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Your Fall Home
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Fall Lawn Care Tips



the blades so the grass is cut shorter while remaining mindful that no blade of grass should ever be trimmed by more than one-third. Lowering the blades will allow more sunlight to reach the grass in the months ahead.

- Remove leaves as they fall. Much like apple-picking and foliage, raking leaves is synonymous with fall. Some homeowners may wait to pick up a rake until all of the trees on their properties are bare. However, allowing fallen leaves to sit on the ground for extended periods of time can have an adverse effect on grass. Leaves left to sit on the lawn may ultimately suffocate the grass by forming an impenetrable wall that deprives the lawn of sunlight and oxygen. The result is dead grass and possibly even fungal disease. Leaves may not need to be raked every day, but homeowners should periodically rake and remove leaves from their grass, even if there are plenty left to fall still hanging on the trees.

- Repair bald spots. Summer exacts a toll on lawns in various ways, and even homeowners with green thumbs may end up with a lawn filled with bald spots come September. Autumn is a great time to repair these bald spots. Lawn repair mixes like Scotts® PatchMaster contain mulch, seed and fertilizer to repair bald spots, which can begin to recover in as little as seven days. Before applying such products, remove dead grass and loosen the top few inches of soil. Follow any additional manufacturer instructions as well.

- Aerate the turf. Aerating reduces soil compacting, facilitating the delivery of fertilizer and water to a lawn's roots. While many homeowners, and particularly those who take pride in tending to their own lawns, can successfully aerate their own turf, it's best to first have soil tested so you know which amendments to add after the ground has been aerated. Gardening centers and home improvement stores sell soil testing kits that measure the pH of soil, but homeowners who want to test for nutrients or heavy metals in their soil may need to send their samples to a lab for further testing.

Fall lawn care provides a great reason to spend some time in the yard before the arrival of winter.

Spring and summer may be the seasons most often associated with landscaping and lawn care, but tending to lawns and gardens is a year-round job. If lawn and garden responsibilities dip considerably in winter, then fall is the last significant chance before the new year that homeowners will have to address the landscaping around their homes.

Fall lawn care differs from spring and summer lawn care, even if the warm temperatures of summer linger into autumn. Homeowners who want their lawns to thrive year-round can take advantage of the welcoming weather of fall to address any existing or potential issues.

- Keep mowing, but adjust how you mow. It's important that homeowners continue to mow their lawns so long as grass is growing. But as fall transitions into winter, lower

Did you know?

According to a survey of its users, the home improvement resource HomeAdvisor found that the average kitchen remodeling project took six weeks to complete.

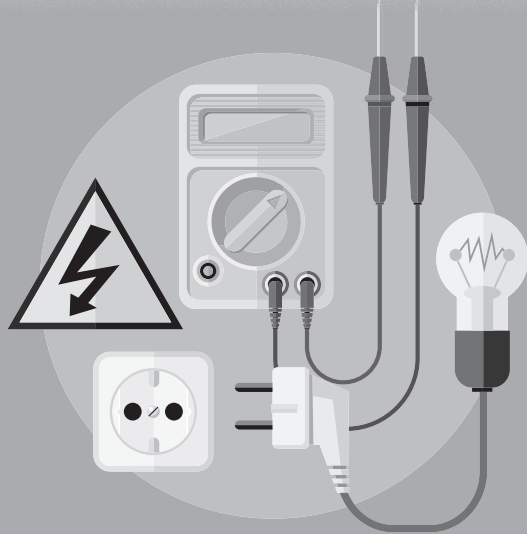
While some homeowners might be turned off by the prospect of having little or no access to their kitchens for more than a month, HomeAdvisor warns that the length of time it takes to complete a kitchen remodeling project depends on a host of factors, including the scope of the project.

Some homeowners reported to HomeAdvisor that their projects lasted for several months, though those projects required extensive work, including moving walls and rearranging plumbing.

