



# *Fall* **HOMIE IMPROVEMENT**

**Inside:**  
Easy cozy-up inside projects  
Getting your roof and driveway ready for winter  
Fall garden tips

# Inspect your roof before the winter weather sets in

Inspect your roof each fall to get an idea of the potential damage and any necessary repairs that may be needed before nasty weather sets in.

Cold weather can be tough on a home, and perhaps no part of a home is more vulnerable than its roof.

Fallen snow can equate to several pounds of pressure placed on a residential roof. Roofs do not often collapse under heavy snowfall. But adverse winter weather conditions can compromise roofs in other ways. Water leakage and damage to the roof's interior are just two of the potentially problematic issues that can arise when roofs are battered by cold, blustery weather. That's why many home improvement specialists advise homeowners to conduct roof inspections prior to the start of winter.

Many homeowners can conduct their own cursory roof inspections, but they may not know exactly what to look for. The National Roofing Contractors Association says that there are certain key areas to inspect that may reveal some telltale signs of roof damage.

- Curled, cracked or missing shingles may prove troublesome. Inclement weather can test the strength of even the most durable roofs. Even though many roofs are designed to last up to 30 years, some may need to be replaced early, particularly when they have been exposed to harsh weather over a period of years. Individual shingles can be replaced as spot treatments, but if the damage is widespread, a new roof may be necessary.

- Attic leaks or water elsewhere might signal issues with the roof. Figure out if water inside the home is coming from the roof. Water stains do not always indicate



problems with the roofing, but it's better to be safe than sorry.

- Look for protective granules wearing off. If gutters are filled with the sandy granular material that coats roofing shingles, that may be a sign of an aging or damaged roof.

- Inspect flashing. Professional roofers can recognize properly installed flashing, the material that connects the roof to other parts of the house that adjoin the roof, like skylights or a chimneys. Poorly installed flashing can cause leaks. Stains that appear below chimneys or near attic windows may indicate new flashing, and not new shingles, is needed.

- Gutters and downspouts should be in good condition.

A roof is the sum of its parts, and that includes downspouts and gutters. If the gutters are clogged or damaged, they cannot direct water away from the house properly. Snow, leaves and other debris needs to be cleared from gutters to help them function at optimal capacity.

- Animals and insects can cause damage, too. It's not just poor weather that homeowners need to consider with regard to roof damage. Boring insects and animals may cause problems with roofs as well. A roof inspection may shed light on potential pest problems. Holes or nesting materials may indicate that an animal or animals are using the attic as a shelter from the elements.

You'll be glad you fixed your roof issues before they become bigger problems once winter arrives.

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# Make the most of fall sales

Right now stores are stocking their shelves in advance of the holiday season. As a result, stores look to unload summer and fall seasonal items. The following are just a few types of items homeowners might find at reduced prices this fall.

## Lawn and garden

If you want to revamp your backyard, wait until late summer or early autumn to do so. At this time of year, you can find great deals on patio furniture, lawn mowers, perennials, shrubs, sheds, and many other lawn and garden items. In addition, check with local contractors to see if they will offer discounts late in the season. Tree-removal companies, landscapers, fence installers, masons, and others may cut prices in mid- to late-autumn as they look to earn a bit more money.

## Cooking appliances

Manufacturers typically introduce new stoves, cooktops and other cooking supplies in advance of the holiday season. Older models may be discounted to make room for the new arrivals, and you may be able to score even bigger savings on floor models. If renovating the kitchen is in the

works, wait until early autumn to start appliance shopping.

## Painting supplies

Columbus Day is a great time to find deals on home improvement, as retailers know customers have extra time to complete projects during these long weekends. Paint, rollers and other supplies may be discounted on such weekends, and you also may find discounts on power tools.

## Vehicles

If you are in the market for a new SUV or truck to transport your home improvement project supplies, autumn is a good time to visit a dealership. Many dealerships liquidate their inventory in autumn to free up space for new model releases about to hit the market. Come autumn, you may find it easier to negotiate financing and leasing deals.

