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HOW TO SELL: REVENUE-DRIVING CURATED CONTENT

All stories are flexible and can be used **however** and **wherever** you want to place it in your publication.

RELEVANCY

With home prices and mortgage rates high, a vast majority of homeowners are choosing to renovate their current homes instead of buy something new. The U.S. remodeling industry earned over \$1 billion in revenue in 2021.

TOPICS WORTH READING

Topics covered in this section include: Best ways to reduce your risks, why increased awareness is vital, best ways to support your friends and family with breast cancer, and three others.

KEY AD MARKETS

This section is desirable content for sponsorship from any local hardware store, contractor, tradesmen company, furniture company and many others. who want to be associated with breast cancer support, especially in the month of October.

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BY ERIK J. MARTIN
CTW FEATURES

iving careful thought to tile is worth your while before embarking on a kitchen or bathroom redo, the experts agree. That's because your tile choices will set the tone and template for the entire room and reflect your distinctive design tastes within two of the most valued and used spaces in your home.

"As we've learned from being kept indoors these past few years with the pandemic, your surroundings play a big role in your mood and atti"Backsplash tile, floor tile, and wall tile are sometimes decisions that can be made later on in a project, but can have a big impact on your personal styles. Tile is like the icing on the cake or the accessories in your wardrobe."

> Robin Pelissier Interior designer in Hingham, Massachusetts

tude every day. So, it's all about surrounding yourself in a space that makes you feel happy, which the right tile can contribute to," says Ariel Schuster, residential sales and design manager for Artaic, a custom tile mosaic designer and manufacturer in Boston.

Robin Pelissier, an interior designer in Hingham, Massachusetts, says that tile selection for kitchens and baths can sometimes be the most intimidating of decisions for homeowners. However, they don't have to be.

"Backsplash tile, floor tile, and wall

tile are sometimes decisions that can be made later on in a project, but can have a big impact on your personal style," she says. "Tile is like the icing on the cake or the accessories in your wardrobe."

When choosing tile for a kitchen renovation, carefully ponder tile sizes, materials, and durability.

"Make sure your backsplash tile can handle cleaning chemicals and being wiped regularly. If your tiles are near a stovetop, consider if they can withstand heat as well," suggests Amy Stansfield, a home design expert. "To ensure the tile harmonizes with the rest of the kitchen, make



sure they are the last thing you choose. Kitchen units and appliances are more expensive and cannot be swapped and changed out easily."

Small-sized tiles are usually suited to kitchen areas like the backsplash and flooring. In contrast, large tiles can make the kitchen feel bigger and airier, according to Michael McFerrin, owner of Texas Building Contractors in Bedford, Texas.

"Murals are very popular for accent walls and kitchens right now. If you have the wall space and vision, consider turning it into a mural traversing multiple planes and traveling across an island or backsplash," advises Schuster. "Traditional European geometric aesthetic is another tried-and-true style in the kitchen that will never lose its luster or feel like a flash in the pan. This involves repeating geometric tile patterns within decorative borders that create a custom but simple feel, allowing the tile to span the full breadth of a floor or wall."

In the bathroom, meanwhile, ruminate on the feel you want to achieve with tile.

"Perhaps it's serene and relaxing, in which case you want to choose colors that blend well together," notes McFerrin.

Schuster echoes those thoughts.



"Think about how you will use the space," she says. "What does the space mean to you? Do you want it to energize or calm you? How frequently are you there? What sort of light does the space receive – natural, artificial, or both? And what rooms sit adjacent with a clear view?"

Most importantly, ensure that the bathroom tiles you choose will function well in a warm and damp environment surrounded by quality grout that resists mold.

"As in the kitchen, choose your bathroom wall color, bath, sink, and flooring first before selecting the

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type of tile so that you can see what works well in the current room," recommends Stansfield. "If you choose a very white bathroom, think about using tile as an excuse to embrace more colors and patterns."