Others who only replaced the flooring and countertops in their kitchens were back in business in just three weeks.

Homeowners should always receive a projected completion date when soliciting estimates from contractors. But it's also important that homeowners plan for unforeseen problems that may arise during the project, thereby extending the length of time necessary to complete it.

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Responsible Building Decisions

Deserve Benefits

Beauty, spaciousness and interior design are all important when building a personal dream home. Today, however, with the reality of energy and environmental concerns, homeowners also insist their forever home must be as eco-responsible as possible. And it turns out many decisions initially based on being environmentally friendly can deliver unexpected aesthetic results, too.

“Sometimes the least glamorous decisions can be the ones that give your lifestyle far more quality and value — and a good case in point is the use of concrete to build the walls, instead of traditional wood framing,” says Natalie Rodgers of Nudura, a leading name in this field.

“Our technology has advanced the development of the insulated concrete form, a system that interlocks like Lego to erect a building. For the occupants, the benefits of improved comfort, energy efficiency, safety and interior air quality are delivered immediately with ICF construction. For the homeowner-investor, all those benefits assure top resale value.”

In addition, an ICF structure can be finished on the exterior just like traditional wood frame structures. Stone, stucco, brick or whatever material is envisioned can be used with the insulated concrete forms.



Building the walls with concrete needs to be decided early in the planning, Rodgers explains. The method discards wood framing in favor of pre-assembled, interlocking concrete forms filled with concrete. Take a look at a few more of the benefits of concrete:

Fuel savings. Compared to wooden walls, solid concrete walls vastly reduce air infiltration, optimizing energy performance and reducing the carbon footprint.

Comfort. Outside cold easily travels through wood-framed walls, causing thermal bridging and creating uncomfortable chilly spots inside your home. Walls with a solid concrete core address and prevent thermal bridging to deliver even temperatures throughout the house.

Quiet. Solid concrete is an effective sound barrier. It dampens sound vibrations from outside noise such as traffic, trains and neighborhood parties.

Safety. ICF has a fire protection rating of up to four hours. If high wind in your community is a concern, data shows that Nudura homes demonstrate impact resistance up to 250 miles per hour.

Improved value. A stronger, safer, greener home that is more cost-efficient and needs less maintenance and repair is generally expected to build and hold its value.

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



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

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 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.

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Reduce Cold-Weather Fire Risk

Plenty of things heat up when the temperature drops, including the risk for fire hazards. Fireplaces, stoves, heating systems, candles, and even electric lights are used more often during the winter than any other time of year, so it makes sense that the risk of home fires increases when the mercury drops.

The U.S. Fire Administration says 905 people die in winter home fires each year. Cooking is the leading cause of all home fires and contributes to around \$2 billion in property loss each year. Understanding potential risks and exercising caution can

help homeowners protect themselves, their families and their homes from fire.

Cooking

Home heating fires peak between the hours of 6 p.m. and 8 p.m., when many people are home preparing dinner. The following steps, courtesy of the American Red Cross, can improve safety in the kitchen and reduce the likelihood of a home fire.

- Never leave cooking food unattended, as it can take just seconds for fires to ignite.
- Keep anything that can catch fire away

from the stove or other appliances that generate heat.

- Clean regularly to prevent grease buildup.
- Make sure appliances are turned off before leaving the room or going to bed.

Heating

The National Fire Protection Association warns that heating is the second leading cause of home fires, deaths and injuries in the United States. The NFPA offers these safety guidelines.

- Install heating appliances according to manufacturers' instructions or have a professional do the installation.
- Fuel-burning equipment needs to vent to the outside.
- Never use an oven to heat a home.
- Keep anything that can burn away from heating equipment, including portable space heaters.
- Clean and inspect heating appliances regularly.
- Turn off portable heaters when leaving the room or going to bed.