## Snow removal

Retailers looking to move snow blowers, shovels and other winter accessories may offer teaser deals to attract customers. It's best to purchase such tools now before the first big storm drives up demand.

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# Quick and easy ways to transform spaces into cozy retreats

Cool weather often drives people to spend more hours indoors than they do during the warmer months. Autumn is a time to winterize gardens, put away lawn furniture and prepare for the holiday season. Autumn also provides the perfect opportunity to begin home interior projects.

Many people decide to redecorate their homes to reflect each season. When temperatures change, it's time to transition from the light colors and breezy fabrics symbolic of summer to thicker, darker materials that evoke coziness.

With some inspiration and a little know-how, any homeowner or apartment dweller can cozy up a space in time for fall and winter.

- Invest in area rugs. While wood floors can look beautiful and work well with many different design styles, wood can feel chilly underfoot. Thick area rugs add warmth to a room and can help it look more lived-in. Area rugs also help a room appear more cohesive, coordinating with other colors in a space and providing a visual border.

- Practice layering in rooms. An affordable and relatively easy way to make a room seem more cozy is to layer fabrics and other accents. Layers can include throws and blankets. Remove place mats from the dining room table and use them on accent tables or an ottoman in the living room. Table runners also can add a splash of color to the top of bedroom dressers.

- Play with texture. Look for fabrics that boast texture and can add a tactile feel to spaces. When used on throw pillows or small accents, faux fur can create that cozy cabin feel. Draperies made from nubby fabrics or those



with grooves and ridges can add dimension to a room as well. Even a lampshade made of an unusual fabric, such as a waffle-patterned material, can add a little depth and warmth to a space.

- Reevaluate your lighting. Lighting a space is more than just flipping on a switch. Finding the right balance

of lighting fixtures can instantly transform the feel of a room. Create more warmth and a cozy feel by switching out bulbs from cooler shades to warmer ones - those that give off yellow and pink hues rather than cool blues. Accent lighting helps establish a comfortable space for curling up and reading a good book. Spot lighting, such as fixtures that are trained on artwork or inside of a curio or china cabinet, also can set a more welcoming mood.

- Install a bookshelf and start a book collection. Piles and stacked books can add warmth to any space. Books evoke the hallowed halls of schools and quiet nooks in the library. Fill shelves with books interspersed with additional design accents, and you will instantly make a room feel more inviting.

- Choose dark paint. Do not feel nervous about incorporating deeper shades in rooms. Dark colors give rooms a more enclosed feel than lighter colors, and that can create a warm and cozy feeling. This works particularly well in larger spaces that feel vast and empty. If you're scared to paint all of your walls, try a darker shade below a chair rail or just paint one accent wall.

- Add architectural elements. Think about adding rich moldings to crown the ceilings or to frame doorways. If you have the space for a nook, create a window seat beneath a picture window or add a bench and cushions in a corner for a nice escape spot.

Use the colder weather as an opportunity to reinvent some of the rooms in your home. With paint, texture, fabric, lighting, and more, rooms can be quickly transformed into cozy respites from the cold.



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# Adding white paint color for a crisp appeal

White is a consistent favorite among designers for its crisp appeal.

White is a versatile color in home decorating and renovation. White helps any space look effortlessly chic, blends well with just about any color and can be incorporated into various design styles - from modern to traditional.

While the color white is always trendy, the paint manufacturers Benjamin Moore chose white (Simply White OC-117) as their "it" color for 2016. White can be used nearly anywhere inside and outside the home. Improving interior and exterior spaces with white elements is easier than you might think, and it instantly can make anything look as good as new.

## Kitchen

While rich cherrywood cabinets and deeply hued granite countertops have long been popular in kitchens, creamy white cabinets paired with blonde wood countertops can work together to make kitchens seem open and airy. If all white is not your thing, brighten up kitchen spaces with white canisters, cookie jars and a fresh bouquet of white flowers to add instant appeal.



