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# Real Estate & Home Improvement Guide



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Brooke Robinson-Miller  
 Mike Gonyaw  
 Todd Smith

### COVER DESIGN

Mike Gonyaw

### ADVERTISING SALES

Julie Poutre,  
 Mike Gonyaw  
 Anders Hahr

### PUBLISHER

Todd M. Smith

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# A guide to survive lengthy home renovations

Renovations can transform homes into spaces that mirror homeowners' dreams. Regardless of the scope of a project, a home renovation will involve some level of disruption to residents' daily lives. Lengthy, more involved projects may impact daily life considerably.

Renovation timelines vary depending on the scale of the project. Painting may take a week or two, while a kitchen or bathroom remodel may last anywhere from four to 16 weeks. Larger projects like adding a room can take between three and six months, say the experts at John Merrill Homes. Projects also often take longer than expected, as surprises may be in store once homeowners begin peeling back the layers in homes. Homeowners about to embark on lengthy renovation projects can embrace these tips to come through on the other side relatively unscathed.

### Choose your timing

The timing of a renovation may have to coincide with contractor availability or having the budget to fund the project. But homeowners should consider life circumstances and season before starting a project. You might not have the energy to take on a project right before the holidays. If

kids play on sports teams that require a lot of travel, it might be better to wait until the season winds down. Figure out what you can realistically take on to reduce the likelihood that you'll feel overwhelmed.

### Plan accordingly

Creating and sticking to a daily schedule, and knowing what is happening each day, can keep a project on track. It also allows you to determine which days will be the most chaotic. Demolition days can be noisy and messy, and maybe those are days when you plan to be away from the house for a few hours.

### Store items out of harm's way

Invest in a storage solution for the duration of the renovation. Decluttering and removing items before the project is in full force will make it easier to work and maneuver, and it also means fewer items will need to be cleaned afterwards. Renovations tend to kick up a lot of

construction dust, after all.

### Designate a safe zone

Establish a room or rooms as work-free areas to which residents can retreat. If multiple rooms are being renovated, you might consider spending time with a family member or friend, or getting a hotel for a short duration until the bulk of disruption dies down.

### Lower your standards

Homecooked meals may be your standard most days of the week, but it's alright to be a bit lax when remodeling projects begin. Relying on frozen foods or takeout might be necessary for a little while.

Remodeling projects can be disruptive and stressful, but certain strategies can make it easier to get through projects without too much disruption.

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# How to maximize a real estate investment

Real estate has long been considered a good investment. Whether people are buying a home they intend to live in or purchasing investment properties they hope to flip or rent out, real estate tends to provide a strong return on investment.

Maximizing the investment value of a property is wise regardless of how buyers intend to use it. With that in mind, buyers can consider these strategies to make the most of a real estate investment.

• **Renovate with ROI in mind.** Though no room of a home in need of work should be ignored, various studies have identified the rooms buyers emphasize most when looking for a new home. Kitchens and primary suites tend to make the most lasting impressions on home buyers, and that can offer a strong return on investment (ROI). And the good news for homeowners hoping to sell a property they currently own is that minor kitchen remodels, which require a smaller financial investment than major overhauls, offer stronger returns. According to the Cost vs. Value Report 2025 from the *Journal of Light Construction*, a minor kitchen remodel offers an average return of 113 percent compared to a 36 percent average return for a major upscale remodel.

• **Prioritize location.** Real estate investors who aren't looking to sell but buy can maximize their investment by prioritizing location as they search for properties. Though the real estate market is ever-changing, the importance of location remains a



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constant. Investopedia notes that a "good" location for prospective buyers typically is near access to transportation (be it public transportation or highways that can help cut down on commute times), well-regarded schools, and community involvement. While the importance of location is a constant, Investopedia notes that a given neighborhood's reputation can go from "good" to "bad" or vice versa. Identifying an emerging "good" neighborhood can be a tall order, but prospective real estate investors are urged to consider a range of variables about each location in an effort to maximize their investments. Recent investment in local infrastructure and a growth in local employment opportunities are two variables that can help a given area quickly transform into a place people want to live.

• **Sell at the right time.** When selling a home with the intent of maximizing a real estate investment, it's important that owners recognize certain times of year are better for sellers than others. A 2024 report from the real estate curator ATTOM indicated that listing a property in May, February or April can yield the best returns for sellers. May is a particularly good time to sell, as the ATTOM analysis of 59 million home sales between 2011 and 2023 found that homes sold in May sold for 13.1 percent above market value, which was the highest of any month.

Real estate has long been considered a great investment, and various strategies can help investors bolster their returns.



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# Projected timelines for popular renovation projects

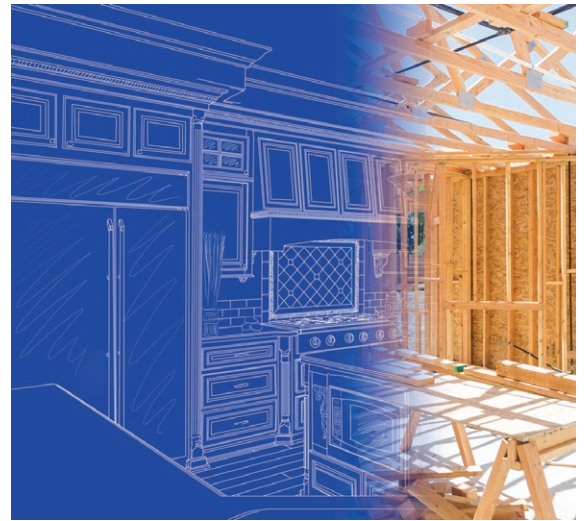
Renovations help homeowners customize their homes to align with their needs and wants. Remodeling may be necessary to replace outdated fixtures and features, address mistakes previous homeowners may have made, or to make a home more functional. Homeowners often find it beneficial to hire professional contractors when they have work to be done around the house to ensure the job gets done to code and to their satisfaction. Timelines for home remodeling projects vary depending on a number of variables, including the size of a crew as well as the scope of the project. Once a project commences, the timeline can feel endless. The following are estimates of timelines for top remodeling projects to give homeowners an idea of how long their renovation projects may last, courtesy of Renofi, a company that provides a lending platform leveraged by credit unions nationwide to offer loans to consumers.