Electric

The National Safety Council estimates that between 600 and 1,000 people die each year from electrocution. Electricity also can contribute to home fires. The



Homeowners can reduce their risk for home fires in various ways.

Energy Education Council offers these safety suggestions.

- Never force plugs into outlets.
 - Check that cords are not frayed or cracked. Do not run cords under carpets or place them in high-traffic areas.
 - Use extension cords only on a temporary basis.
 - Make sure light bulbs are the proper wattage for fixtures.
 - Install ground fault circuit interrupters in kitchens, baths, laundry rooms, and elsewhere, making sure to test them regularly.
 - Check periodically for loose wall receptacles and loose wires. Listen for popping or sizzling sounds behind walls.
- Home fires are no joke and can be prevented with simple safety checks.

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Must-Have Kitchen Remodel Features



Homeowners looking to renovate often see room for improvement in their kitchens and bathrooms. The National Association of Home Builder's Remodeling Market Index Survey, which measures conditions in the remodeling market, indicates that, in 2015, the two most common remodeling jobs were bathroom remodels (81 percent) and kitchen remodels (79 percent). According to HGTV and Statistics Brain, a new kitchen remodel for a kitchen measuring 12 by 12 feet may cost homeowners anywhere from \$17,000 to \$37,000.

Before investing so much into their remodeling projects, homeowners should think carefully about the features that will improve their time spent at home. When planning a kitchen renovation, homeowners may want to consider the following upgrades to make the room more enjoyable while improving its functionality.

Oversized sink

Although high-efficiency dishwashers are popular, deep sinks to soak soup pots or woks are still useful. Deep sinks may be preferable to double sinks, especially for homeowners who use lots of kitchen tools when preparing meals.

Soft-closing hinges

When replacing cabinets (or just the hardware), consider installing soft-closing hinges and slides on doors and drawers. These devices eliminate slamming and caught fingers, reducing noise and injuries in the kitchen.

Items To Improve Outdoor Living Spaces



The popularity of outdoor living spaces has been growing for years. A 2014 study from the home remodeling and design platform Houzz found that 56 percent of homeowners were making updates to improve their yards for entertaining. Similarly, nearly 60 percent of architectural practices surveyed by the American Institute of Architects in 2016 said outdoor living spaces were popular features in the homes they built.

Outdoor living spaces may also be sound investments for homeowners looking to improve the resale value of their properties. According to Remodeling magazine's 2017 "Cost vs. Value" report, outdoor living spaces returned between 55 and 71 percent of homeowners' initial investments at resale.

When planning an outdoor living space, homeowners with ample backyards have much to work with. However, to make the most of the space while simultaneously hoping to get as strong a return on their investments as possible, homeowners should look to create spaces that offer broad appeal and are not too personalized. The following are some popular outdoor living space features homeowners may want to consider.

Outdoor kitchens

Outdoor kitchens allow homeowners to prepare more than just traditional backyard barbecue

fare. A standalone charcoal grill in the backyard might get the job done, but a built-in gas grill complete with burners and surrounding granite countertop makes for a more functional outdoor entertaining space.

Bars

Indoor entertaining areas often include bars, so it makes sense that homeowners want to include a place to prepare and serve beverages to their guests. Homeowners with room in their budgets may want to install wet bars where they can rinse mixers, glasses and other items needed to prepare drinks for their guests.

Warming features

Features that can keep homeowners and their guests warm after the sun sets include outdoor fireplaces and firepits. A 2016 survey conducted by the

American Society of Landscape Architects found that fireplaces and firepits were the most popular outdoor design element in 2016. Such features can provide a focal point in the backyard while also extending the outdoor living season into autumn and even early winter.

Porch space

Outdoor living spaces are often found in the backyard, but homeowners with bigger front yards than backyards may want to expand or open their porch spaces to create more space outside. Porch swings and rocking chairs provide a great place to relax, and porch spaces are covered, meaning homeowners can continue to enjoy time outside even when it begins to rain.