## Living Room

Use white as a base color for living room spaces so you can build on it with other hues on pillows and draperies, mixing and matching however you see fit.

Homeowners who have children and/or pets should look for furniture with removable slipcovers. This way they're easily removed and laundered.

## Bedroom

Feminine and fresh, white bedrooms may not be the first choice for novice designers. If the prospect of white on white seems too sterile, offset deeper hues on bed linens and walls with white furniture. This provides some pop against the darker contrast.

Keep in mind that doing a bed up in all white means it will always be easy to find matching sheets and pillowcases, making it possible to ensure everything looks cohesive and crisp.

## Bathroom

White bathrooms look fresh and are easy to clean and maintain. White tiles

provide a classic look. Include colored bath mats, towels and shower curtains to break up the white as you see fit. A neutral white base makes it easy to switch out color schemes whenever you feel like it.

## Outdoors

Use white paint on trims, shutters, mailboxes, and more to provide that pop of contrast against the rest of the home. White complements just about every color, making it a versatile choice on a home's accents regardless of the main exterior color of that home.

White and other light shades will reflect the sun as well, contributing to cooler temperatures on walkways, decks and other structures, which can be advantageous to homeowners who live in warm climates.

Is it any wonder that white continues to be a classic color to use around the home? Whether you use monochromatic rooms or just add accent pieces, by incorporating white into design plans throughout your home you'll be sure to "crisp" things up.

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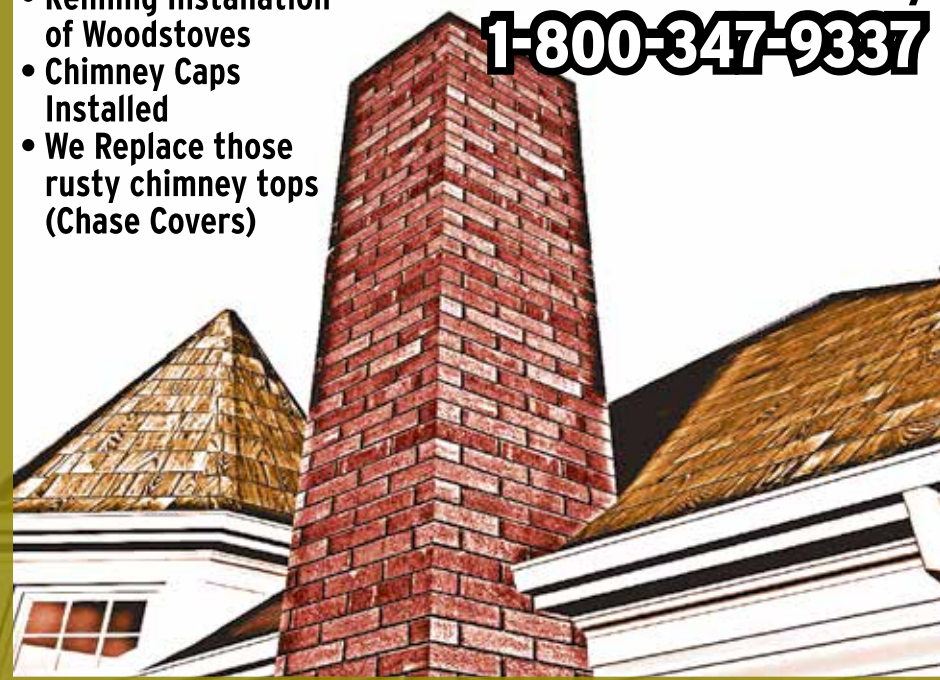
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Hales Hardware opened just a short three months ago, but is already gaining their footing in the area. Hales has a background in architecture and construction management; whereas the retail end is new to him, he feels right at home with the products he's selling.