• **Kitchen:** There are a lot of moving parts to a kitchen renovation, involving the services of electricians, plumbers, structural experts, and even interior design

professionals. Not to mention the needs of craftspeople who can make custom cabinetry and countertops. Kitchen remodels can take anywhere from six to 12 weeks.

• **Bathroom:** The process of a bathroom renovation typically involves demolishing the old bathroom, removing old fixtures and starting from the ground up. As with a kitchen remodel, bathroom jobs require the services of different professionals. That is why homeowners can expect three to 10 weeks for a bathroom, depending on the scope of the project.

• **Finishing a basement:** Finishing a basement can add valuable living space to a home. Establishing a home theater space or man cave may require installing framing, insulation, utilities, drywall, flooring, and any additional needs if the finished basement will have a bathroom or necessitate additional plumbing. A finished basement project can last one to two months. But the good news is that typically the rest of the house is livable while the



work is being done, so residents will not be disrupted.

• **Whole home remodel:** Hogan Design & Construction says that a whole house remodeling project can take anywhere from 16 weeks to 24 weeks. More involved projects can take longer. Remodeling a home often involves a considerable investment of time and money. Knowing how long a homeowner will be inconvenienced by the work can help the household plan accordingly.

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# How growing families can create more space



Many people will admit that home ownership tops their lists of long-term goals. Finding a home that is affordable may require moving into what many real estate agents bill as a “starter home.” But the arrival of a child, and then more children thereafter, could make a home that was perfectly functional for two or three feel too close for comfort.

Anyone who would like to raise a family in the future might want to consider certain factors when choosing a residence or designing living spaces. A home that can grow with life changes can truly be a forever home. The following features can expand space when a family grows.

- **Declutter.** It is important to go through belongings regularly and remove anything that is no longer needed. This can be the first step to free up physical space in a room or the home in general. Donate any items that still have utility.
- **Reassess your existing storage.** Look at different ways to maximize existing storage. Utilizing vertical space is one way to do so, so an investment in shelves, hooks and storage systems that maximize space in

an upward direction can get items off the floor. Make use of storage under the stairs or in eaves. Loft beds with open space underneath are great for children’s rooms because they maximize floor area.

- **Think about toy storage.** Children love to play with toys, and once kids are in a home, toys will accumulate quite quickly. Have a plan for keeping toys neat and stowed away when not in use. Under-the-bed storage, toy armoires (that are secured to the wall) and furniture that can double as storage, such as storage ottomans, are ideal.
- **Revamp a closet.** Although closet space may be at a premium, particularly in older homes, a closet can be turned into a nook to hold a desk for a homework station or remote office space. Compact and organized, it’s easy to hide away when not in use by closing the door.
- **Utilize room dividers.** Open floor plans have been the norm for some time. But at some point as a family grows, privacy and multi-functional spaces may be needed. It can be costly to put up permanent walls, but bookcases or pieces of tall furniture can be

used as room dividers to cordon off areas as specific spaces, like a child’s play area.

- **Convert a basement or garage.** Garages and basements have a reputation for being catch-alls for storage boxes and holiday decorations. However, such rooms have plenty of potential as functional living spaces. Invest in transforming a garage or basement into a room that can grow with the family. At first it may be a play area for young kids. Afterwards, it can be a gaming or homework hangout. As children grow older, spaces can be converted to a family media room. Having this extra space can free up room in the rest of the house so people can enjoy alone time when they need it.
  - **Maximize outdoor space.** A yard or another outdoor space can add valuable square footage to a home. A covered patio or deck can make the outdoor areas more usable throughout the year and zones can be created for family meals, play and relaxation.
- A family home will need more space as the years go on, and homeowners should keep that in mind when making renovations or choosing a property.

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# How to establish a home renovation budget

Homeowners know that the next home renovation project is always right around the corner. And that means finding ways to finance such undertakings.

When planning for renovations, the average homeowner underestimates their project cost by approximately 22 percent, according to the 2026 Remodeling Impact Report. Establishing a pre-project budget can help avoid such surprises.

### Don't over-improve

A common mistake homeowners make is over-improving a home beyond the neighborhood value. A good rule of thumb is to employ the average percentage-of-home-value approach in an effort to stay within range of what's acceptable. Budget a kitchen renovation or finished basement at 10 to 15 percent of the home value. A master bedroom will come in at 5 to 10 percent of home value, while a small bedroom or office falls between 1 and 3 percent of home value. These benchmarks are supported by the National Association of the Remodeling Industry and the National Association of Realtors. Historically, a functional, modern kitchen is the top driver of home value, says Remodeling Magazine.

### Learn the breakdown

Homeowners should understand that materials, fixtures, appliances, and flooring, otherwise known as "hard costs," will eat up 50 to 60 percent of their renovation budgets. Labor, permits and design fees will comprise the next largest chunk, typically coming in between 25 and 35 percent. Homeowners also should factor about 15 to 20 percent of a budget to a safety net to cover unforeseen expenses, like mold remediation or structural issues.



### Get three quotes

It's important for homeowners to get several estimates before establishing a budget. Experts advise working with contractors that offer fixed-price contracts rather than those that list time and materials; otherwise, there may be a mid-project price hike that comes out of the blue. A person also can ask contractors for a line-item bid so it's possible to see where money can be trimmed through different material choices. With a list of desired items in hand, and acceptable substitutions if the cost comes in too high, homeowners can create a budget that works.

### Saving versus splurging

It's important for homeowners to be realistic about their renovations. They can splurge on items that are seen or touched every day, like door handles, cabinet pulls and faucets. Other items, like lighting fixtures or backsplashes, can be replaced down the road. It may be better to direct funds to structural elements or those "invisible renovations" like upgrading insulation or smart systems that save on energy costs and improve efficiency.

