

fall HOME improvement *and contractor's guide!*

SPECIAL SUPPLEMENT TO:

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Advocate





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

See **Homes** page 3

HOUSES ARE shrinking, selling faster and getting smarter upgrades according to industry statistics.

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Did you know?

Using reclaimed timber when building or renovating a home benefits the environment in various ways. According to GreenBusinessWatch.org, building and renovating with reclaimed timber helps to preserve forests by greatly reducing the need to cut down trees. In addition, when using reclaimed timber to build or renovate a home, contractors and homeowners tend to use locally sourced reclaimed wood, reducing the need to transport wood from afar to complete the projects. That reduced reliance on transportation reduces fuel consumption and air pollution. Processing reclaimed timber is often less taxing on the environment than processing virgin wood. However, reclaimed timber may provide more than just environmental benefits. Virgin timber typically comes from commercially grown trees that are not always afforded enough time to reach full maturity. Timber that is reclaimed from old buildings and vessels may very well have reached full maturity before it was cut down to use as building material. Reclaimed timber that grew to full maturity is likely stronger than virgin wood taken from commercially grown trees that were not given enough time to mature. Reclaimed timber also may prove more durable than virgin wood because the former has already dried out after years of contracting and expanding, making it less likely to warp and split than virgin wood that has yet to endure such exposure.

Homes • From page 2

the Canadian MLS® Systems.

Low interest rates on mortgages and more confidence in the economy has driven many people to make improvements to their existing homes. As is typical, the things homeowners are looking for in 2017 have evolved from years past. The following are some trends that are helping to steer the real estate market further.

- **Smaller homes:** Home sizes in the United States steadily increased for decades, eventually leading to an average of 2,453 square feet in 2014, according to U.S. Census figures. However, Realtor.com reported in 2015 that new construction homes have already begun to shrink by 40 square feet. There seems to be a slight trend toward more modest homes as people consider affordability and maintenance on larger properties. The National Association of Home Builders states buyers are now looking for smaller, more livable homes with flexible floor plans, energy-efficient appliances and plenty of storage space.

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

- **Smarter technology:** Many homeowners are embracing smart technology throughout their homes, but it's not just lights that turn on with voice command or more efficient 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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Get your home winter-ready with five simple projects

(MS) — If boots, a warm hat and a tuned-up snow blower are the only items on your winter preparation list, your home maintenance plan may need a makeover. These simple home maintenance projects can help lower your energy bills, prevent more costly repairs and/or increase the lifespan of your home.

1. Heating & Ventilation — Examine your fireplace and chimney system to ensure that no soot or creosote has collected. Any cracks or voids could potentially cause a fire. Before you turn the furnace or boiler on, replace the air filter and hire a professional to inspect the unit more thoroughly.

These steps will improve the efficiency and life of your furnace and will ensure stable indoor air quality.

2. Seal Windows and Doors — If not properly sealed, windows and doors can be a major culprit for heat loss. To keep the warm air inside, inspect the weatherstripping around your home's windows and doors for leaks, rot or decay. Repair or replace structural framing, and caulk inside and out, if necessary.

3. Insulate well — One of the easiest and most effective defenses against heat loss is proper insulation. Prevent cold drafts from entering and the loss of heated air through basement headers, which, when left exposed, can make your furnace work harder. Look for a moisture-resistant product offering high thermal performance, such as Roxul

Comfortbatt insulation. This type of mineral wool insulation makes installation simple. All that's needed is a serrated blade or bread knife. Cut the batt to fit the cavity and press into place. The insulation will help improve energy efficiency as soon as it's in place and provide savings over the lifetime of your home. Comfortbatt can also be used to top or replace old attic insulation. Aim for an R-50 or a depth of 16 inches.



4. Backyard Care — Save your property from potential damage by trimming overgrown trees and shrubs to prevent ice-laden branches from thrashing against electrical wires and your home's exterior.

Drain/shut off any exterior faucets and sprinkler systems to prevent freezing. Ensure rain or snow drains away from the house to avoid foundation problems.