"So together with the idea that sometimes you give people what they need as opposed to what they want, I said 'Well, I'm going to open a hardware store.'"

Hales favorite aspect of the business so far is the reaction he's been getting from the public. "It's not so much the amount of customers, it's the quality of the customers and the feedback," Hales said. Hales, along with co-owner Dianne Dixon, and his niece Tracey Cooper look forward to serving the Newburgh areas for years to come.

"You have your restaurants, your artists, and all of this stuff, and then you also need a hardware store to help build a city."

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# Dreaming of a fixer-upper?

Buying a fixer-upper requires a leap of faith and a vision of what the home can look like in the future. Turning a real estate lemon into lemonade requires certain skills and a good measure of patience. The following are some guidelines to get anyone started.

- Don't bite off more than you can chew. Make an honest assessment of your abilities and which renovations, if any, you can handle. Before purchasing a property, hire a trained home inspector to tour the home with you and point out all of the areas that will need renovation. Then begin getting estimates on how much the work will entail. Determine if this fits with your budget or not.

- Overlook cosmetic things when visiting properties. Cosmetic issues include all of the easily replaceable items in a home, such as carpeting, appliances, interior paint colors and cabinetry. Focus on the bones of the house - the architectural integrity and those little touches that you envision having what you wanted.

- Seek the help of experts. Some flippers think they'll save the most money by doing all of the work themselves. This isn't always the case. Professional architects, designers and contractors may help you save money. Contractors have

an intimate knowledge of where to buy materials and may be able to negotiate prices based on wholesale or trade costs. In addition, experts can help you avoid common pitfalls because they've already done this type of work time and again. It's smart to rely on expert advice, even if it means investing a little bit more.

- Save money by doing some work yourself. The pros may tackle the more complex parts of a given project, such as rewiring electricity or changing the footprint of a home. You can still be involved by participating in demolition, such as taking down walls or removing old materials. Participation can be fun, and save you substantial money on labor.

- Recognize that not everything must be completely redone. Realize that, in some instances, a coat of paint and some new accents may be all you need to transform a space. For example, if kitchen cabinets are in good condition, see if they can be refaced or painted instead of replaced entirely. Install new door pulls/handles to add visual interest. Look for some ready-made items, such as bookshelves, instead of installing custom carpentry.

Renovating a fixer-upper takes time, and it can be a worthwhile project to help anyone achieve their home sweet home.

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# How to prepare a home for senior family members

Grab bars and shower benches can make bathrooms much safer for seniors.

Upon reaching retirement age, new retirees may face decisions regarding their living arrangements. Some seniors may opt to stay put, while others may want to downsize their homes to save money and relieve themselves of the burdens of maintaining larger homes.

But those are not the only situations seniors find themselves in. Some seniors realize they can no longer care for themselves without assistance. In such instances, seniors may opt for assisted living facilities or choose to move in with a relative, such as a grown son or daughter. While assisted living facilities are designed to meet the needs of the elderly, young men and women welcoming seniors into their homes may need to take on some home improvement projects to ensure their homes are as safe as possible for elderly residents.

- Convert a room on the first floor into a bedroom. While this may not apply to all seniors, some men and women struggle with stairs as they age, and that can make it difficult for them to fully participate in a household. Homeowners with an extra room to spare can convert a room on the

first floor of their homes into a bedroom so seniors won't have to climb up and down stairs throughout the day. That ease of accessibility to the primary floor of the house encourages seniors to be active participants in a household. If possible, choose an area that is close to a first-floor bathroom.

- Take steps to make bathrooms safer. The National Institute on Aging says that more than one in three seniors over age 65 fall each year, and 80 percent of those falls take place in the bathroom. Slippery tile floors can make it difficult for seniors to navigate bathrooms safely, and bathtubs and shower stalls present additional challenges. Install grab bars on bathroom walls and next to toilets to provide support. In addition, consider installing a shower chair or bench and removable shower nozzle in the shower or tub so seniors can sit down while they bathe and rinse without having to stand up on slippery surfaces. Make sure any mats around bathtubs and sinks are nonskid to reduce the risk of falls even further.