### Keep a 20 percent cushion

Homeowners can determine the affordability if a proposed project ends up costing 20 percent more or takes a few months longer. If the answer is no, homeowners should scale back the project budget until they have that financial safety net. Alliant Credit Union says experts strongly recommend adding a 20 percent contingency cushion to a remodeling budget. A home remodeling project is a big commitment of time and money. Budgeting correctly ensures that there are few, if any, surprises along the way.

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# A guide to buying your first home

**B**uying a home is one of the most significant financial commitments a person can make. Individuals may wonder when is the right time to jump in to the real estate market.

The answer may boil down to affordability.

The housing market is continually evolving. Buying a home now is a little bit different than it was even a few years ago, as inventory is starting to recover from a lengthy period with limited offerings, according to Realtor.com. But even though inventory may have increased, home prices have not come down. **The median home price now sits at around \$410,000 in the United States, and interests rates hover around 6 percent for a 30-year fixed rate.**

Before it's time to sign a contract and get the keys, potential buyers can follow this guide as they navigate buying a home for the first time.

- **Know your buying power.** Before browsing home listings, buyers should conduct a financial audit to see how they stack up. It's worthwhile to sit down with a mortgage broker who can run your numbers. Credit score is a significant

variable that will be checked during such consultations. If necessary, identify ways to boost that score in the months before applying for a mortgage.

- **Follow the 30 percent rule.** Rocket Mortgage says the 30 percent rule dictates that total monthly housing costs, including principal, interest, taxes, and insurance (PITI) should not exceed 30 percent of a borrower's gross monthly income to maintain financial stability.

- **Budget for the extra costs.** Buyers should concern themselves with all of the costs that go into buying a home. In addition to the down payment, closing costs can come in at around 2 to 5 percent of the home's price. An inspection and appraisal can run around \$1,000. Additional costs may include termite inspection, and other out-of-pocket costs to get the home up to code.

- **Lower your costs.** A rising trend in home buying is a surge in down payment



assistance (DPA). Bankrate says DPAs provide eligible individuals, typically first-time or low-to-moderate-income buyers, with assistance that covers costs like down payments and closing fees. These programs may be offered by the government, non-profits or private lenders.

- **Utilize a reputable inspector.**

A home may seem like a dream until a person pulls back the curtain on some hidden red flags. It's always worth the expense to have a housing inspector or a trusted contractor walk through the property prior to making an offer to ensure that the home is in good condition.

- **Choose a value market.** First-time home buyers may want to select areas that offer the best balance of earnings versus home prices. According to a 2026 report from Realtor.com, areas that provide the best value in the U.S. are largely concentrated in the Northeast.



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# What to expect of a room addition project

There are many reasons homeowners consider adding a room to their current homes. Some outgrow an existing space, while others take up new hobbies or have different needs that were not apparent when purchasing the home. Indeed, a room addition can remedy a host of issues affecting a home.

Those considering adding a room may wonder what is involved in this type of project. According to The Spruce, **no home improvement project is more complicated or expensive than building an addition.** The National Association of Realtors says building an addition can cost between \$90,000 and \$270,000, depending on the size and intended purpose of the room. An addition structurally changes a home, which requires the work of professionals whether homeowners plan to build upwards or outwards.

With so much to ponder when considering a home addition, here's a look at what homeowners can expect of the process.

• **Design and planning:** Homeowners must determine the purpose behind the addition and how it will integrate with the existing home. A bedroom design likely will be different from a garage addition or family game room.

• **Hire an engineer and contractor:** An addition changes the footprint of a home. Homeowners will require professional contractors and structural engineers/architects to properly design the addition and ensure that it will not compromise the existing structure. Detailed architectural plans will be drawn up considering the layout, size and integration with the existing structure. The home may require a new property survey as well.

• **Comply with building codes:** The project will have to meet with local zoning regulations, building codes and homeowners association rules.

• **Timing involved:** Adding a room is a major overhaul of a space. It may require months of a home being in upheaval. If the renovations are particularly extensive, homeowners may need to temporarily move out of the space. Electrical, plumbing and HVAC must



be considered, and drywall and finishing the interior are some of the last steps to make the room habitable.

• **Demolition:** Adding a room may involve taking down walls or modifying existing spaces, necessitating hiring a dumpster to remove debris. This is an added consideration and expense.

Putting an addition on a home is a complex process that will take time and money. Such a project requires careful planning and consultation with an array of experts.

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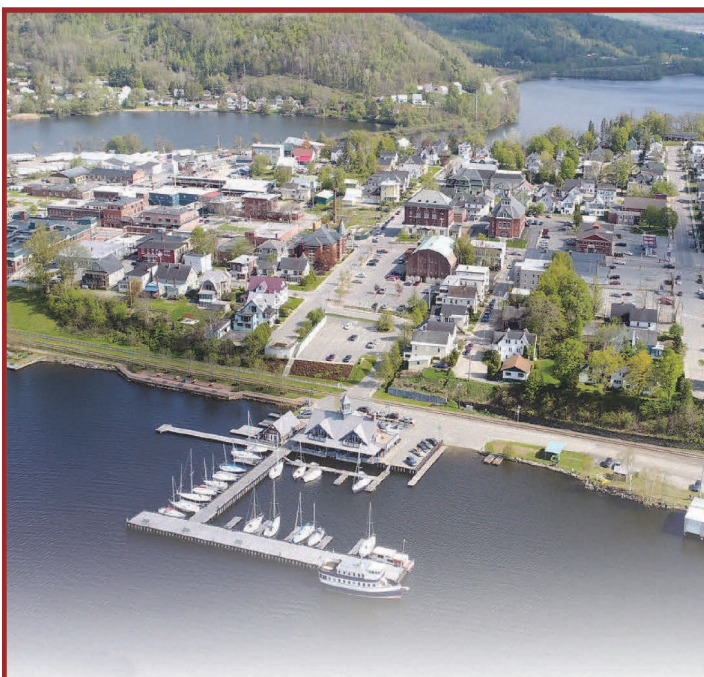
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## A rundown on roofing projects

No two home renovation projects are the same. Some projects are highly detailed undertakings that take months if not years from start to finish, while others can be tackled by skilled do-it-yourselfers over the course of a single weekend. Though each project is different, categorizing renovations as needs or wants can help homeowners determine when the time is right to go forward.

