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HOME IMPROVEMENT



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Fall 2020 Edition

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GOURDS, SQUASHES AND PUMPKINS, OH MY!

Halloween takes place during a time of year characterized by earthen-colored chrysanthemums, leaf-lined walkways and crisp autumn air. As colorful as the costumes children wear for trick-or-treating may be, nature's beauty is unsurpassed this time of year, and the scores of pumpkins, gourds and squashes on display only add to that colorful melange.

The Cucurbitaceae family may be best known for pumpkins, squash and gourds, but there actually are 800 species that belong to this family. While they share many of the same properties, these fruits each have their own unique attributes.

The main differences between squashes, gourds and pumpkins is their intended purposes — whether they're ornamental or edible.

Squash

Squashes come in summer and

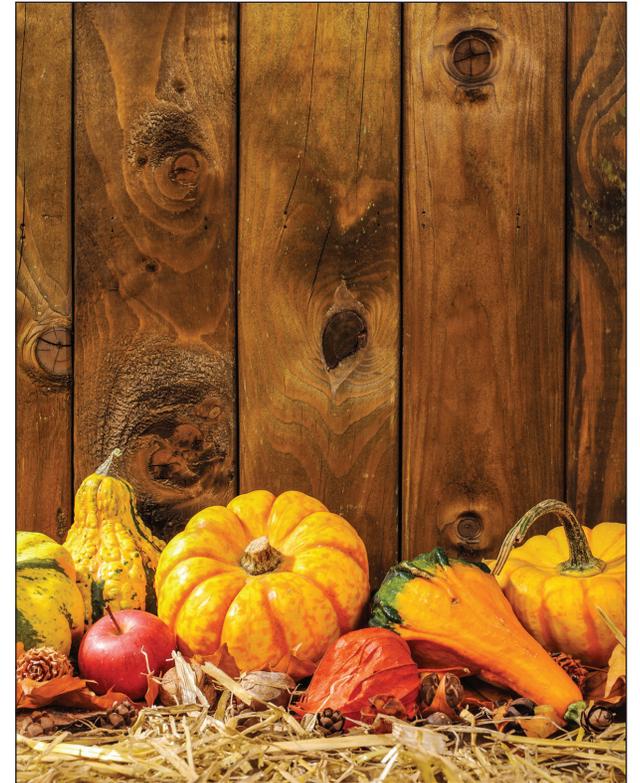
winter varieties. Winter ones do not actually grow in the winter; in fact, they're harvested in late summer and early fall, but the name references the hard shell casing that protects the tender pulp inside. Zucchini are summer squash because their outer flesh is tender, while butternut, acorn, spaghetti, and hubbard squashes are winter squashes because they feature a tough skin. Even though it takes some effort to crack that shell, the dense, nutrient-rich flesh inside is well worth the workout.

Gourds

Gourds are essentially ornamental squashes; they aren't cultivated for eating. Instead they are bred to look beautiful and unique in autumn centerpieces. Types of gourds include autumn wing gourd, warted gourds, turban gourds, and bottle gourds. Each gourd is unique in its shape and color.

Pumpkins

Pumpkins come in ornamental and edible varieties. Even though all pumpkins can be consumed, some taste better than others. Small pumpkins tend to be decorative because, according to Nutritious Life, they do not have enough meat inside to make them worthy of cooking. However, sugar pumpkins are best for baking and cooking favorite recipes, states the resource Pumpkin Nook. The festive hues and flavors of squashes, gourds and pumpkins are one more thing that makes Halloween and autumn special.



