



Fall HOME IMPROVEMENT

Supplement to The Pottstown Mercury, September 2017

HOME IMPROVEMENT

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REAL ESTATE

How to lower your monthly mortgage payment

Brandpoint

Owning your own home comes with many advantages, including escaping rising rents and the personal and financial stability associated with homeownership. Fortunately, millions of Americans, with less than 20 percent down, have been able to buy a home sooner thanks to mortgage insurance (MI). If you don't put down 20 percent of the mortgage cost, you will likely be required to purchase MI, which enables low-down-payment borrowers to qualify for home financing from lenders.

While homeownership has many benefits and continues to be part of the American Dream, it is not without costs. Several surveys have found that the majority of first-time homebuyers - over 80 percent according to one study - put less than 20 percent down. For these borrowers, there is usually the added expense of MI, which may give some of these borrowers pause.

But there is good news: the monthly private mortgage insurance premiums do not last forever on most conventional loans. And when private MI (PMI) cancels, homeowners will have more cash in their pockets each month



BRANDPOINT

Owning your own home comes with many advantages, including escaping rising rents and the personal and financial stability associated with homeownership.

- money that is available for home improvements or other goals. It is important to understand, however, that not all MI is the same, and not all MI can be canceled.

There are numerous low-down-payment mortgage options available that include MI. The two

most common are: (1) home loans backed 100 percent by the government through the Federal Housing Administration (FHA) that include both an upfront and annual mortgage insurance premium (MIP); and (2) conventional loans, which are typically backed at least

in part by private sources of capital, such as private MI. The key difference is that one form can be canceled (PMI) while the other (FHA) typically cannot be canceled.

An FHA loan can be obtained with a down payment as low as 3.5 percent. However, be aware

that you will typically have to pay a mortgage insurance premium (MIP) of 1.75 percent of the total loan amount at closing or have it financed into the mortgage. In addition to your regular monthly mortgage payments on your FHA loan, you will also pay a fixed monthly

MIP fee for the life of the loan. This means you could pay hundreds of dollars extra every month - thousands over the life of the loan - until you pay off the entirety of the loan.

If you obtain a conventional loan with PMI, you can put as little as 3 percent down. Like an FHA loan, PMI fees are generally factored into your monthly mortgage payment. However, PMI can often be canceled once you have established 20 percent equity in the home and/or the principal balance of the mortgage is scheduled to reach 78 percent of the home's original value. This means that the rest of your mortgage payments will not include any extra fees, so that your payments go down in time, saving you money each month. What you save in the long run can then be put toward expenses like home renovations, which can further increase your home's value.

MI is a good thing because it bridges the divide between a low down payment and mortgage approval. But not all MI is created equal. If you want to buy a home but still save in the long run, PMI might be the right option for you. Check out lowdownpaymentfacts.org to learn more.

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HOMES

This fall, make home upgrades with staying power

Brandpoint

Fall can be the perfect time for homeowners to complete projects that busy summer schedules didn't allow. It's also a great time to look at ways to add lasting value to your property. This season, upgrade cheap fixes, freshen dated looks and incorporate last-

ing improvements in your home. Changes that can bring impact and also increase the resale potential of your home include:

LOSE THE LINOLEUM

Linoleum has been popular in many homes since the 1950s, but these days it's not the only flooring option for durability and waterproof-

ing in areas like the kitchen and bath. Wood-look tile has become hugely popular, and the style isn't going anywhere. Retailers like Lumber Liquidators carry an array of wood-look porcelain tile, vinyl and engineered flooring products that are versatile, water- and stain-resistant and fit with any decor.

UPGRADE LAMINATE COUNTERTOPS

Particleboard and laminate are affordable options, but not ones that will create impact in the kitchen. These days the options are vast for elevating countertops with butcher block, quartz, marble, concrete and more. Create a cohesive look with countertops matched to the cabinets. Updating hardware can also be an economical way to freshen the space and tie the look together.

SCRAPE POPCORN CEILINGS

Common in many homes because they're easy to apply, popcorn ceilings are of-

ten one of the first things a new homebuyer wants to change. If you're looking in favor of a smooth look may win over prospective buyers. Always test popcorn ceilings for asbestos before you start.