5. Roof and Gutters — Inspect your roof for shingles that are warped, damaged or even missing to prevent a future leak. Use roofing cement and a caulking gun to seal joints where water could penetrate, such as around the chimney, skylights or vent pipes. Make sure that your gutters and downspouts are securely fastened. Downspouts should extend at least five feet away from the home to prevent flooding.

When it comes to preventative maintenance, a little time and effort can save thousands in energy costs and repair bills over the lifetime of your home.

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The problem with hard water

Hard water is a common concern, and it can affect appliances and other parts of the home.

What is hard water?

Hard water affects about 85 percent of the United States, according to the Water Quality Association.

Hard water is formed when water moves through soil and rock. It dissolves very small amounts of minerals and holds them in a solution. Calcium and magnesium are the most common minerals to turn water "hard."

From nuisance to damaging

Hard water can interfere with various cleaning tasks and also personal grooming. Clothes washed in hard water may not be fully clean and may appear dingy. Hard water can cause a film on surfaces. Some people find that their hair and skin can appear dull and sticky due to hard water.

Hard water can have other effects, too. Over time, the water can deposit minerals on the inside of pipes. If these deposits grow thick, you may have a plumbing issue on your hands. Furthermore, mineral deposits can harm appliances, such as water heaters, washing machines and dishwashers.

Treatment options

Considering hard water is such a common concern, a number of treatment options exist.

The main types of water-softening systems use either a packaged water softener or a mechanical water-softening unit.

Packaged water softeners are chemicals that bond with the calcium and magnesium ions in the water so that they cannot interfere with cleaning efficiency. These chemicals fall into two categories: precipitating and nonprecipitating. Precipitating softeners are borax and washing soda and can affect pH levels of water and make water cloudy. Nonprecipitating softeners use phosphates. Alkalinity won't be increased, and usually there is no cloudiness or buildup. These products are typically added to laundry loads and the like and are not recommended for drinking water.

Mechanical water-softening systems are hooked up directly to the plumbing of the house. They are ion-exchange systems that will add salt to the water. Although it can be safe to drink, softened water may not be recommended for those who are on low-sodium diets.

Hard water is a problem many homeowners have to face. It can affect a home's appliances' performance and cleaning abilities. Water hardness can be managed, and it is best to consult with an expert water-softening system manufacturer about your options.



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Countertop options abound

Many things in a kitchen contribute to giving this popular room its personality. Appliances and choice of cabinets go a long way toward crafting that look, but perhaps nothing defines a kitchen more than a homeowner's choice of countertops.

Countertops are where the action takes place in a kitchen. It's where meals are prepared and where hungry houseguests or curious kids watch the family chef whip up the night's meal. The options with regard to countertop surfaces are numerous, and the following are just a few of the more popular options homeowners planning to replace their existing surfaces might want to consider.

Laminate

Laminate countertops are popular and affordable. Made of sheeting glued to plywood or particleboard substrate, laminate countertops are water-resistant but not very heat-resistant, so homeowners will want to place any hot pans, pots or baking sheets on trivets to maintain the laminate. Many homeowners prefer laminate countertops because they are available in so many colors, meaning they can match any homeowner's preferences, no matter how colorful those preferences are. Cutting on laminate countertops is not recommended, but such surfaces are easy to clean and maintain.

Quartz

Quartz is among the most durable countertop surfaces available, as it is resistant to bacteria, heat, stains, and water. Though quartz is not available in as many shades as laminate, it is similarly easy to clean. Also like laminate countertops, quartz surfaces tend to have easily visible



seams, which may irk homeowners who find such minor imperfections an eyesore. Quartz countertops can be expensive depending on the amount of surface area a kitchen has, so budget-conscious homeowners with especially large kitchens may find quartz countertops bust their budgets.

Granite

The natural beauty of granite is what draws many homeowners to install this popular surface material in their kitchens. Thanks to their unique shading and tone, granite countertops are never the same from one home to the next, and granite complements many different cabinet

colors. Granite also is resistant to heat, scarring and, when sealed properly, stains. Granite is naturally porous, so if it is not sealed properly, it can harbor bacteria. Some granite countertops must be sealed annually, while some pretreated countertops can go as long as 15 years without a need for resealing. Unlike other countertop surface materials, granite, which is among the most expensive countertop materials, does not come in a vast array of colors, so homeowners should expect to choose from just 20 or so color options.

