

Fall

HOME &
GARDEN



Erase Summer, Prepare for Winter

Autumn is a chance for many Americans to take a breath from the extreme heat of summer before brutal winter weather presents itself. It's also the perfect time to repair issues on your home that you may have put off.

Prolonged exposure to the sun can wreak havoc on your home's exterior. Winter brings along its own set of challenges if you live in a region where heavy snowfall or freezing temperatures are common. Learn the right steps to take and resolve problems caused by the summer and prepare your home for the incoming cold.

PRESSURE WASH

Over time, our home's beauty falls victim to elements like sunlight, rain, wind and pollution. The result can be a dirty or sometimes green color clinging to the siding. The safest and most effective way to eliminate it and restore a structure's appeal is with a pressure washer.

When choosing to purchase a pressure washer and perform the job yourself, research the unit that works best for your needs. Typically you can choose from gasoline or electric models. For big jobs like



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cleaning a house, one that operates on gas is your best bet as it will feature higher flow rates and a more powerful performance.

While the job isn't difficult with a little practice, you can hire an expert to wash your home at an affordable rate.

Many reputable businesses use commercial cleaners that aren't available to the public and will avoid damaging compromised siding or windows.

INSPECT THE ROOF

Roofs are subject to degradation during intense summer

heat and heavy snowfall or ice in the winter. Autumn is the perfect time to inspect your roof for damage and find a professional to repair or replace it. Here are a few signs that your home's cover needs attention, from the Insurance Institute for Business and Home Safety.

Loose or cracked shingles, missing granules from tiles and buckling shingles, leaks inside the attic, water stains on the roof decking, a discolored roofing deck, interior water stains on the ceiling, and cracked ceiling paint or peeling wallpaper.

Save on Next Year's Landscape

Sure, May showers bring spring flowers, but it's fall planning that deserves most of the credit.

You can save a ton of money on next year's landscape by investing and planning during autumn. Here are a few tips to get you started without breaking the bank.

TAKE ADVANTAGE OF AUTUMN SALES

For most parts of the country, fall is the time to plant perennial bulbs for spring blooms. Nurseries also typically hold autumn sales to unload inventory before the cold temperatures arrive. Once you plant your bulbs, be sure to cover them with a protective layer of mulch to serve as a barrier to frost. You can also look for great price cuts on hardy flowering plants that can be cared for indoors before transporting them outside in spring.

PREPARE YOUR LAWN

How you treat your lawn during autumn can have a direct impact on how healthy it is when spring arrives. Experts at Popular Mechanics suggest regularly mowing until the last two cuttings of the year. For the final two, drop your mower's blade but avoid taking off more than one-third of the grass blades at one time.

Depending on the length of grass, you may have to gradually lower your deck as you finish out the year. Keeping it cut short helps the sun reach its crowns and promote future growth.

Don't forget to fertilize your lawn to ensure it stays healthy during the winter. With the help of a broadcast or walk-behind drop spreader, you can evenly distribute nutrients throughout your entire lawn. If you're not sure which type of fertilizer is right for your lawn's condition, consider hiring a professional lawn care service to find the right mixture.

FERTILIZE BEDS

While the leaves and flowers of your perennials may look worse for the wear during fall, underground, the plant is very active. Fertilizing the area during the fall is a great way to ensure they will be back in full force next spring and avoid investing in new plants.

The experts at Missouri Botanical Garden suggests using a complete fertilizer that contains important nutrients like nitrogen, phosphorus and potassium.



Do Your Gutters Need an Update?

It's easy to take our home's gutters for granted. When they're working properly, their defense against heavy rain may go unnoticed. However, when they fail, homes be seriously damaged.

Do you know the signs of a failing gutter system and the best course of action to resolve them?

PURPOSE OF GUTTERS

Effective guttering provides protection to keep heavy rainfall from entering an attic or exterior wall. Without this barrier, intrusive water can destroy siding, ruin insulation and create stains around brick or stone. It's also crucial to reroute rain from the ground perimeter of your home with gutters and downspouts. Failure to do so introduces the risk of interior flooding, shifting soil and a cracked foundation.

The National Association of Home Builders estimates the average lifespan of galvanized steel or aluminum gutters is 20 years. If you are due for a new system and plan to hire an expert, be sure they are both licensed and insured.

WHAT TO INSPECT

Preventing overflow is the most important maintenance you can provide your gutters. Inspect the system for blockag-



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es, an insufficient number of pipes to care for the entire structure and dislodged joints.

Anything that is inhibiting your gutter's performance should be removed or replaced.

SAFETY TIPS

When performing inspec-

tions or maintenance on your home's gutters, caution is required. The experts at the International Association of Certified Home Inspectors urge DIYers to follow these safety tips.

- When scaling a ladder, always use a spotter to ensure it is secure and never reach

out, get down and reposition it.

- If performing maintenance on your roof, wear footwear with gripping treads to help add traction.

- Wear gloves to protect your hands and arms from sharp debris that may have collected.

- Whether you plan to tackle the project yourself or hire a

local expert, ensuring your gutters are ready for the wet winter ahead is a beneficial way to protect your home. If considering a local contractor, check your local newspaper for credible advertisers or ask friends and family members for professionals they have used in the past.



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Fun Crafts with Leaves

Turn piles of autumn leaves from a pile of yard waste into beautiful seasonal crafts. These ideas aren't just pretty, they're kid friendly, too. Start a new tradition with these ideas.

LEAF STENCILS

To pull this off, try to find full leaves

with unique patterns on their tips. Transfer shapes by tracing it to high quality paper with metallic markers, colored pencils or ink. You can make your designs stand out by coloring them in with glow-in-the-dark or glossy paint.

After a little practice, consider showcasing them on an accent wall to create an appealing fall aesthetic indoors.