RETHINK WALLPAPER

Wallpaper had its day, but many new homeowners want it gone - and that's not always an easy update. Save the headache now and later and opt for neutral paint styles while bringing interest and color with your décor. Whites and neutral paints for walls and trim brighten a space and make it appear bigger.

NO MORE WALL-TO-WALL CARPETING

Many homeowners can't wait to get rid of old, dirty and dated carpets in favor of the quality, reliability and beauty of hardwood and wood-look floors. Now there are a variety of hardwoods, bamboo and wood-look flooring styles to choose from, and it's possible to achieve the look of hardwood at an accessible price point.

The best part of making improvements like these now is that homeowners can enjoy them all winter long, and far beyond. And you'll increase the odds the next generation will love your home, too.

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HOMES

Artisanal elegance for curated design in the kitchen

Brandpoint

Original, handcrafted décor brings an artisanal elegance to today's modern kitchen. Designers and homeowners alike are incorporating more one-of-a-kind pieces that bring an individualized artistry to the heart of the home. These unique fittings and fixtures adapt to multiple style preferences, from modern and contemporary urban design to rustic elegance. When it comes to the kitchen space, handmade furniture and accessories coupled with exposed natural materials infuse a sense of artistry for unmatched style.

AUTHENTIC ELEGANCE

Handcrafted materials make for eye-catching pieces in the kitchen. An island created from reclaimed wood transforms a functional aspect of the room into a beautiful piece of art. Live-edge countertops invigorate the wood grain and serve as a centerpiece for entertaining. A hammered copper

sink paired with rich gold accessories doubles as a stunning complement to earth tones. Extend wood elements throughout the entire space with exposed beams and open shelving for a unified look.

REFINED FITTINGS

Deemed the jewel of the kitchen, the faucet serves as a focal point that brings all elements of the space together. The Litze Kitchen Collection by Brizo is inspired by the revival of the arts and crafts movement to meld artisan style with clean and contemporary sensibility. Every design element - from the three distinct spout configurations to the unique handle options - makes this collection feel at home in both modern, minimal environments and urban, industrial spaces. The Brilliance Luxe Gold and split Matte Black/Brilliance Luxe Gold finishes effortlessly bring luxury and style, while knurling details add textured appeal to any artisanal kitchen design.

CURATED ACCENTS

Hand-painted accessories serve as beautiful statements in the kitchen with each piece containing a story as unique as the individual who created it. Whether decorated with bold colors or a muted palette, hand-painted accessories create striking displays of authenticity and originality. Use these pieces to adorn open shelves or feature them as table centerpieces to further accentuate a curated artisanal design.

CUSTOM HARDWARE

Custom drawer pulls and handles make a powerful statement in kitchen design. While seemingly small, these pieces unite all elements in the room's aesthetic. Handles wrapped in leather bring both textural and visual appeal, while hand-carved wooden pulls cater to rustic elements when paired with exposed brick or mineral gray countertops.

HOMES

Tricks to customize a kitchen on a budget

Brandpoint

Who wouldn't want a kitchen customized to meet their specific tastes and needs? A complete kitchen renovation can cost tens of thousands of dollars, but you don't have to spend a bundle to achieve a custom effect. A few modest investments can help make your kitchen work well and look great.

Here are ways to affordably customize your kitchen:

GET CREATIVE WITH CABINETS

Completely replacing cabinets can be costly, but it's possible to create a custom look with the cabinets you already have. Customization tricks to try:

- Paint cabinets a trendy color, like dark blue. Or, paint one set of cabinets, such as those under an island, a different color.

- Remove the doors from one cupboard to create an open effect where you can display prized showpieces. Further accent the look by painting the back of the cupboard a contrasting color.

- Replace dated or dull hardware with drawer pulls and knobs that speak to your personal design tastes. For example, if you love a vintage look, replace metal hardware with glass or ceramic knobs.

FRESHEN UP THE FAUCET

Cabinet hardware isn't the only "jewelry" in the kitchen. The faucet can also be a design focal point that looks as good as it works. If yours is old, basic or just not to your taste, replacing the kitchen faucet with a newer model that speaks to your

style can help affordably reinvent the entire room. Plus, a new faucet can provide functions and features that will make your kitchen more usable.