Roof replacement projects typically fall into the “need” category. A decaying roof can jeopardize the safety and security of a home and lead to additional issues, like water damage. It’s unwise to delay roof replacement projects when signs of a decaying roof start to appear. Homeowners who are starting to see such indicators can look to this rundown of roof replacement projects as they begin the process of replacing their roof.

### Cost

Roof replacement costs vary considerably depending on a host of variables. Materials, location and the cost of labor, dimensions of the roof, and even choice of contractor all affect the cost of the project. The home renovation experts at Angi indicate the average roof replacement project costs \$9,500. Asphalt is among the more affordable roofing materials, costing an average of \$1 to \$1.20 per square foot, according to Nerdwallet. Slate roofs will be more expensive, costing anywhere from \$10 to \$30 per square foot.

### Life expectancy

Homeowners may blanch at the cost of a roof replacement project, particularly if they choose a more expensive material. However, it’s important to keep life expectancy in mind when receiving roof estimates. Many homeowners never replace a roof twice, making this a potentially costly but ultimately one-time expense. Though slate roofs are expensive, homeowners may find it reassuring that estimates from various roofing resources indicate slate roofs come with a life expectancy ranging from 50 to 200 years. By contrast, Nerdwallet estimates an asphalt roof lasts around 10 to 20 years, while others suggest such roofs can last as long as 30 years.

### Materials

Choice of materials is arguably the most significant decision homeowners will make when replacing a roof. The experts at This Old House report that materials typically account for 55 to 65 percent of the overall cost of a roof replacement project. Decisions regarding roof materials will be affected by budget, local climate (certain materials are better suited to particular climates than others), aesthetic appeal, and required maintenance. It’s also important that homeowners consider the material warranty of each roofing product. Some materials offer longer warranties than others, which can provide a measure of security to homeowners investing so much in the project.

A roof replacement project is not a renovation that can be delayed when signs the roof is fading start to appear. Homeowners are urged to consider a wide range of variables before committing to a project.

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# Did You KNOW?



A well-manicured lawn appeals to homeowners when they look out their windows. But such a view also can look nice when homeowners peruse their bank statements after selling a property. According to the “2023 Remodeling Impact Report: Outdoor Features” from the National Association of Realtors®, standard lawn care service yields an estimated cost recovery of 217 percent. Landscape maintenance, with an estimated cost recovery of 104 percent, and an overall landscape upgrade (100 percent) also yield great returns for homeowners. The NAR® report also noted the effects of such projects related to homeowners’ desire to spend time on their property. Among homeowners who participated in the NAR® report and committed to standard lawn care service, 58 percent indicated they had a greater desire to be at home since completing the project, while 46 percent indicated they have an increased sense of enjoyment when spending time at home.

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## How to spot foundation issues at home



Home ownership can be a rewarding endeavor and a good investment over time. But homes require consistent upkeep to ensure a property remains safe, a condition of ownership that renters typically do not need to concern themselves with.

Foundation issues are a component of home ownership that can be easy to forget, as such concerns are not necessarily evident in frequently visited areas of a home. A foundation provides structural integrity for the entire home, so addressing damage is essential. The experts at This Old House indicate that some foundation issues can be relatively easy and inexpensive to address. Other issues may not be so simple, especially if they challenge the structural integrity of a home.

Learning to recognize foundation issues can help homeowners sort through small problems and big ones. But what are signs of foundation problems? Consider these potential issues, as noted by This Old House, Robbie Breaux & Team Real Broker, LLC and Bay Crawl Space Foundation Repair.

• **Cracks in walls:** Cracks appearing in foundation walls, drywall or plaster, especially diagonal or stair-step cracks forming near doorways, windows or corners, might be indicative of foundation movement. If a crack has formed in a living space, something is likely moving below since floors are supported from the foundation upward. Cracks thicker than one-quarter of an inch in foundation walls or home walls can be a problem.

• **Sagging porches and stoops:** Notable sagging of porches or stoops can indicate that a house is sinking or changing faster than other areas.

• **Separation between door and window frames and walls:** Gaps can form around windows and doors if the foundation is shifting. The gaps that form can lead to water and pest infiltration if left untreated, causing even more issues.

• **Cabinets and countertops separating from walls:** Homeowners who notice considerable space forming between cabinets or countertops and the wall indicate that the frame of the home is out of square. That likely means a foundation is settling or sinking.

• **Squeaky, bouncy or sagging floors:** While these issues in floors may not always result from foundation issues, they often indicate that moisture has invaded the basement or crawl space. That moisture may have gained access through a cracked or compromised foundation.

• **Leaning or cracked chimney:** If a chimney resembles the Leaning Tower of Pisa, it could be a sign of possible foundation issues causing settling or sinking.

Bringing in a professional to assess potential foundation issues is a good idea. While certain foundation problems can be remedied by homeowners themselves, it's best to rule out more serious issues that may require professional expertise before going the DIY route.

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# The basics of 3 popular siding materials



Few home renovation projects can change the look of a home as significantly as new siding. New siding can make a home look brand new, and a new color can dramatically change the perception of a home.

As homeowners begin to consider siding replacement projects, they might be surprised to learn their options in relation to materials are so numerous. Though it's great to have options, it also can be difficult to pick a material when there are so many products to choose from. Vinyl, fiber cement and wood are three popular siding materials, and understanding the characteristics of each can help homeowners make more informed decisions.