Recycled glass

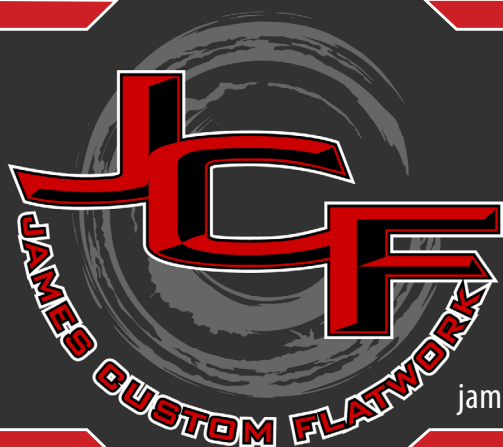
Homeowners who want to give their kitchens a modern and eco-friendly feel may want to consider recycled glass countertops. Recycled glass countertops, the majority of which are now produced with 80 to 90 percent post-consumer glass, are made of pieces of glass that are held together with cement binders. Some might be concerned that countertops made of recycled glass are not very strong, but the cement binders are very hard, making the countertops durable, strong and unlikely to chip or crack. Recycled glass countertops come in various colors and are resistant to both heat and stains. Installation of recycled glass countertops can be tricky, as improper installation can lead to stress points that make the glass susceptible to cracking. As a result, the installation of recycled glass countertops is best left to professionals with experience on such projects. Recycled glass countertops can be quite expensive as well.

A homeowner's choice of countertop surface material can go a long way toward defining the personality of his or her kitchen, so homeowners should consider their options before making a final decision.

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Signs that more insulation is necessary

Insulation serves dual purposes in a home. In the winter, insulation prevents heat loss and keeps homes comfortably warm, while in the summer it buffers a home from the heat and prevent cold air from escaping.

Insulation also is one of the most cost-effective ways to make a home more energy-efficient.

Homeowners may recognize the importance of insulation, but be unaware of how to recognize when insulation needs to be replaced or even if they have adequate insulation in their homes. According to the United States Department of Energy, a qualified home energy auditor can check a home's insulation as part of a whole-house energy assessment. An energy assessment, also known as a home energy audit, also helps to identify areas of the home that are in need of air sealing.

Homeowners also can do their own visual assessments to determine if their homes need more insulation. The following are a handful of signs that indicate you may have an insulation deficit in your home.

- If the snow melts on your roof but not

on your neighbors', this may be a sign that you need more insulation in the attic. Melting snow means heat is escaping from the attic or under the eaves.

- Bare spots in the attic and insulation that does not extend to the edge of the roof may indicate a need for more.

- Check the level of insulation in the attic. If it is level with or falls below the ceiling joists, an extra layer should be installed.

- If energy bills are higher than normal for the time of year, that may be due to a lack of insulation. Notice whether the HVAC system is running more than usual.

- An unusually warm second story during hot weather also may be indicative of an insulation deficiency. Such a situation suggests hot air is infiltrating the home through the roof.

When adding insulation, choose the right R-value for your home. R-value measures how well certain materials, such as insulation, resist heat. The higher the R-value, the greater the insulation. Therefore, insulation with a higher R-value will perform better than insulat



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Stay safe with supplemental heating

The rising cost of home ownership as well as escalating fuel prices often set people on a search for the least expensive and most efficient ways to heat during the cold weather season. Space heaters, wood-burning stoves and fireplaces are among the more common and popular supplemental heating sources.

The same heating sources that can be cost-effective and safe when used correctly can become hazardous when safety guidelines

are not followed. The National Fire Prevention Association states that in 2010 heating equipment was involved in an estimated 57,100 reported home structure fires in the United States alone, resulting in 490 deaths, 1,540 injuries and \$1.1 billion in direct property damage. These fires accounted for 16 percent of all reported home fires.