For example, the Tour-nant faucet by Kohler combines traditional design with modern industrial elements, so it works well with a variety of kitchen design themes. A three-function, pull-down spray head lets you put the water exactly where you need it, while a special BerrySoft setting is gentle enough for washing fruits and vegetables.

If a more vintage look appeals to you, Kohler has recently added a bridge model faucet to its popular Artifacts line. Reminiscent of turn-of-the-century kitchen and bar faucets, the deck-mounted bridge faucet works with either lever or six-prong handles for temperature controls, and features a dual-function side-spray. Visit www.us.kohler.com to learn more.

ENLIVEN YOUR LIGHTING

Good light is essential for a kitchen to function well, but it's common for kitchens to have just one overhead light and maybe a pendant or two over a breakfast bar. Replacing dated fixtures with newer ones that suit your personal style is easy, but what can you do if you want more light without the expense of paying someone to install additional wiring?

- Replace a standard ceiling light with track lights. They require no additional wiring and you can position lights along the track to put illumination where you want it.

- Install under-cabinet lights that can easily plug

into an existing counter-level electrical outlet.

- Place a swing-arm task lamp over work areas, so you can aim light where you need it most while working. The lamp can easily plug into a wall outlet.

ACCENTUATE ACCESSORIES

Accessories are the finishing touch of personalization in any room, including the kitchen. However, since the kitchen needs to be high-functioning, look for ways to accessorize that also enhance your kitchen's ability to work for you.

- Every kitchen has small appliances that get regular use, such as toasters, food processors, blenders, etc. If your toaster sits out on the counter, why not turn it into part of the design theme by selecting an appliance in a bright color to match your decor?

- A matching set of pot-holders or dish towels hung from a hook beneath a cabinet or on the side of a cupboard not only puts a much-needed item close at hand, they can add decorative flare.

- Place a bright, cheerful area rug in front of the sink or prep area. The rug will not only perk up the space, it helps cushion your joints while you stand in one spot working.

- A pot rack above an island provides much-needed storage space for large pots and pans, while adding a homey touch to the kitchen.

Customizing a kitchen doesn't have to be costly or require you to sacrifice any functionality. With a few smart updates, you can cost-effectively create the personalized kitchen of your dreams.



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REAL ESTATE

Big, smart ideas for renovating smaller homes

Brandpoint

While newly constructed homes are bigger than ever, most Americans still live in modestly sized or even small houses - and many of these owners are choosing to remodel rather than move into a bigger home.

More than half of all American houses were built before 1980, according to the National Association of Home Builders. At that time, the average new home size was slightly more than 1,700 square feet, U.S. Census Bureau data shows. Meanwhile, interest in remodeling is at an all-time high, according to Metrostudy.

Homeowners looking to renovate their average-sized homes in order to get more living space don't have to build costly additions. Many modern remodeling tactics, tricks and tools are made to work well in smaller homes. Here are ways to get the most out of your home renovation:

SPACE-SAVING PLUMBING OPTIONS

Plumbing can be problematic in any renovation, but adding plumbing in certain smaller-house locations can be especially challenging. Traditional plumbing may require you to open walls and floors to connect to existing drainage lines, or break through concrete to add toilets, showers and sinks when finishing a basement.

Above-floor plumbing can solve a number of small-space challenges. For example, you may decide to add a powder room in the unused space beneath a stairway. However, if the space is very small, a standard toilet with water tank and traditionally plumbed sink might not fit. In such a situ-



BRANDPOINT

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ation, a compact, one-piece macerating toilet like the Sanicompact from Saniflo installs quickly, easily and conveniently in tight spots.

Traditional plumbing can also be a challenge in renovations where you're adding plumbing below a main level, such as installing a bathroom with a shower or even a second kitchen in a basement setting. In southern states, where most homes are built on slabs rather than with basements, adding any kind

of traditional plumbing would require you to break open the concrete in order to add pipes - an expensive and risky undertaking.