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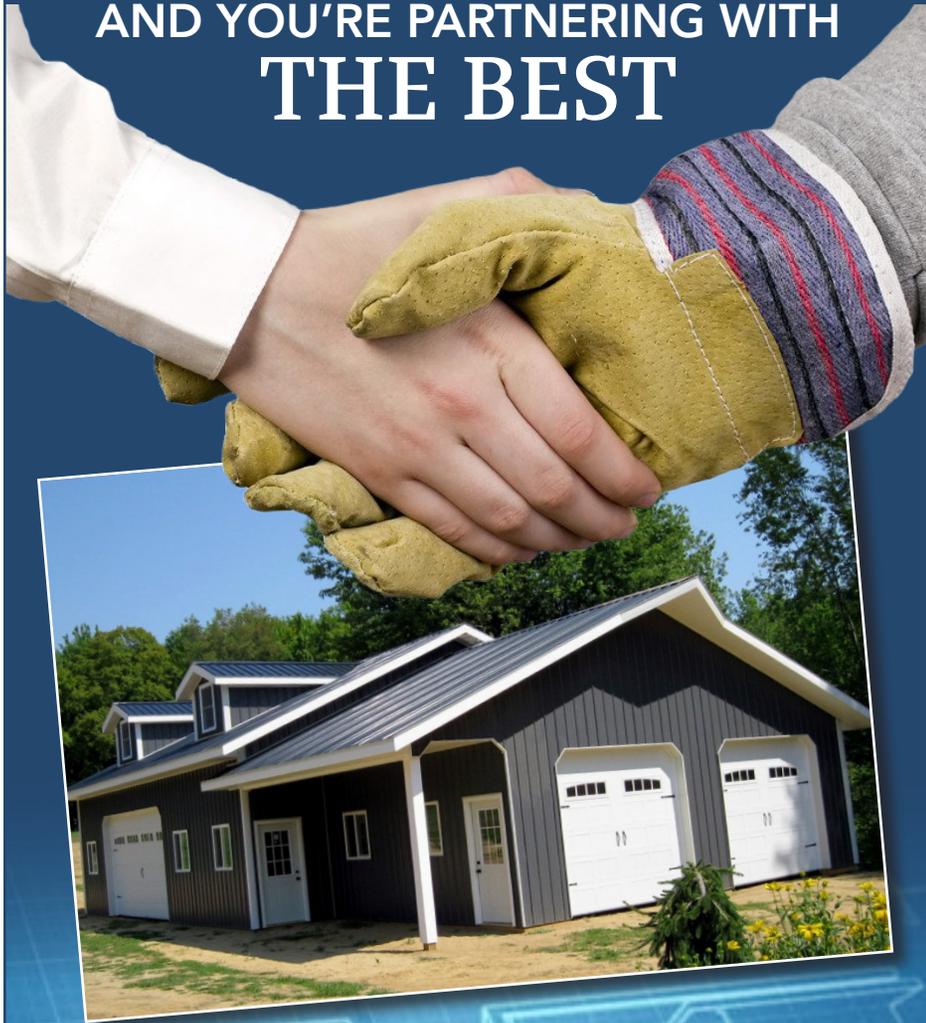
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DESIGN TRENDS ARE EVOLVING FOR SOCIAL DISTANCING

COVID-19 has brought changes to everything, and home design is no exception. Experts are expecting to see lasting impacts on everything from the materials we use to the rooms we prioritize. Check out these and other noteworthy trends:

Houses over apartments: Many people who live in condos or apartments do so to be closer to the action — work, entertainment and shops — and never planned on spending much time at home. But the pandemic has changed that, and more people are going to want a home that offers plenty of room and outdoor space in case they need to self-isolate again.

Self-sufficiency: A hard lesson we've learned is that things and services we thought we could count on aren't necessarily a sure thing, so items that increase self-reliance will become very popular. Expect to see more homes with sources of energy like solar panels, sources of heat like fireplaces and stoves, and even urban and indoor gardens that allow you to grow your own produce.

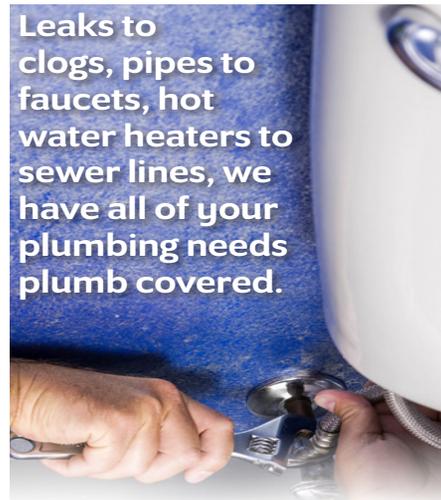
Outdoor living: Between playgrounds closing and parks becoming overcrowded, many of us are turning to our balconies, patios and backyards for fresh air and nature. This means we're going to be investing more in our outdoor spaces, with functional kitchens, soothing water features, cozy firepits, and high-quality outdoor furniture to create a much-needed escape.

