic appeal. However, marble is softer and more porous than granite, so it can stain and be etched. Diligence in wiping away

spills, routine sealing and a gentle touch is necessary for those who choose marble countertops.

Soapstone: This is a natural stone composed mainly of mineral talc that gives the stone its smooth feel. Soapstone ranges from black to gray but can sometimes have a green shade to it. Other materials in the stone can produce veining. Although softer than granite, soapstone is still high-density and will hold up well. It's impervious to stains and bacteria, and exposure to chemicals

will not damage it.

Quartz: Quartz is a manufactured product made of stone aggregate and polymers compressed under high pressure. It has the look of natural stone but requires less work to maintain. Quartz has consistent colors and patterns and is a nonporous material, so it will not need routine sealing and resealing.

Glass: Glass countertops are back-painted, so homeowners can order just about any color they want. Glass will be tempered, so it is safe and

heat-resistant. Glass can scratch, though, so it is not as impervious as other materials.

Concrete: Concrete is another material that can

be colored to match homeowners' whims. Concrete is relatively inexpensive compared to other countertop materials, but it can crack or chip.

While granite is a popular countertop material, homeowners who want something new have many additional options at their disposal.



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ADD VALUE TO YOUR HOME WITH THESE RENOVATIONS

Homeowners choose renovation projects for a variety of reasons. Although many improvements are made to increase functionality and comfort of a home, several others are seen as worthwhile investments. These investments can add up to a higher resale value when the time comes to sell a home.

Certain projects have a history of providing a greater return on homeowners' investments than others. The following renovation tips can add beauty to your home and generate great returns when you put the home up for sale.

Invest in your kitchen

Kitchen remodels are a safe bet when it comes to putting money into improving a home. Residents tend to spend a great deal of time in the kitchen, but a dated, poorly functioning kitchen can detract from the value of a home, even if the rest of the home is in good shape. It's possible to recoup between 60 and 120 percent of your kitchen

remodel investment, especially if the kitchen matches up well with the rest of your home. Homeowners should know that a deluxe renovation may not be necessary, as relatively moderate improvements can create a whole new look for a kitchen.

Look to paint

One of the least expensive improvement materials, but one that has a significant impact, is paint. Neutral, modern colors can easily live up any space. If you paint with low-VOC paint, you also can advertise an eco-friendly home, which is very desirable these days.

Put in another bathroom

Multiple bathrooms are an attractive selling point, particularly in older homes that may not have been equipped with more than one bathroom. Finding extra space for a bathroom can be tricky, but consider closets, areas under stairs or even taking some space away from another room. Popular home-

improvement television channel HGTV advises that half-bathrooms require at least 18 square feet of space, while full baths need 30 to 35 square feet for a stand-up shower or bathtub.

Renovate the HVAC system

Aesthetic improvements aren't the only ones that add value to a home. Many home buyers are eager to purchase a home that has a new heating and cooling system, as buyers understand that furnaces and air conditioning units are substantial investments that can last for years. Other improvements, such as adding attic insulation or replacing older windows and doors with more energy efficient options, also are smart bets.

Add illumination to rooms

A dark home is a dreary home. Adding light can mean including more overhead and accent lighting. Under-cabinet task lighting is a nice touch. Inclusion of skylights and sun



tubes can bring natural light into rooms that may not have south- or west-facing windows.

Put a deck addition outdoors

Outdoor living spaces have become more desirable, especially as the "staycation" has grown in popularity. Decks and patios can make backyards more appealing. The scope of your investment will depend on the size of the deck and design. Doing the work yourself can cut the cost of decks in half, but only if you have the specific tools or experience to tackle such a project.

Improve curb appeal

Adding attractive landscaping

and freshening up the entryway to a home can add considerable value to your home, as buyers judge homes by their exteriors. Completely renovated interiors may never be seen if buyers pass up your home because of a less attractive exterior. Classy, subtle changes, like well-placed shrubbery and a green lawn, can work wonders. An inviting front door and well-lit entryway also add curb appeal to a home.

Before making improvements, homeowners should determine if a given project will provide a solid return on their investment.

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MISTAKES

Continued from page 3

In order to sell a property, overly personal touches may make a property less appealing to prospective buyers. Trends come and go, and improvements can be expensive. If your ultimate goal is to sell your home, opt for renovations that will look beautiful through the ages and avoid bold choices that may only appeal to a select few buyers.

Forgetting to properly vet all workers

It is important to vet your contractor, but don't forget to vet potential subcontractors as well. Failing to do so can prove a costly mistake. Contractors often look to subcontractors to perform certain parts of a job, and it is the responsibility of homeowners to vet these workers.

Expecting everything to go as planned

Optimism is great, but you also should be a realist. Knowing what potentially could go wrong puts you in a better position to handle any problems should they arise. The project might go off without a hitch, but plan for a few hiccups along the way.

Overestimating DIY abilities

Overzealous homeowners may see a renovation project in a magazine or on television and immediately think they can do the work themselves. Unless you have the tools and the skills necessary to do the work, tackling too much can be problematic. In the long run, leaving the work to a professional may save you money.

Home improvements can be stressful, but homeowners can lessen that stress by avoiding common renovation mistakes.

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