However, a Sanistar one-piece, wall-mounted toilet with built-in macerator allows you to add a basement bathroom without cutting concrete. For adding sinks or showers, gray water pumps such as the Saniswift can be as compact as a small wastebasket, and can carry water away from new bathrooms

or kitchens where no traditional plumbing exists.

RIGHT-SIZING UTILITIES

If you're adding a bathroom or kitchen in your average-sized, average-age home, it may also be a good idea to replace the water heater - especially if it's 10 or more years old. An older water heater may fail or worse, leak, causing damage to nearby floors and walls.

Modern tank water heaters are more energy effi-

cient, but also larger as a result of the insulation needed to achieve greater efficiency. If you're replacing a water heater in an attic that's accessed through pull-down stairs or in a crawl space, or adding one in a closet or out-of-the-way corner, a traditional tank water heater might not fit.

Tankless water heaters require less room, solving space problems. Plus, they're more energy efficient because they heat the water only when you need

it, rather than using fuel to maintain the temperature in a large tank.

NATURAL LIGHT WITHOUT SACRIFICE

If your home is older, it may have fewer or smaller windows than newly constructed homes. However, if you crave more natural light, you don't have to sacrifice wall space to windows or incur the expense of opening a wall.

Skylights and tube skylights can bring more natural light into a home. Modern skylights are energy efficient and far less prone to leaks than older models. A standard skylight can easily be installed in rooms with direct roof access, and tube skylights can even bring natural light to ground-floor spaces. Plus, skylights allow you to preserve privacy in settings where it matters most, such as bathrooms.

LOOKING UP

Older homes may have less floor space, but many older homes also have higher ceilings. Or, your smaller home may have a two-story family room or entryway. Using the extra height in your home to create storage space can allow you to free up floor space. For example, floor-to-ceiling shelves in a family room or entryway provide ample storage space.

Tall ceilings can also be an opportunity to add task lighting in work areas such as over kitchen islands, or to create design statements through the addition of exposed faux beams.

Smart renovations can help make your home feel bigger and function better for your family, no matter how big or small its square footage.

HOME IMPROVEMENT

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HOMES

Protect what matters most with these nursery safety checks

Brandpoint

You may have chosen the perfect color palette and all of your nursery furniture, but have you thought about some key safety checks?

"The arrival of a baby means you have to take a look at your home in a whole new light," said Tarsila Wey, marketing director for First Alert, the most trusted brand in home safety. "Take the time now to help ensure your home is safe and secure."

First Alert has outlined some crucial tasks to accomplish before the little one makes his or her appearance:

MAINTAIN CRIB SAFETY

According to the Centers for Disease Control and Prevention, two-thirds of children's deaths under the age of one are caused by suffocation. Make sure that, when prepping the nursery, the crib meets safety standards, and avoid loose bedding or soft toys in the crib. After the baby arrives, the infant should sleep alone and be placed on his or her back on a firm surface.

CHECK YOUR SMOKE ALARMS

Smoke alarms help protect your family, but in order to do so the alarms need to be present - and working. Install a working smoke alarm in the nursery and ensure that the rest of the



BRANDPOINT

You may have chosen the perfect color palette and all of your nursery furniture, but have you thought about some key safety checks?

home is properly equipped. The National Fire Protection Association recommends smoke alarms inside every bedroom, outside each sleeping area and on every level of the home, including the basement.

Residential smoke alarms need to be replaced at least every 10 years. To find out whether it's time to replace the smoke alarms in your home, simply look on the back of the alarms where the date of manufacture is marked. The smoke alarm should be replaced 10 years from that date (not the date of purchase or installation).

PROTECT FROM THE "SILENT KILLER"

Often dubbed "the silent killer," carbon monoxide (CO) is a colorless and odorless gas that is impossible to detect without an alarm. According to the Journal of the American Medical Association, CO poisoning is the leading cause of ac-

cidental poisoning in the United States and is responsible for an average of 450 deaths each year. Standard CO alarms are designed to alert people to high levels of CO (30-70 parts per million), which can be fatal.