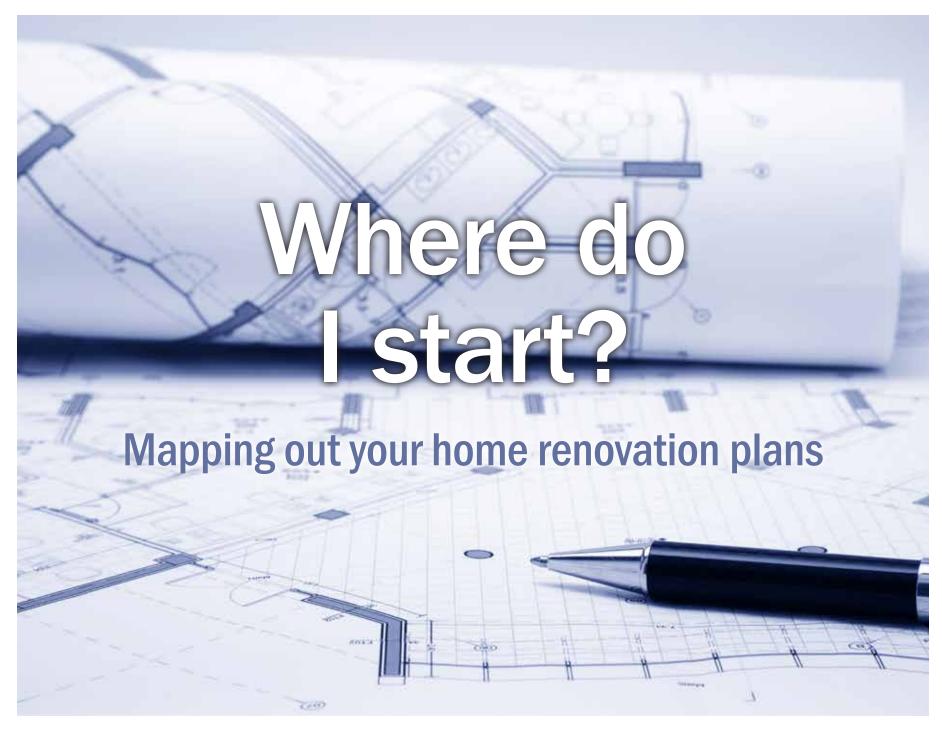
Schuster points out that top-downbottom-up tile designs are currently in vogue within bathrooms "because they always feel custom to a space. This design approach creates depth without ever feeling overcrowded or loud by heavily incorporating negative space across one half of the space."

Moroccan and Turkish-inspired tiles are also popular right now, per Stansfield. She says terracotta tones are especially on-trend, as are tiles with touches of teal green that can add luxury and warmth to a bath or kitchen.

"Another trend is terrazzo-speckled tile, which creates a more minimalist, timeless look," she adds.

For best results, collaborate closely with an interior designer and tile retailer – resources that can help you choose and order the right products.

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BY ERIK J. MARTIN

CTW FEATURES

Before embarking on a road trip, it's helpful to scan a map (online or on paper) so that you have proper directions, a good idea of how long it will take to arrive, and an estimate of how much your trip to the fuel pump will cost (especially nowadays).

The same is true of a home remodeling project, which can go a lot

more smoothly if you devise a plan of attack that logically lays out your path from start to finish, say the pros.

"Any renovation project, no matter how small, can quickly become overwhelming if you don't take the time to plan ahead," says Marc Devisse, president of Tri-Town Construction, LLC. "Not only do you need to decide what changes you want to make, but you also need to consider the budget, timeline, and materials needed." He says that too often homeowners jump into a redo project without carefully mapping out their plans well in advance.

"As a result, they can end up making costly mistakes that could have been avoided with a little bit of proactive prepping," Devisse adds.

Andrei Vasilief, an overseas architect who caters to American clients, agrees.

"Construction is notorious for taking longer than anticipated and costing more than initially thought. A renovation is a complex job because it involves multiple specialists who have to be coordinated and many moving pieces. The single biggest reason to map out your plans is to keep the project under control, on time, and on budget," says Vasilief.

Overlook this crucial step and a dream project could quickly turn into a nightmare.

"If you don't time things right, you could end up with a pallet full of



materials in your living room before you've gotten approval to build, or a contractor who is sitting around waiting for things to arrive," cautions Hope Fawley, head of business development for Block Renovation in Brooklyn, New York. "You could waste untold amounts of time and

money only to end up with a product you're not happy with."

Start your mapping initiative by first making a list of your goals for the renovation.

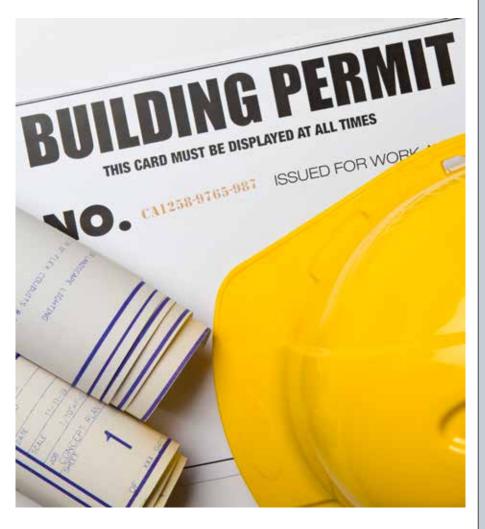
"Ask yourself: What do you hope to accomplish? Are you looking to update the appearance of your

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"Get at least a few estimates from different contractors. Start by asking friends or neighbors who have done a similar project who they have used and recommend due to exemplary work. It may take some time, but it will be worth it in the long run."