### Fiber cement

Consumer Reports notes that fiber cement siding blends cement, sand and cellulose. Many homeowners like fiber cement siding because of its aesthetic appeal, as it looks like real wood without the vulnerabilities associated with wood (see below). The home renovation experts at This Old House report that fiber cement siding has exceptional durability and offers great resistance to environmental factors like harsh weather, UV rays and moisture. Fiber cement siding also is a low-maintenance, insect-resistant option that won't warp or rot. Fiber cement siding is not easily installed, which contributes to a higher overall cost.

### Wood

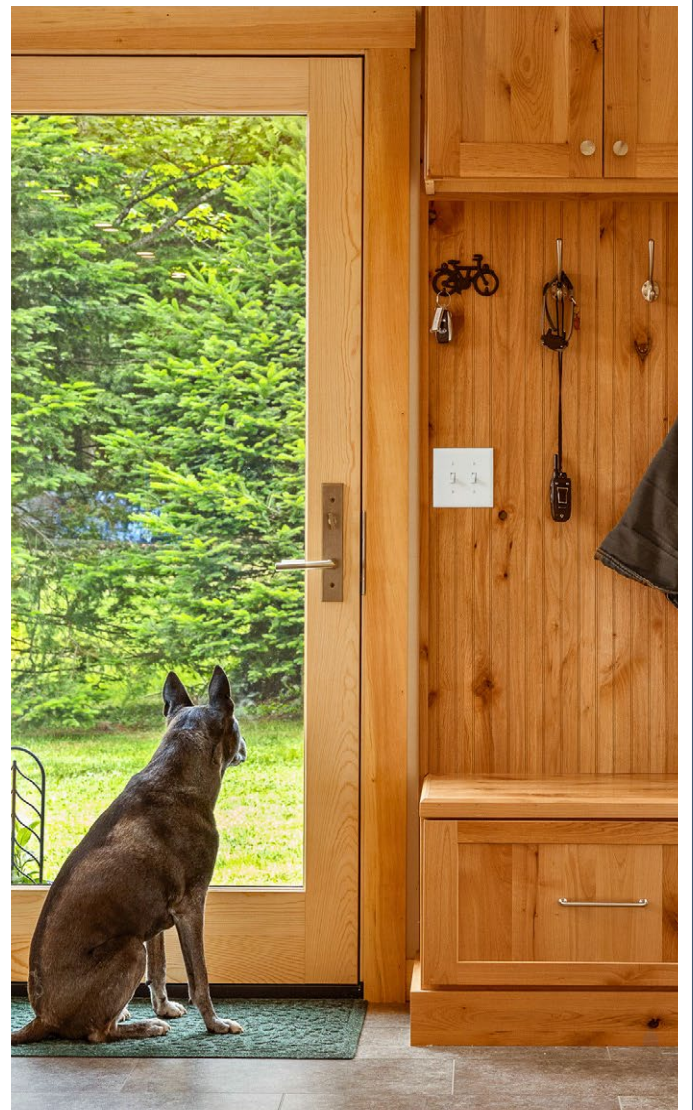
Siding materials don't get much more traditional than wood. It

shouldn't surprise homeowners to learn that wood siding can warp or rot, and anything made from wood can be vulnerable to insects. However, well-maintained wood siding can be very durable and certain types are less vulnerable to rot than others. Local climate will affect which wood siding options are best for a given area. Many see wood siding as characteristic of a high-end home, making the somewhat higher price tag compared to vinyl siding easier to justify.

There's no right or wrong decision when choosing siding materials for a home. Homeowners are urged to do their homework, including studying cost and the local climate, before choosing a material for their home.

### Vinyl

Vinyl siding has long been among the most popular siding materials. The National Association of Home Builders notes that popularity has declined in recent years, with the market share of vinyl siding dropping 5 percent over the last decade and nearly 13 percent over the last 20 years. Despite that declining popularity, vinyl remains a strong option for many homeowners due to its affordability and minimal maintenance requirements. Consumer Reports also notes that vinyl siding is impervious to insects and water, an attribute that's highly appealing to many homeowners.



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## Things to know when replacing windows



Windows are durable, but they do not last forever. The experts at This Old House say the life span of home windows is between 15 and 50 years, with most reaching the upper limits of their life expectancy at around 20 years. Once they reach this age, the seals begin to weaken or fail, and windows become susceptible to drafts and water seepage.

Replacing windows can be a good investment. Such a project is one of the more effective ways to elevate a home's curb appeal and value. New windows are energy efficient and make homes more secure. They also tend to look better than old, fading windows. When pondering a window replacement project, it's important to consider these factors.

**• Know the window types.** Double hung windows are classic and have operable upper and lower sashes. Lowering the upper sash allows warm air near the ceiling to escape and cooler air can flow in through the bottom. Single hung windows only have an operable lower sash. Sliding windows have one or more panels that move horizontally, and picture windows are fixed models designed to offer wide, unobstructed views and lots of light.

**• Repair or replace windows.** Existing windows might just need to be repaired, saving homeowners thousands of dollars. It's best to consult with a professional to see if certain components can be repaired rather than replaced. Typically,

rotten framing, wet or weeping windows or significant drafts require replacement.

**• Identify the differences between replacement windows and construction windows.** Traditional replacement windows are sometimes called pocket windows, says Consumer Reports. They fit inside an existing window frame. Construction windows require the removal of the entire old window, including the frame, sill and trim. The latter cost more to install.

**• Familiarize yourself with window frame materials.** Various window frame materials are available for purchase, and variables such as heat transfer, maintenance and durability differ with each product. Vinyl is a common material that's low-maintenance and affordable. Aluminum and aluminum clad windows can be economical options, and they are corrosion-resistant and require little maintenance. Wood also is popular for the interior parts of a window, and offer a traditional look. Wood is available on new construction windows. Fiberglass windows also are available in new construction windows. They won't crack, warp, rust, corrode, or peel, and the frames will not expand and contract as much as other materials.

**• Keep costs in mind.** According to Fixr, an online marketplace for local remodeling services, the average national price for a professional to replace a window is around \$800. For a one-story house, a window replacement project of multiple windows may cost around \$8,000.