However, lower levels of CO have also been proven to be harmful to infants. Fully protect your newborn from both high and low levels of CO with the Onelink by First Alert Environment Monitor, which provides protection for those most vulnerable to CO levels as low as 9 parts per million, and peace of mind for parents. Compatible with Apple HomeKit and Alexa Skills, it also monitors temperature and humidity, and notifies users of changing conditions.

UPDATE THE ESCAPE PLAN

It is important to plan and practice an escape plan for your home in the event of a fire. According to an NFPA survey, only one of every three American households has actually developed and practiced a home fire escape plan. This is even more important with the addition of a new member to your family. As a family, walk through the home and inspect all possible exits and escape routes. Identify two ways out of each room, including windows and doors. For the second story, place escape ladders near windows, and practice setting

it up so you'll be able to use it correctly and quickly in an emergency. Make sure everyone understands the plan, with special attention to carrying the newborn. Choose an outside meeting place that is a safe distance from your home, and make sure to practice your escape plan twice a year - and before the baby comes.

CREATE AN EMERGENCY**CALL LIST**

Even though everything we need is on our smartphones these days, when a babysitter or nanny is with your infant, they might not be as prepared in case of an emergency - and you might not be either! Having an emergency contact list readily available can potentially save time and make everything go a little more

smoothly when there is a crisis. Make sure the list includes family numbers, poison control, non-emergency numbers for police and fire departments, and neighbors' phone numbers.

To learn more about fire and carbon monoxide safety and the Onelink Environment Monitor, visit FirstAlert.com or FirstAlert.com/Onelink.

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HOMES

Housework may be a key to improving your relationship

Brandpoint

Cleaning the bathroom and emptying the dishwasher isn't at the top of a couple's "To Do Together" list, but it may be the true language of love. In fact, a recent survey from home appliance leader LG Electronics found most Americans (52 percent) get

turned on by their partner doing housework. In fact, those who do chores with their partner (60 percent) are nearly twice as likely as those who don't (37 percent) to believe a person who is good at chores is good in bed.

So what's the key to a better relationship? Communication and house-

work.

That couldn't be truer for celebrity couple Rachel Zoe, renowned designer and editor-in-chief of The Zoe Report, and her husband Rodger Berman, president of Rachel Zoe Inc., who have been together for 26 years. Rachel and Rodger are proof that communication and man-

aging housework together could lead to a happier relationship.

"Rodger and I have young boys, so there is always something to clean or pick up around the house," shared Zoe. "We work as a team to tackle the different housework, so we can spend more time together."

Over their decades-long relationship, Zoe and Berman have some advice for how to handle disagreements over housework:

1. DIVIDE AND CONQUER

Splitting up household responsibilities makes it quicker and easier to get housework done. While one person prepares dinner, the other can set the table and then clear it afterwards. This helps couples feel like they're both doing their part and no one is putting in more effort than the other.

"We love to entertain and there is always a lot of preparation before guests arrive," Zoe said. "Rodger and I divide up the responsibilities, which makes it so much easier and faster. For example, I'll cook and he'll load the dishes so everything is clean and ready when people arrive."

2. FIND THE RIGHT TOOLS TO MAKE TASKS EASIER

"When we have friends and family over, we want

to spend time with them and not worry about running around doing a million things and cleaning up," notes Zoe. "We make sure we have the right tools to help us - our newest trick of the trade is the LG QuadWash dishwasher. It looks amazingly chic in our home but it also makes our lives easier. Because it has four powerful spraying arms, instead of the traditional two, we don't have to worry about prewashing or rewashing the dishes."

Technology can help couples tackle cleaning and maintain their home together. Set reminders for whose turn it is to clean out the refrigerator or use the LG SmartThinQ® app to monitor and check when the dishwasher is done. Using technology can help couples spend more time together and less time cleaning.

3. SPECIALIZE ACCORDING TO PRIORITIES AND STRENGTHS

Specializing is one way to ensure everyone's priorities are met and housework gets done. Some people would rather clean the bathroom than load a dishwasher, while others don't mind a layer of dust on furniture but can't abide a sink full of dirty dishes overnight. The party who hates bathroom cleaning

can be responsible for all dishwasher duties, including making sure the sink is dish-free at the end of the day. Meanwhile, the other party can tackle bathroom duties.