Outdoor living spaces are growing in popularity. Homeowners who want to capitalize on this trend can do so in various ways.



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Must-Have Kitchen Remodel Features

Continued from 5

Foot-pedal water operation

When outfitting a sink, think about foot controls, which are popular in doctors' offices and hospitals. Turning on the water with the tap of a foot can reduce the transfer of pathogens to faucets from hands during food preparation. These pedals also free up hands for other tasks.

Bottom's up

People likely spend more time raiding the refrigerator than the freezer on any given day. Rather than having to bend down to seek out that favorite flavor of Greek yogurt, choose a model with the fridge on top and freezer on the bottom, especially if anyone in the household has mobility issues. When shopping for refrigerators, French-door style units may offer even more access, making it easy for homeowners to slide fruit trays, sheet cakes and other large items into the fridge.

Extra lighting

A kitchen should be a balance of form and function. A combination of overhead lighting, decorative lighting and task lighting can illuminate all areas of the space effectively.

Appliance garages

Architectural and design resource Houzz says that appliance garages are popular kitchen additions, too. Set at countertop level, these cabinets allow people to keep small appliances plugged in but tucked neatly behind closed doors.

Kitchen remodels are a sizable investment, and renovations can be customized to make the kitchen more hospitable for all in residence.



Obtain the proper permits before beginning construction.

You are thinking of making a major renovation to your home. Perhaps it's time to create that master bedroom suite you long have admired or install that wrap-around porch? What is the first thing that should be done before getting down to business?

The correct way to begin a home remodeling project is to obtain the necessary permits for the job. Many municipalities request individuals obtain permits for a range of work on homes or other structures, such as office buildings. Permits are generally required for all new construction as well as specific modifications that will affect structural, plumbing, mechanical, and electrical systems. It's important to check with the local building office prior to beginning work to see which permits you will need before the project can begin. Permits are necessary whether a homeowner is doing the work or hiring an outside contractor.

Due to the cost and time involved with securing permits, some homeowners

How Building Permits Protect Homeowners

skip this step so they can begin a

project promptly. However, this can end up being a costly mistake. Permits might seem like a nuisance, but they actually protect homeowners in various ways.

Permits ensure safe workmanship

Permits provide a blueprint by which contractors and do-it-yourselfers must complete renovations. Because inspections will take place, there is no wiggle room. Shortcuts often translate into subpar work that may lead to malfunction and injury in the long run. Safeguarding against poor workmanship means homeowners can feel confident in the work being done.

Permits reduce the likelihood of costly mistakes

As inspectors go through their checklists, they may notice things that were done incorrectly and will offer advice about how to mend the problem before it becomes a larger headache. If left unchecked, an electrical error

could lead to a fire or another dangerous situation. Repairs that are not structurally sound may pose problems or deteriorate more quickly than structures that are constructed correctly. Furthermore, catching improper technique early on eliminates having to tear down and redo work, which can be a costly and time-consuming endeavor.

Permits protect against fines

Sometimes work goes as planned even for homeowners who did not obtain the necessary permits. However, years later, when other work needs to be done, inspectors may discover homeowners never secured proper permits and inspections years earlier, leading to fines.

Furthermore, if work is done without a permit and an accident occurs, any damages or injuries may not be covered by a homeowner's insurance policy.

Permits are an important part of the home improvement process. Homeowners should not skirt the responsibility because the permit and inspection process is in place to provide protection to occupants.

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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.



Fencing and well-placed plantings can improve privacy for homeowners who desire it.

Did you know? Safety When Grilling Outdoors

Charcoal grills can remain hot for hours, even long after the flames have extinguished. As a result, charcoal grill users should recognize that their jobs are not done once the burgers, hot dogs and other foods have been removed from the grill.

To safeguard against fires resulting from still-hot charcoal grills, grillmasters should avoid moving the grill while the coals are still burning hot.