When selecting replacement windows, look for The National Fenestration Rating Council label to get a snapshot of the window's energy performance to compare with others. The Energy Star logo indicates that the window meets Energy Star standards.

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# Signs a fireplace is in need of repair



Fireplaces are most heavily used during winter, when temperatures outside are less inviting and few activities sound more appealing than huddling up indoors around a warm fire. As winter winds down, a season of heavy use can take its toll on a fireplace, making spring an ideal time to inspect these popular features for damage.

The American Heritage Insurance Group notes that neglect of chimneys and fireplaces can pose a range of notable dangers, including increased risk for carbon monoxide poisoning and chimney fires. Poorly maintained fireplaces also may fail prematurely, which is not insignificant, as a new fireplace can cost thousands of dollars. With so much to gain from a well-maintained fireplace, homeowners can learn to spot signs suggesting a unit is in need of repair.

**• Insufficiently vented smoke:** Smoke from a fireplace is meant to go up and out of a home through the chimney. If that's not happening, and smoke is instead entering living spaces, then a fireplace and chimney inspection is in order. When such situations unfold, the chimney may be blocked or a damper may be damaged. Such issues are easily and often affordably resolved. But smoke coming into a home also might indicate structural damage to the chimney or fireplace, which can be a more costly fix.

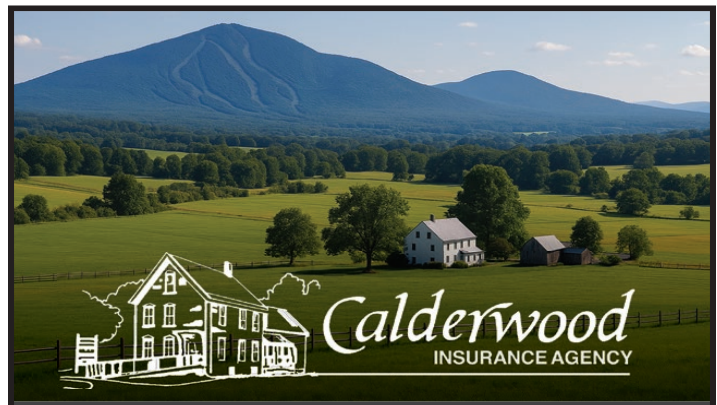
**• Foul odors:** Fireplace aficionados tend to love the smoky aroma that emanates from the fixtures while a fire is

burning. If that familiar aroma has been overtaken by a foul odor, then there might be a buildup of creosote within the chimney. The United States Environmental Protection Agency notes creosote is a derivative of the distillation of tar from wood or coal. Though creosote is a byproduct of burning wood, if it's allowed to accumulate over time, the risk of chimney fires increases considerably. A foul odor coming from the fireplace, particularly when it's not in use, is a sign of excessive creosote buildup, which necessitates immediate remediation.

**• Water damage:** Water damage, which can manifest as rust or dampness around the fireplace or chimney, is another sign a fireplace is in need of repair. Water damage often indicates that water is getting inside. Sometimes that's due to a faulty chimney cap, which is a simple and affordable repair. Other times it could indicate issues with the masonry, which requires a more costly fix.

**• Diminished warmth:** If cuddling up around the fireplace isn't quite as cozy as it used to be, that drop in warmth could indicate issues with airflow or suggest the buildup of creosote. Diminished warmth around a lit fireplace should be brought to the attention of a fireplace professional immediately.

These are not the only potential indicators that a fireplace is in need of repair. Physical signs like cracks or loose masonry and even unusual noises like cracking sounds also indicate repairs might be necessary.



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# The 4-1-1 on on whole-house generators

Weather is unpredictable. Strong winds or storms can wreak havoc on power lines, resulting in outages that may last hours or even days. People have come to rely on electricity, not only for comfort and safety, but to power just about every aspect of modern life. A power outage can be a minor disruption or downright dangerous, unless a whole-house generator can take over when needed.

### What is a whole-house generator?

A whole-house generator, also called a standby generator, is a permanently installed system that provides backup power to a home during a utility outage. The generator typically runs using a natural gas or propane connection.

Unlike a portable generator, a whole-house generator is installed outside on a concrete slab. It is wired to the home's electrical panel through an automatic transfer switch (ATS). This switch will continuously monitor the electrical grid's power and start automatically if an outage is detected. When the power comes back on, the ATS will shut off the generator and reconnect the home to the grid.

### Generator considerations

NJR Home Services says there are some considerations when determining which generator best meets the needs of a household. It's important to identify where power will be needed in the home, whether it's a few essential pieces of equipment or the entire home.

The more one wants to have powered, the more costly the generator will be.

The location of the generator on the property must meet local zoning requirements, which vary from town to town. A permit likely will be required for the installation work.

Another consideration is gas meter sizing. A trained technician should schedule a pressure check to ensure that the gas supply to the home can handle the new generator.

### What if there hasn't been an outage?

Most units will test themselves periodically for a few minutes each week to recharge the batteries and keep the engine lubricated, which serves as a testament to the hands-off nature of these systems.

Whole-house generators offer peace of mind in an unpredictable world. When the power goes out, these generators seamlessly kick into action.



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# 3 ways to get more use out of a garage



Even though no two homes are the same, rooms have a tendency to take on similar characteristics regardless of which property they're a part of. Kitchens tend to be popular gathering spaces, while basements have become go-to spots for game rooms and watch parties.

Garages also tend to share certain characteristics between homes, and one notable attribute is the tendency to become difficult-to-navigate dumping grounds for a wide range of items, including lawn and garden tools, children's toys, sporting goods, and seasonal home decor. Though there's nothing wrong with utilizing a garage as a storage space, the following are three simple ways homeowners can get more out of these spaces.