- Install an extra phone line or two. While kids and adults between the ages of 18 and 50 may never use the landlines in their homes, many seniors still rely on



traditional telephones as their primary means of communicating with the outside world. Install extra landlines in your home, including in seniors' bedrooms, so they can more readily access the phone should they fall and need to call for emergency help. Phones in seniors' bedrooms may also provide some additional privacy to seniors who don't want to carry on phone conversations in busy areas of the home, such as the kitchen or living room. Such lines may also reduce feelings of isolation.

- Prioritize accessibility when storing items. When storing groceries, books, magazines or other items seniors are likely to use, choose locations that are accessible to seniors. Avoid storing items on the top shelf of pantries, bookcases or entertainment centers, as seniors with limited mobility may not be able to reach them.

Many seniors move in with their adult children to make their golden years safer and more enjoyable and manageable. Such a change in living arrangements may necessitate some changes on the part of homeowners so they can ensure their homes are safe for seniors.

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# 3 potential trouble signs for driveways

Surface cracks in a driveway may indicate a problem that requires immediate attention.

Though they are often easy to overlook, driveways are durable parts of a home that can greatly impact a home's curb appeal. Driveways endure quite a bit of wear and tear over their lifespans, and homeowners who have not given their driveways much thought may want to start looking for potential trouble signs that indicate a need for some driveway maintenance.

According to the online home improvement resource HomeAdvisor.com, the average cost of a driveway installation in 2015 was just under \$3,700. Those costs are influenced by a host of factors, including the size of the driveway and the material it's made of. Damaged driveways do not necessarily need to be replaced, as some may just need minor repairs. But homeowners who see any of the following trouble signs in their driveways may want to consult a professional contractor to determine what their next steps should be.

## Potholes

Potholes might be most often associated with heavily trafficked roadways, but even driveways are susceptible to potholes. As the ground beneath the driveway expands and contracts, the pavement above that ground weakens and becomes more susceptible to damage. That damage may ultimately lead to large chunks of the driveway breaking down, creating holes as a result. Homeowners who live in areas that experience heavy snowfall may see their driveways develop potholes after they are shoveled



Surface cracks in a driveway may indicate a problem that requires immediate attention.

or plowed. Potholes that are not fixed may damage vehicles that drive on the pavement, and potholes may even

expand over time.

## Accumulation of water

Puddles that form during a rainstorm may not be indicative of anything other than a rainy day. But water that pools or runs down the middle of the driveway may indicate drainage problems. Such problems may be the result of structural problems with the slope of the driveway, which can cause bigger issues down the road. When water is not absorbed into the ground or directed away from your home, it can then flow into the house, potentially making your garage or home susceptible to water damage.

## Cracks

Cracking is one of the more noticeable issues that can plague driveways. Many driveways experience cracking as materials inevitably succumb to the elements. Driveway cracks may develop for various reasons, including poor initial installation. Tree roots that grow beneath the driveway surface may also contribute to cracking as the driveways ultimately succumb to the pressure created by the growing roots. Some cracks may prove less problematic than others, but homeowners should still speak with a contractor if they notice their driveway is starting to succumb to cracks.

Driveways may not draw the attention of homeowners too often, but damaged driveways that go ignored may ultimately lead to very costly problems.



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# Do we really have to rake all those leaves every fall?

Apple pie, pumpkins and blooming chrysanthemums are symbols of autumn. But nothing signals the arrival of fall more than the millions of leaves that begin to cascade from the trees as the temperatures dip.

Many people feel nothing is more beautiful than the yellow, red, purple, and orange leaves that coat neighborhoods and countrysides each fall. But in spite of their beauty, leaves might be a nuisance

to homeowners tasked with removing the growing piles of them from their lawns. Those with large oak and maple trees in front of their homes understand the seemingly endless work of leaf removal.