In an effort to prevent property damage or loss of life, homeowners should follow

the safety guidelines that come with a supplemental heating device. Also, simple steps can prevent fire and injury.

- Test smoke alarms monthly.
- Keep anything that can burn at least 3 feet away from any heating equipment.
- Consider the use of a gate to keep children and pets several feet away from a space heater.
- Never use fuel-burning appliances without proper room venting to the outdoors to prevent carbon monoxide poisoning.
- Only use the fuel recommended by the product manufacturer.
- When making a fire in a stove or fireplace, never use flammable liquids to start or accelerate the fire.
- A wood or pellet burning stove should be burned very hot at least twice a day for about 30 minutes to reduce creosote buildup.
- Chimneys should be professionally cleaned at the beginning of each use season.
- Do not use an oven to heat the home while it is in the "on" position.
- Electric space heaters should be kept away from walls, curtains and furniture.
- All supplemental heating sources should be turned off or extinguished before leaving

the house or going to bed.

- Carbon monoxide detectors should be installed in every level of the home.
 - Any stationery space heating equipment or HVAC system should be installed by professionals.
 - Use safety screens in front of fireplaces.
 - Make sure the damper is open every time you light a fire.
 - Do not move a heater while it is hot or fill it with fuel at this time, except when adding wood to a stove.
 - Cinders and ashes should be cleaned routinely from stoves and fireplaces.
 - Never position an electric heater next to a water source.
 - Extension cords should not be used unless absolutely necessary.
 - Children should not be allowed to touch or play near any heating appliances.
- Whether out of necessity or just to provide an added measure of warmth to a home, many people use supplemental heating appliances frequently during the winter. Emphasizing safety when using such devices can prevent many of the fire hazards associated with these devices.



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Did you know?

According to the U.S. Environmental Protection Agency, inadequate ventilation in a home can increase indoor air pollution levels. Those pollutant levels rise in a poorly ventilated home because not enough outdoor air is making its way into a home to dilute emissions from indoor sources of pollution. In addition, in a poorly ventilated home, indoor air pollutants are not being carried out of the home, leaving the pollutants to linger and potentially putting the health of the home's residents at risk. Though it might seem counterintuitive to allow outdoor air into a home during winter, when such air tends to be at its coldest, such outdoor air can protect a home's inhabitants from the immediate effects of indoor air pollution, which include irritation of the eyes, nose and throat, as well as headaches, dizziness and fatigue. Long-term effects of prolonged exposure to indoor air pollution can include respiratory disease, heart disease and cancer. But homeowners who want to increase outdoor air infiltration in their homes do not have to open the windows even when temperatures dip. A simple inspection of mechanical ventilation systems, such as bathroom and kitchen fans and air handling systems that employ fans and ducts to remove indoor air and distribute filtered and conditioned outdoor air throughout a home, may be all that's necessary to ensure indoor air stays healthy during the winter. If such systems are in need of repair, homeowners should ensure those repairs are made prior to the arrival of winter.

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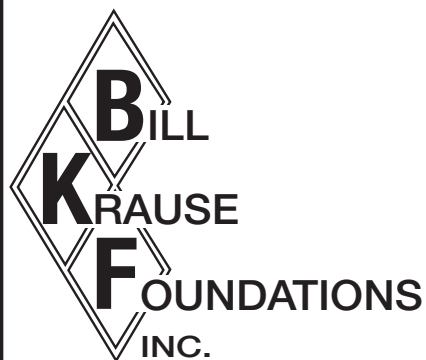
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How to treat a termite problem

Termites are houseguests few homeowners want to experience. With their reputation for voracity and the damage they can inflict on a home, termites are something most people want to avoid at all costs. If termites are already a problem or something homeowners simply want to prevent, there are effective ways to banish these unwelcome guests.

What is a termite?