**1. Utilize the wall space.** The walls in a garage have lots of potential. Effective use of walls within a garage can ensure garden tools, small toys and other items do not accumulate on the floor. Such accumulations contribute much to the reputation of garages as dumping grounds for miscellaneous items. By clearing the floors of clutter, and utilizing wall spaces to store items, homeowners can open up the spaces to serve any number of functions, including home gyms, art studios or even parking spaces to protect vehicles from the elements. A storage organizer system with various hooks can be mounted on a garage wall to free up floor space, while shelving can be hung to store paint cans, power tool batteries and other

items.

**2. Look upward.** If garage ceilings extend several feet above the height of homeowners' vehicles, then the spaces above where cars might be parked can be converted into storage space for large recreational items, like canoes or kayaks, or seasonal decor that does not need to be accessed on a regular basis. A simple kayak hoist utilizing a pulley system clears floor space and allows kayaks to be stored overhead. Lifting storage racks work in similar fashion and make for great additions for anyone who needs to store containers full of seasonal decor but does not want to do so by stacking items on the floor. A hand crank system for a lifting storage rack makes for easy and safe access.

**3. Install new lighting.** Without ample lighting, garages may not be conducive to recreational pursuits like painting, crafting or even exercising. A lighting upgrade is a relatively affordable renovation that can make a big difference, illuminating spaces not exactly known for brightness, especially if there's no windows. If you want to spend time in the garage during winter and stay warm, then some new lighting can make that possible.

Homeowners whose garages are currently serving as cluttered storage closets can do much to get more out of these useful spaces.

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## Unique features for outdoor living spaces



Outdoor living spaces are wildly popular. A 2023 study conducted by Brown Jordan Outdoor Kitchens found that 63 percent of homeowners indicated they would prioritize an outdoor living space if they were to remodel their homes.

Homeowners cite a multitude of motivations regarding their interest in upgrading their outdoor living spaces. The 2024 U.S. Outdoor Trends Study from Houzz Research found that more than half of homeowners who participated in the study (51 percent) want to renovate to improve aesthetics, while 37 percent hoped to enhance entertaining spaces. One-third view renovating outdoor spaces as a great way to extend the living space of their homes. Homeowners who share these motivations and are committed to renovating their outdoor living areas can look to these unique features to fulfill all three goals.

• **Water fountain:** Water fountains can serve as stunning focal points in outdoor living spaces. Outdoor fountains are ideal for anyone hoping to create an outdoor oasis, as few sights and sounds promote a calming atmosphere as effectively as softly flowing water in a cast stone fountain. Fountains also attract birds, which can add to the soothing sounds of a backyard escape.

• **Shade structure:** Gone are the days when homeowners' most accessible option to create shade on patios and decks were umbrellas extending out from the center of outdoor dining tables. Pergolas and gazebos are now available in a wide range of

shapes and styles, making these a must-have for homeowners who want to entertain while ensuring guests remain comfortable on hot days.

A hardtop gazebo with roof hooks to accommodate fans, lights and even plants can serve as an aesthetically appealing safe haven from summer sun.

• **Hammock:** A hammock is a simple yet unique, functional and affordable feature to consider for an outdoor living space. If the existing landscaping allows, situate a hammock between two tall, sturdy trees. Such a sight can contribute to a welcoming and calming ambiance in an outdoor living space, and provide extra room to lounge and relax beneath the shade of trees.

• **Game zone:** If entertaining is the primary motivation behind an outdoor living space renovation, then designate part of the space for games and activities. A designated bocce court will draw visitors who want to relax and enjoy a little friendly competition away from dining areas and other spaces. A small putting green can allow golfers to work on their short games, and such spaces can offer ample opportunities for fun if homeowners are inclined to host putting contests during backyard barbecues. Whatever game tickles homeowners' fancy, designating a space exclusively for games can up the entertainment value of an outdoor living space.

The popularity of outdoor living spaces remains high. Homeowners hoping to enhance their existing spaces can consider a number of unique features to meet their goals.



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## How trees and plants can change the look of a landscape

Spring is home renovation season, and no area of a home is off limits. That includes home exteriors, particularly in regard to landscaping.

Lawn and garden centers draw crowds on spring weekends, as homeowners are anxious to get out in the yard after spending more time indoors over the winter. Plants and trees provide a simple and unique way to transform the look and feel of a property. As homeowners ponder what can be done to freshen up their landscapes, they can consider these benefits of incorporating new plants and trees into their properties.

- **Add some pops of color.** There's no shortage of colorful plants to add some pops of color to a property. Azaleas, lilacs, pansies, and, of course, rose bushes can add a wide range of colors to a landscape, providing undeniable and awe-inspiring curb appeal when the plants bloom.
- **Native plants won't compromise their neighbors.** When choosing plants for a landscape, it's important to pick those accustomed to the local climate. A non-native plant might be able to withstand local conditions, but it also might compromise other trees and plants on a property. When choosing new plants and trees for a landscape, work with professionals at a local lawn and garden center to identify native plants that can handle local weather conditions and do so without putting existing plants on the property in jeopardy.
- **Trees can add considerable privacy.** Homeowners who don't want fencing, or those whose

towns or homeowners' associations won't allow fencing, may look to trees to add the privacy typically provided by fences. The growth rates of trees vary by species, so homeowners who want instant privacy should look for trees that are already tall and/or fast-growing. Needlepoint holly (which reach an average height of 10 to 15 feet) and sweet viburnum (25 to 30 feet at maturity) are fast-growing species to consider when planting for privacy. Green giant arborvitae are a popular privacy tree, as they can reach significant heights and widths within a few years of being planted. And while it's always good to consult a lawn and garden center for advice on the compatibility of a given tree with the local climate, green giant arborvitae are known to thrive in U.S. Department of Agriculture hardiness zones five through eight, which cover a significant portion of the United States.

- **Evergreens keep a property green throughout the year.** Homeowners who lament the loss of color each fall when their existing trees shed their leaves can keep a property green throughout the winter by choosing evergreen trees for landscapes. The New Jersey Conservation Foundation notes that evergreen trees excel at conserving moisture, which allows them to keep their leaves and maintain that distinct and appealing green color throughout the winter. Various plants and trees can help homeowners change the look of their landscapes without busting homeowners' budgets.