As the days begin to grow shorter and colder, these changes trigger a hormone release in trees, prompting them to drop their leaves. This chemical message causes the formation of abscission cells where the leaf stem meets the branch, say bot-

anists at the Missouri Botanical Garden. So rather than merely dropping off of trees when the wind blows, the leaves actually fall off deliberately.

Left untouched, fallen leaves can contribute to lawn problems such as poor aeration, mold growth and moisture issues. Leaves also can cause staining on driveways and walkways. Prompt removal can help prevent any problems. To make faster and easier work of leaf removal, keep these tips in mind.

- **Mow over thin leaf coverage.** If only a few leaves have fallen, use a mulching mower to shred the leaves until they are small enough that they won't suffocate the lawn. The small pieces will decompose in the lawn, reintroducing nutrients as a result.

- **Use an ergonomic leaf rake.** Ergonomic rakes can prevent back and arm pain, much in the way that ergonomic shovels do when shoveling snow.

- **Invest in a quality leaf blower.** Using a rake is good exercise, but homeowners with large properties might want

to use a leaf blower. These machines can dislodge leaves from bushes and hard-to-reach crevices, and they work faster than rakes.

- **Use a tarp.** Rake or blow leaves onto a tarp and then drag the tarp to the curbside or to the back of a truck for proper disposal. Special leaf scoopers enable you to grab more leaves if they need to be picked up and transported. Otherwise, you can use the covers from two garbage pails to achieve a similar effect.

- **Work with the wind.**

Rake in the direction the wind is blowing and downhill if your property slopes. This way it will be easier on you, and you won't be working against Mother Nature.

- **Spread out the job.** Do not attempt to remove all fallen leaves in a single day. Schedule a few cleaning days during the season to make lighter work of the job than if you tried to do it all at once. Keep in mind that leaves will continue to fall throughout the season and you may need to spend a few days removing leaves from your yard.



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# Reap falls vegetable rewards

While many gardeners do the bulk of their gardening in the spring and summer, certain plants thrive in cooler temperatures. That group includes autumn vegetables that are ripe for the picking when leaves begin falling.

Fall gardens provide a reason to enjoy the oft-enjoyable autumn air. So many different vegetables come to life in the autumn, and they can make wonderful additions to the dinner table. Broccoli, kale, collards, spinach, squashes, artichokes, and beets are just some of the many autumn planting options you can try. Celery also is best in the fall, and its harvest continues through winter in temperate climates. By replacing crops that have been harvested through the spring and summer with fall-friendly alternatives, you can keep your garden productive for most of the year.

Begin the process by counting back 12 to 14 weeks from the expected first frost date which is around mid October for our region. Begin seeds for your autumn plantings indoors, because summer heat and dryness are not the best conditions to nurture young seedlings.

Enrich the soil with compost so that you can replenish the nutrients lost from the last crop harvested.

Many plants still need the sun and warmth of late summer to thrive and produce well into the fall. If you are unsure, consult with a local garden center, where you can learn about various aspects of autumn gardening. Onions, shallots and garlic are best planted mid-fall after the soil has cooled.


Gradually introduce seedlings to more sunlight and outdoor temperatures before they go in the ground, as they need time to adjust to the unfiltered sun.


Be sure to thoroughly water the garden. Newly planted beds should be kept moist to germinate and so established plants can take root. In addition, consider a shade covering so that the soil doesn't dry out or get baked in the sun. Mulch also can help retain moisture and keep the conditions ideal for your autumn vegetables to grow.

Remember that moisture and cooler temperatures can attract garden pests, so you may need to employ some strategies to keep them under control. For example, insect barriers and all-natural baited traps can keep slugs and snails from munching on your autumn plants.

Fall vegetable gardens can be worthy endeavors, yielding plenty of crops and providing the fun and fulfillment of gardening into the fall.

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