Healthier spaces: Thanks to spending more time indoors and reprioritizing our health, we'll turn to design to help ensure our homes are safe and healthy for our families. We'll see a rise in products like water filtration systems as well as materials that improve indoor air quality. For new homes and additions, alternatives to wood-framing like insulated concrete forms from Nudura, which offer improved ventilation for healthier indoor air quality and an environment that's less susceptible to mold, will be key.

Home office space: Business experts are suggesting many companies will see that working from home is not only possible but offers tangible

benefits, like saving money on office space rent. With working from home on the rise, creating a home office space that inspires productivity will be a major project many of us tackle. Luxury home office furniture that feels chic and blends into your décor as well as ergonomic chairs and desks will see a major boost.

Custom and quality: With the hit to the economy, people are going to be buying less, but what they do buy will be better quality, while at the same time making an effort to support American businesses. When it comes to design, trends will shift to locally made furniture, custom-built homes and pieces and materials that stand the test of time.



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ECO-FRIENDLY HOME CLEANING HACKS

With families spending more time at home, messes are on repeat and cleanups are often an hourly routine. At the same time, many households are looking to reduce their environmental impact affordably.

The good news is that saving money and the planet can go hand-in-hand at home. To green up your clean up and create healthier spaces, consider these tips:

Reduce and Reuse

Ditch paper towels for reusable cloths and sponges. Make sure to wash them regularly on the highest heat setting (dishwasher for sponges, washing machine for cloth) to avoid spreading messes around. Your old t-shirts and towels make fantastic reusable cleaning tools. Use old towels on your refillable sweeper mops, and cut t-shirts into large squares to be used as rags and dusting cloths.

Opt for Green Cleaners

Over 50 percent of people are looking for

cleaning products that reduce the number of harsh chemicals their families are exposed to, according to a Lightspeed/Mintel survey. If that describes you, consider solutions working for other consumers, such as Art of Green multipurpose cleaning sprays and wipes. Recently named number one in the Green Cleaning category by Product of the Year USA, the nation's largest consumer-voted award for product innovation, these cleaning supplies are as tough on grease and grime as mainstream brands, but free of harsh chemicals and cost far less than most green cleaners. They are also safe for use around kids and pets, safe for sensitive skin and not tested on animals, making them a good choice at a time when families are looking to cut back expenses, and make the switch to more natural products.

"This is the perfect time to take steps toward a greener home," says Erin Chase, founder of \$5 Dinners and Art of Green "cleanfluencer." "As a busy mom of four boys, it's the first affordable green



cleaning option I've tried that actually works."

Foster Cleaner Air

Skip store-bought air fresheners. Instead, simply boil lemon, cinnamon, cloves or any favorite plant for a natural, lasting aroma. You can further promote fresh air at home simply by opening

windows whenever possible. The Centers for Disease Control and Prevention recommends doing so to reduce the spread of coronavirus.

For a healthy home, prioritize cleaning habits that reduce your environmental impact and limit the harsh chemicals to which your family is exposed.

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TIPS FOR PLANTING FALL VEGETABLES

Tending to backyard vegetable gardens can fill many hours of enjoyable downtime in the great outdoors. What's more, the bounty produced by such gardens provides healthy, fresh foods to gardeners and their loved ones.

Although spring and summer are widely seen as the peak of gardening season, the mild temperatures of autumn can be a prime time for planting vegetables as well. Certain late-season treats like carrots, kale, spinach, and turnips can thrive in fall gardens. Many different foods are quick crops that can go from seed to table in about six weeks. When sown in early fall, these vegetables will be ready to put on the table for mid-October feasts. Beets, green onions, broccoli, and cabbages can be planted in late summer for fall harvest. Gardeners who live in hardiness zones eight through 10 (the southern portion of the United States) can plant fall vegetables as late as December. Many of these plants can tolerate light frost, which may even help sweeten the vegetables.