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# Lighting for every room in the home



Lighting in a home is easily overlooked. But power outages serve as a stark reminder of the importance of lighting, which adds to the safety, functionality and aesthetic appeal of a space.

When homeowners go room to room, they can consider various types of lighting to add a unique feel to each space.

## Kitchen

Kitchens are heavily trafficked rooms in many homes. A combination of overhead lighting that will illuminate the entire space and focused task lighting, like under-cabinet lights for meal prep, can help in the kitchen. Separate task lighting for a bill-paying area or homework station also can be a useful touch.

## Bedroom

Bedrooms are cozy retreats where homeowners spend most of their time resting and relaxing. Harsh lighting may not be applicable here, so consider side lamps fitted with warm-hued bulbs placed beside a bed. Lighting can be more stark and targeted in closets to help homeowners see clothing and other belongings.

## Bathroom

Bathroom lighting amenities can include a combination of features to fully optimize this space. Most homeowners will want some sort of overhead lighting to shed light on most of the space. Task lighting by the mirror can offer more visibility while shaving or applying

makeup. Lighting in a bathing area can keep such spaces safer by improving visibility in a generally slippery area. In bathrooms with spa-like settings, mood lighting paired with features like steam capabilities can enhance the space even further.

## Garage and basement

Utility areas like garages, basements and crawl spaces need high-wattage bright lighting for safety. Installation of bright LEDs in these areas can make work projects easier and safer. Well-lit areas also are generally less inviting to pests like insects and rodents, so bright lighting may deter these creatures in areas where they tend to enter a home.

## Living room/great room

Living areas can benefit from a combination of ambient lighting sources. Table lamps alongside sofas and chairs will provide enough light, but will not compete with televisions or home theater setups. Lighting that highlights artwork or home accents also can add a cozy appeal to the space.

## Additional lighting

Homeowners may want to consider a few additional lighting scenarios to improve their spaces. Lighting in a foyer or above coat racks or shoe cubbies can keep the space functional but attractive. A combination of overhead lighting and accent lighting can make a laundry room less utilitarian. And dining spaces can be intimate or grandiose depending on the fixtures featured in the room.

Homeowners also can utilize smart devices and bulbs to easily control the lights while at home or away.

Lighting plays a key role in a home, affecting the safety, functionality and aesthetics of rooms.

# Did You KNOW?



## Light-emitting diode bulbs (LEDs) are energy-efficient and durable options.

LEDs convert electricity into light instead of heat, and increasingly are used in a wide range of products, including lighting fixtures. According to Energy Star®, LEDs produce light up to 90 percent more efficiently than incandescent light bulbs. LEDs also do not typically “burn out” or fail, like other types of bulbs. Because of their performance benefits, homeowners may be interested in switching over to LED bulbs to power their existing lighting fixtures. Generally speaking, LED bulbs can work in most non-LED fixtures, provided the base type matches the socket. The LED bulb also should be rated for the same line voltage for the fixture. Also, the fixture should not be enclosed, such as glass-encased ceiling lights or certain outdoor fixtures. The lack of ventilation can cause heat buildup, leading to damage or failure. In such instances, one should purchase LEDs specifically rated for enclosed fixtures.

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# What to expect of in-law suites

The modern real estate market has led millions of aspiring home buyers to reconsider their approach to buying a home. Low inventory has led to high home prices. When paired with mortgage interest rates that have remained north of 6 percent for years, the high sticker price of homes has made many buyers wonder if homeownership is simply beyond their means.

It's impossible to know if or when home prices will come down, but some buyers have chosen to seek homes that can accommodate multiple generations. According to the Pew Research Center, the share of multigenerational homes rose from 7 percent in 1971 to 18 percent in 2021. A multitude of factors have contributed to that increase, and housing affordability is one such variable. In 2024, researchers studying multigenerational households at the Wharton School at the University of Pennsylvania noted that housing affordability declined considerably in recent years but also had been on the decline for decades. As homes become less affordable, the number of multigenerational households tends to increase, and that's something modern buyers can keep in mind as they look for a home.

In-law suites that accommodate multigenerational households can provide a pathway to homeownership for buyers who otherwise may be priced out of



the market. Buyers considering homes with an in-law suite or those who want to add one to their existing homes can familiarize themselves with these convenient and potentially cost-saving features.

**In-law suites that accommodate multigenerational households can provide a pathway to homeownership for buyers who otherwise may be priced out of the market.**

and the size of the addition. When shopping for homes with existing in-law suites, buyers can request existing tax information so they are not surprised by the number like they might be if they add on to an existing home. Despite that, it might still be in prospective buyers' best interest to add on to an existing property and pay the additional taxes than it would to buy a new home.

- **Try to include features residents have come to expect when living independently.** An in-law suite should include its own private bathroom, a washroom for a washer and dryer and a kitchen or kitchenette. If everyone in a multigenerational household is forced to use the same bathrooms, washers and dryers, and kitchens, then the home might begin to feel cramped rather quickly.
- **Try to secure off-street parking.** Though it might not affect the ambiance within the in-law suite itself, an off-street parking spot is a convenience residents will appreciate. Such a space will allow residents to come and go as they please and save them the headache of moving their vehicles for snow plows and street cleaners.

- **Note the significance of a separate entrance.** Whether you're looking for a home with an in-law suite or hoping to add one on to your existing home, a separate entrance for suite residents can allow them to come and go as they please. That sense of independence is significant. In addition, a separate entrance can make a home seem less like a multigenerational residence, which at times can feel crowded, and more like a single-generation home. That can afford all residents a little more peace and quiet in a typical day.
- **Expect an increase in taxes if you're adding on.** As with any addition to a home, adding an in-law suite to an existing home is likely to result in an increase in homeowners' property taxes. The amount of that increase is contingent upon variables unique to each residence, like location

In-law suites could be an in-demand feature as more homeowners and aspiring buyers seek to reduce housing costs by embracing multigenerational living arrangements.

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