GLITTER LEAVES

Creating shimmering leaves is easy with a little glue and a lot of glitter.

Draw unique designs or shapes on the leaves with a hot glue gun or stick, and sprinkle glitter on top. The adhesive will hold it in place and showcase your glimmering art. For extra creativity, visit your local hobby shop to find colored glue to combine with the sparkling glitter.

GOOGLY EYES

This one can be a lot of fun for the kids. Googly eyes add fun and personality to boring old leaves. Encourage children to complete the facial struc-

ture with noses and mouths and create their own leaf family by giving each character its own name and story.

3D LEAVES

Use a plaster mixture to cast leaves and complete the display with a coat of paint once it dries. You can find suitable mixing compounds at any arts and crafts store.

Be sure to cover your work area with a barrier like wax paper to protect it from overspills.

Clean Out the Garden

After harvesting the fruits and vegetables you labored over throughout the summer, it's important to clean out your garden.

Leaving behind decaying plants or roots can cause a breeding ground for pests and bacteria that can harm your plants next year.

Fall is the perfect time for a garden overhaul because waiting for winter will introduce a harder ground and frost that can cripple a plant's chances of returning. From maintaining your gardening tools to preparing land for next season's planting, readying a garden during autumn will provide an advantage for a successful harvest when the temperatures rise again.

CLEAR THE GROUND

First, you will want to clear the ground of anything used for last summer's harvest. This includes items you used to support your plants like trellises, tomato cages and stakes. Keep these to the side because they will require maintenance before they are stored for the year.

Next, it's important to remove dormant or dead plants, fruits and vegetables.

Inspect them for signs of decay or disease before adding them to your compost pile. If they are compromised,



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they should instead be burned or disposed of. The Morton Arboretum recommends compost should avoid diseased plants as it may spread to next year's crop.

WINTER PREP

Once the ground is cleared of plants, the Farmer's Almanac suggests these steps

when preparing your garden for winter.

Gently till the soil to remove insects who have laid claim to the garden to avoid their intrusion during spring and summer.

Add a layer of compost, leaves or aged manure to create a barrier. You can improve your soil by sowing a cover

crop like winter rye.

If weeds have become unmanageable, cover them with black plastic or cardboard throughout the season to subdue them.

If you add flowers to your garden landscape, now is the time to plant spring-blooming bulbs for a beautiful appearance next year.

CLEAN EQUIPMENT

You will want to clean your plant-supporting equipment from earlier use with a bleach and water solution to eradicate diseases.

Don't forget to clean up your other gardening tools like rakes, hoes and shovels to make it easier to get started next year.

Buying your Dream Home

If you have been hesitant when waiting to buy a home, fall can be the best time of year to find your dream property at a great value.

Due to seasonal fluctuations, much of America shifts into a buyer's market once autumn temperatures arrive and before winter's chill sets in.

This is usually caused when there is saturation in available inventory but a lack of competition from eager home buyers. In this scenario, sellers are more open to negotiations rather than carrying over expenses into next year. If you're committed to buying a house this fall, here are some tips to streamline the process and stretch your dollar.

GET YOUR FINANCES IN ORDER

Determining the amount of a monthly payment you can afford shouldn't be your only concern when developing a budget. Buying a home carries many financial responsibilities.

Closing costs are a common expense that falls on a buyer's shoulders. In fact, data from the American Society of Home Inspectors suggests the fees can add up to between two and five percent of a home's sale price.

This covers services neces-



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sary to complete a sale like appraisals, home inspections and title-transfer fees. You will also benefit from seeking pre-approval from a lender to find out how much financing

you're eligible for and to show sellers you're motivated and qualified.

HIRE AN EXPERT AGENT

Once your financing is

secure and a wish list is intact, you should seek the expertise of a real estate agent. They will guide you through in-person visits, negotiations and help you understand what paper-

work to expect. Did you know that since home sellers are typically responsible for a Realtor's commission fees, you will get their services for little or no financial obligation?

Renovations that Add Value

Whether you're planning to sell your property or wish to invest in your forever home, fall is a great time to renovate.

As the distractions of having fun in the sun pass with summer, take advantage of cooler weather to improve the appearance and increase the value of your house.

While not all renovations break the bank, those on tight budgets can benefit from financing.

While searching for a lender, you should plan to shop around for competitive interest rates, reasonable terms and manageable payment obligations. Make sure to disclose your desire to acquire a home-improvement loan as it features attractive benefits to borrowers.

Here are a few common repairs that homeowners perform to add value to their home, according to the experts at Consumer Reports.



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KITCHEN UPGRADES

The kitchen has long been regarded as a room that attracts the most attention. If your cabinets or appliances are outdated, refreshing them to more modern standards can change the entire aesthetic of your room. You can also use an attractive backsplash to tie together countertops and cabinets during a

renovation.

For more extreme (and expensive) upgrades, redesigning the layout of cabinets or adding an island is another value-enhancing trend. If your new blueprint requires you to remove walls, it's best to hire an expert who can ensure load-bearing stabilizers remain unaltered.

FINISHING THE BASEMENT

This renovation may be an expensive investment but can add ample living space to your home's square footage. While HomeAdvisor suggests that homeowners should expect to pay between \$10,000 and \$27,000 when converting a basement, the extra space for

a new bedroom or office can add tremendous upside to your property.

REDO YOUR FLOORS

Carpet doesn't hold the same fashion sense as it used to. Updating your floor coverings with high quality hardwood or vinyl is an easy upgrade that can visually

enhance a room. When replacing floors, inspect your home's structure for signs of damaged wood or water spots, especially in the bathroom and kitchen. Resolving these problems before adding new flooring will protect your investment and ensure the newly installed components are uncompromised.