A handful of unique factors need to be taken into consideration when planning fall vegetable gardens.

- The summertime location of the garden may still be adequate, but be sure to choose a location that gets eight full hours of sunlight

per day.

- If using an existing garden site, clear out any detritus from summer plants and any weeds that have sprouted. If you are planting a new garden, remove any turf before tilling the soil.
- Amend the soil with sand, compost, manure fertilizer, and any other nutrients needed depending on the types of vegetables you intend to grow.
- While fall vegetables can be grown successfully from seeds, it may be more time-friendly to work from larger transplants, advises the Texas A&M Agrilife Extension.
- Some plants may need a little protection as they grow if temperatures begin to dip. Cover with a blanket, cardboard box or plastic tunnel to insulate.

Remember to water according to the vegetables planted and to keep an eye on readiness for vegetables. Turnips, beets, rutabagas, and carrots can be dug out when the roots are plump and crisp.

Vegetable gardens need not cease when the last days of summer vanish. Fall produce is delicious and can be easily planted and harvested even after the first frost.



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A decorative wreath made of twigs, pinecones, and autumn leaves. The wreath is hanging on a wooden post. It features several pinecones, yellow and orange leaves, and small red berries. The background is a blurred outdoor setting.

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HOME BUYING DURING THE COVID-19 OUTBREAK

Homeowners know that the process of buying a home can be both exciting and nerve-racking. The anxiety associated with buying a home has hit new heights during the outbreak of the novel coronavirus COVID-19.

Historically low interest rates and limited inventory has made 2020 an especially unique time to buy a home. It's also a competitive and potentially expensive time to buy a home. While the economic consequences of COVID-19 have been severe, the Federal National Mortgage Association, also known as Fannie Mae, forecasted a significant increase in median home prices in March 2020. City dwellers have scrambled to buy homes outside of cities, where social distancing is more difficult and the risk of getting COVID-19 appears greater than it is in suburban or rural settings. That's led to a lot of competition among prospective buyers.

Prospective home buyers willing to enter the hectic fray and shop for a home during the COVID-19 outbreak may benefit from knowing what to expect as they search for their next home.

- **Get ready for virtual tours.** Buyers might once have scoffed at the notion of buying a home they'd only seen in videos, but virtual tours have become the new normal in the wake of the pandemic. An April survey from the National Association of Realtors® found that home

tours had declined sharply. While 98 percent of realtors reported taking clients on home tours as recently as February, that number had declined to 63 percent by April. As many regions pause their reopening plans, prospective home buyers should ready themselves for virtual tours as opposed to in-person home tours.

- **Expect limited inventory.** While home prices are up, many people are holding onto their homes. The NAR reports that total housing inventory at the end of May 2020 was down nearly 19 percent from the end of May 2019. Buyers will have less inventory to choose from, so those intent on buying may need to prioritize what they need in a home and focus on finding properties that can fulfill those needs.

- **Expect to move quickly.** Realtors have seen homes sell within days of being listed, and that has put pressure on buyers to move quickly. It also highlights the importance of finding a home inspector before your search begins as well as a lender who can handle quick closings. Ask around for recommendations, but make sure you have these two important professionals lined up before beginning your search. Doing so will give you a better chance of buying in an unusual time.

- **Make the best down payment you can afford.** A high down payment makes buyers look better no matter



the state of the economy. An offer with a high down payment looks like a stronger offer, and that can make the difference between winning and losing a potential bidding war.

Buying a home during the COVID-19 outbreak presents some unique challenges to prospective buyers.



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5 TIPS TO PREPARE FOR WINDOW REPLACEMENT

Winter is coming, and for millions of people who reside in areas of the country that see the mercury drop considerably between December and March, that means prioritizing staying warm. Inefficient or aging housing materials may compromise your ability to do just that.