Termites are small social insects that have the capability to destroy wood. Sometimes they are mistaken for ants, but the two insects are quite different. Termites are actually close relatives to the cockroach. Many termites appear as white or light-colored and may seem translucent. Winged termites are darker in color. Termites have a grub-shaped body but, unlike ants, no discernable hourglass-shaped waist. Also, their antennae are straight and look beaded, like a string of pearls, while ants have elbowed antennae. Another

way to differentiate ants from termites is that termite eyes are very small or nonexistent, while ants' eyes are clearly visible.

Termites live in a nest or colony in large numbers. Their primary food source is plant fiber, known as cellulose.

Treating termites

Many people do not even know they have a termite problem until that problem has escalated. Because they remain hidden most of the time, termites can be difficult to detect. Incidences of soft wood or visual recognition of swarming termites that occur in the spring can indicate that termites could be residing in a structure or nearby. There are different types of termites, and proper identification is necessary to find the correct treatment option.

Unlike other pests, termites are pests whose detection and removal is best left to a professional who can recognize the subtle signs. He or she will

identify certain signs of an infestation, such as mud-looking material on wooden surfaces, discarded wings from a swarm, piles of sawdust, termite tubes running outdoors from the soil to a home, buckling paint, and other indications.

There are different ways to prevent or treat a termite infestation. To prevent termites, there are applications of termiticides that are put into the soil surrounding a home or structure. Also, removal of moisture in and around the house is key because termites need moist conditions for survival. Poisoning of nests is also a treatment option.

If termites already have infiltrated a home, fumigation may be necessary to remedy that problem. However, fumigation is not always effective at killing eggs and all of the termites. Most exterminators will use a combination of treatments to rid a home of termites.

If extreme wood damage has

occurred, portions of the structure may have to be removed and rebuilt.

Other termite prevention tips

There are other tactics to prevent a termite problem.


- Don't store firewood in contact with the ground.
- Use chemically treated wood for building structures.
- Disguise wood by painting it or using a shellac or varnish. Termites may not like the taste of treated wood.
- Prevent hidden entry points where termites can go unseen.
- Remove cardboard, newspaper, cotton materials and any other cellulose from the floor.
- Vent kitchens and baths so that they will not trap moisture.
- Fix any and all water leaks.
- Don't plant gardens or put soil directly against a home's exterior walls.

Some simple precautions and a routine inspection can prevent termites from becoming a problem.



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Types of firepits for your backyard oasis

Outdoor entertaining areas are popular among homeowners, and firepits are one of the most sought-after additions to such spaces. In fact, a 2016 survey from the American Society of Landscape Architects found that fireplaces and firepits were the most popular outdoor design element in 2016. Various styles are available to homeowners who want to add firepits to their backyards, and choosing the right type may come down to budget, the amount of yard space available or even personal preference.

• **Wood firepit:** As their name suggests, wood firepits burn wood, which may appeal to homeowners who already have wood-burning fireplaces inside their homes. Because they don't require homeowners to tap into gas lines, wood firepits are generally easy to set up and install, and many homeowners prefer the aesthetic appeal of crackling wood and flames that's synonymous with wood firepits.

• **Gas firepit:** Gas firepits are touted for their convenience, as they don't require homeowners to carry wood and build fires. Upon being connected to a gas source, gas firepits provide fire at the click of a switch. Gas firepits are also appreciated for their

safety, as there is little or no risk that flames from gas firepits will grow too large and become difficult to control.

• **Gas fire tables:** Gas fire tables might be ideal for those homeowners whose sense of decor favors more modern looks. Gas fire tables come in a variety of shapes and sizes and, like gas firepits, there's no need to struggle with lighting a fire or carrying firewood.

• **Tabletop firepits:** Homeowners, condominium or apartment dwellers with limited backyard space may want to consider the convenience of tabletop firepits. Restaurants may use tabletop firepits in their outdoor seating areas because they provide warmth and ambiance without taking up much space. Tabletop firepits fueled by gas will not need to be connected to a gas source, which may appeal to consumers who want something that's simple as well as small.

• **Fire urns:** While they might not technically qualify as firepits, fire urns provide a similar effect as firepits. Fire urns are typically gas-powered and may be an ideal choice for homeowners who are looking for a unique, awe-inspiring feature for their outdoor entertaining areas.

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