Zoe and Berman prioritize housework based on the other's preferences. "I love cooking and it's important to me to always serve good meals, so I handle all the cooking," she says. "Rodger actually likes doing the dishes, and he knows I can't sleep if there are dirty dishes in the sink, so he always makes sure the dishes are loaded in the dishwasher before we go to bed."

4. NEVER USE HOUSEWORK AS A TOOL FOR REVENGE

One in four people surveyed by LG said they have purposely messed up a partner's laundry after a fight. Zoe admits when she's angry with Berman she may not take the throw pillows off his side of the bed, or make his nightly frozen yogurt. However, she also verbalizes to him what she's upset about.

"Sharing responsibilities has always been an effortless part of our relationship," Zoe says. "That's the way we have always approached our lives. We have always thought of ourselves as a team."

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HOME IMPROVEMENT

Choosing the right window, door installer for your home

Having windows and doors installed in your home is a good investment. Not only do they provide a new appearance, less maintenance, and greater energy efficiency, they can also increase the value of your home. Complete window and door replacement is a large investment, requiring you to do your research in advance for not only the items that you will have installed, but who will be installing them.

Who is the best choice for you and your home to make sure you get quality workmanship, warranty of work, peace of mind and someone to talk to down the road if you need repairs or parts? Here's a breakdown of the ins and outs, ups and downs, dos and don'ts that you need to consider when choosing an installer in order to protect your investment and minimize your aggravation.

Independent Contractor

If you are hiring a local independent contractor, always make sure that you check their references and make sure that they are registered with the state as a home improvement contractor. In Pennsylvania, you can visit [website attorneygeneral.gov](http://www.attorneygeneral.gov) and find if a contractor is registered as required by the Home Improvement Consumer Protection Act (HICPA). If they are not, move on to someone who is. Also check their rating with the Better Business Bureau, and make sure that they have current insurance coverage.

It's wisest to get quotes from three or four different contractors and choose the middle price, never the lowest. Always have a contract before allowing work to start and do your research



to know what window they are selling. Choose a quality window from a reputable national manufacturer with a top American Architectural Manufacturers Association (AAMA) rating and Energy Star certification.

Independent Building Materials Dealer

If you are not comfortable hiring an independent contractor, choose a reputable local independent building materials dealer that also provides installation services. Although you may pay a little more, you will have the peace of mind in knowing that they will still be there whenever you need replacement parts or

repairs. They also provide a higher-quality product with all of the required government certifications and manufacturer warranties.

They will have a greater variety of manufacturers and options from which to choose, and their employees are generally full-time, well trained and educated local career people who will provide you with the greatest professional assistance. Additionally, the order process is much easier, often requiring only one stop at the store to choose your windows and set up an installation schedule that's convenient for you. Most often, the person who comes to your home to measure is the professional installer, not a salesperson. The in-

staller will be able to answer more questions, make suggestions and explain the installation process in great detail.

Additionally, they are experienced to know what they are looking at, be familiar with the housing construction in the area and will make far fewer mistakes in measuring properly and ordering the correct materials.

Big Box Home Improvement Chain

It is often stated by wise shoppers that if you know the exact widget that you need and exactly where to find it, then you are probably OK going to a big box home improvement chain.

Beyond that, pack your lunch and your patience. Generally the employee assistance that you receive on any given Sunday is very unlikely to provide you with the professional facts, figures and options that you should have when making a major investment into your home.

Additionally, the installation that they provide is usually subcontracted out to another large organization from out of the region. Scheduling can often be difficult, and if everything doesn't go right (which it seldom does), plan on spending hours or days on hold being bounced from department to department.

Big Fancy

Manufacturer Direct Advertiser

Hold onto your wallet and prepare for the ride. The big fancy TV ads and promises of huge rebates have to be paid for somehow — by huge profits at your expense. The ads are designed to get their salesman into your home ... for hours. The high-pressure sales pitch and negotiating process is more painful than buying a car and far less rewarding. Expect to pay two to three times more for the same product and installation. That's far more money than is justified by the \$50 gift card for dinner that they will leave with you as a thank you gift for overpaying.

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