Drafts from doors, poorly protected attics and basements and aging windows may force heating systems to work extra hard to maintain interior temperatures.

Replacing old windows can make a home quieter by blocking out exterior noises. Consumer Reports also notes that new windows are often easier to clean and maintain than older varieties.

Many homeowners are interested in replacing their windows, but may not know where to start. These guidelines can help the process along.

1. Get several estimates. Ask for recommendations from neighbors or other people in your area on which companies they used to install their replacement windows. When you interview the prospects, ask several questions about how they go about installing the windows.

Questions can include:

- How long will the project take?
- Will I need to remain home during the process?
- Do you discard of old debris?
- What is the protocol for installation during inclement weather?

2. Research permits. Most home renovation projects need to be approved by the local municipality. Go to the permit office and find out the requirements. Some window contractors will include securing permits in the cost of the project. After the project is completed, an inspector will come by and ensure the work was done according to code.

3. Change up the appearance. Look at the type of hardware you have around the home and other fixtures. Choose windows that have locks or latches that can match those features for continuity of style. Think about choosing a different style or frame color of the window, or a different type of window to improve efficiency and function.

4. Research top window manufacturers. It's tempting to purchase windows based on price alone, but replacement windows are often a decision that only



has to be made once or twice for the life of the home. Invest in durable windows that will have staying power. Consumer Reports offers unbiased reviews on various window brands and can help homeowners make sound decisions.

5. Prepare for installation. Clear pathways, remove window treatments and disconnect window alarm systems. Plan for one to two days of installation, advises Andersen Windows and Doors. Keep pets and children away from work areas.

Replacement windows can be a smart investment. New windows can improve the look of a home, reduce heating costs and can keep interior spaces comfortable.

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SIGNS YOUR GUTTERS ARE IN NEED OF REPAIR

Fall is a great time to tackle projects around the house. The weather each fall allows homeowners to make improvements to their homes' exteriors without worrying about extreme heat or cold, while interior projects like painting are made easier because homeowners can open the windows to allow for proper ventilation.

Fall also marks a great time to prepare for upcoming projects that can make winter work that much easier. For example, fall is a great time to take stock of your gutters so you can address any issues before leaves begin to fall or the first snowstorm touches down. Compromised gutters can contribute to water issues in basements and adversely affect a home's foundation if not addressed immediately, so it behooves homeowners to learn the signs that gutters are in need of repair or replacement.

• **Gutters hanging off the home:** Gutters were once installed predominantly with spikes. However, many industry professionals now install gutters with

hanger brackets. Why the change? Spikes loosen over time, leading to the gutters hanging off the home. That can contribute to serious issues if left untreated. Gutters hanging off the home need not necessarily be replaced, but rather secured to the home, ideally with hanger brackets instead of spikes. Brackets hook into the front of the gutter and are then screwed into the fascia of a home. A professional who specializes in gutter repair can perform this task relatively quickly, and it's an inexpensive yet highly effective solution.

• **Gutter separation:** Gutters that are no longer fastened together can leak and contribute to issues that affect the home's foundation, siding and appearance. Clogs and the accumulation of debris can cause gutters to separate because they are not designed to hold too much weight. Replacement of separated gutters may or may not be necessary depending on how big the problem is and the condition of the existing gutters. If replacement is not necessary, separated gutters may be

remedied by securing the joints, another relatively simple and inexpensive fix.

• **Peeling exterior paint:** Paint that appears to be peeling off of your home may indicate that water is seeping over the edge of the gutter closest to your home. When that happens, water is coming down the side of the house, causing the paint to peel. In such instances, replacing the gutters is often necessary.

• **Basement flooding:** Not all signs of deteriorating gutters are outside a home. Many a homeowner has been flummoxed by flooding in their basements, and such flooding can be caused by aging, ineffective gutters. That's because deteriorating gutters sometimes allow water to leak near the foundation of a home, contributing to basement flooding.

Fall is an ideal time to inspect gutters and have any issues fixed before leaves begin to fall or harsh winter weather arrives.



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