In addition, avoid placing any flammable objects close to the grill while the coals are cooling down.

Potentially combustible items should also be kept far away from charcoal grills, ideally in locations where gusts of wind cannot blow them toward the grill.

Charcoal grill owners can also inspect the metal grates on their grills to make sure they are not

rusted. Damaged or rusted grates can make it possible for items to fall down onto surfaces below the grate, increasing the risk of fire.

Another way for charcoal grill users to make using their grills more safe is to avoid the use of

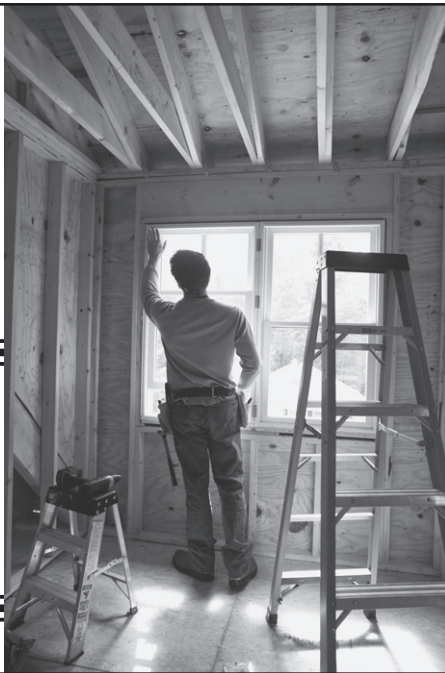
starter fluid or other igniters once the coals have been ignited. Doing so only increases the risk of fire or accident and is unlikely to help the coals maintain a strong flame that lasts long enough to cook foods quickly.

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The Benefits of Hiring Professional Contractors

The DIY movement has inspired many homeowners to tackle home repair and remodeling projects on their own. DIY projects can be rewarding, and many homeowners who have embraced the DIY movement have discovered talents they never before knew they had.

But no matter how simple popular home renovation television shows make remodeling projects appear, homeowners should know that such undertakings are far more difficult than they appear on television. Homeowners who overestimate their abilities and the time they have to complete projects can cost themselves substantial amounts of money. In fact, there are a variety of reasons homeowners might want to work with professional

contractors when tackling home improvement projects.

Experience

A trial and error approach can work with various projects and problems. But applying such an approach to home improvement projects is risky and potentially dangerous, not to mention costly. Experienced professional contractors with strong track records (seek recommendations from friends or neighbors) won't have to go through trial and error and are therefore more likely than DIYers to complete a project on time and on budget.

Inspiration

One oft-overlooked benefit

of working with professional contractors is the likelihood that they can draw up ideas for projects that homeowners might otherwise never have thought up on their own. Homeowners without specific ideas in mind can ask contractors to come up with various scenarios before committing to a particular one. Veteran contractors can draw on years of experience to create designs that DIYers might be incapable of coming up with and/or incapable of seeing through to completion.

Cost

Conventional wisdom suggests it's less expensive to do something yourself than to hire someone else to do it for you, but that's

not necessarily true of home improvement projects. Labor costs typically account for a substantial amount of professionally contracted projects, but homeowners can cut those costs by volunteering to do some of the simpler tasks themselves. In addition, contractors often purchase materials at a much lower cost than individual homeowners because contractors buy in bulk. So while labor costs might be lower on DIY projects, the cost of materials can offset those savings.

Resale value

Many homeowners renovate their homes with eyes on improving the resale value of those homes. But if homeowners want to showcase

a newly remodeled kitchen when selling their homes, they should be prepared for prospective buyers to ask who worked on the project. Fearing potential problems down the road, some buyers might be put off by homes that were remodeled by DIYers and not professional contractors.

Renovating a home on your own can be a rewarding project for homeowners. But it's important that homeowners recognize the many benefits of working with professional contractors before making any final decisions with regard to who will tackle their next project.

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