Margaret Carroll
Principal owner of Margaret Carroll Interiors in Bethesda, Maryland



home, increase its value, or create additional living space?" says Devisse.

Once you have a clear idea of your objectives, you can start developing a budget. Be forewarned that unexpected costs can always arise, "so it's important to leave some wiggle room in your budget," he adds.

Next, work on obtaining the necessary permits for your project.

Depending on the scope of the work, this may involve getting approval from a local planning board or your homeowner's association.

After you have the green light to proceed, it's time to begin making

key decisions about contractors.

"Get at least a few estimates from different contractors. Start by asking friends or neighbors who have done a similar project who they have used and recommend due to exemplary work. It may take some time, but it will be worth it in the long run," recommends Margaret Carroll, principal owner of Margaret Carroll Interiors in Bethesda, Maryland. "Beware of low bidders and contractors who say they are immediately available.

Remember that you get what you pay for."

Once you pick the right contractor, work together on forecasting a time-



line for your renovation.

"I recommend planning a few months out and working backward from there — giving yourself plenty of buffer time," Fawley advises.

Avoid locking yourself in on a fixed end date.

"Set a goal, but have it be flexible. Unexpected things like supply chain delays or postponed approvals can hold up a project," says Fawley.

Collaborate closely with your hired help, as well, when it comes to surveying the room(s) to be renovated and what modifications need to be made. Keep in mind that consistent, clear communication is essential to prevent misunderstandings, errors, and overages.

Lastly, be aware that "kitchen and bathroom renovations are usually the trickiest and most complicated projects. The number of factors involved may seem overwhelming but making a list and thinking it through beforehand is worth the effort," continues Carroll.

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BY ERIK J. MARTIN
CTW FEATURES

oing it alone in life can have its advantages. You don't have to depend on others who can let you down. You can set your own schedule and agenda. And you call the shots, of course.

But when it comes to a home improvement project, the do-it-your-self approach can sometimes backfire if you are not cautious or prepared.

"There are a few dangers that come with DIY remodeling. First, if you are not experienced, you could end up damaging your home. Second, you could end up injuring yourself. And third, you could spend more money than you need to," says Shaun Martin, owner/CEO of Denver Real Estate Solutions.

For instance, if you're not skilled in carpentry or electrical work, you could easily produce inferior work or harm yourself during the project, he cautions.

"Even if you are experienced, attempting to do something beyond your aptitude level could still result in negative outcomes. And if you don't have the right tools or materials, you might spend more money than if you

had hired a professional to do the job correctly from the start," Martin adds.

Rand Haj Hasan, an architect and spatial designer with Rand HajHasan Architectures, says one of the biggest no-nos she observes among DIYers is poor planning.

"When remodeling, you might lose a lot of time and even money when you have to repeat steps," she says. "A very common DIY mistake I've seen is when they buy furniture before measuring and double-checking the available space."

Granted, DIY work has ample benefits.

"There is generally a huge cost-saving, and the work is done the way you want it. It's also done within your timeframe," says Robert Weitz, principal and founder of RTK Environmental Group in Stamford, Connecticut.

You can also gain a proud sense of accomplishment from your sweat equity applied to the job.

"Plus, by doing something yourself, you should better understand how things work – so if something goes wrong in the future, it's even faster and easier to fix," explains Davin Eberhardt, founder of Ingleside, Illinois-based Nature of Home.



If you are determined to go it solo without hiring a pro, it's essential to follow best practices, as recommended by the experts.

"Before attempting a project, talk to a professional about what that project will likely require," recommends Eberhardt. "Most projects will require a permit from your local building department. Getting a permit is a good idea because it will ensure you follow safety standards and that the project follows building codes. This becomes important when selling your house – the future buyer will want to know that home improvements were done correctly."

Avoid starting any project until you know the full scope of what you are getting into, agrees Weitz.

"One of the most common problems is disturbing toxic materials like mold, lead, or asbestos. Once disturbed, they can contaminate the entire home or workplace. This is why having your home tested for environmental toxins is highly recommended prior to a renovation, especially in older homes," he advises.



Additionally, aim to stick to basic projects within your skill set, such as painting and trim work. Leave specialized work like electrical, HVAC, plumbing, and roofing to experienced professionals.

"Also, check out YouTube. Not all videos will show you the correct methods, but many will give you an idea of what a project will require," adds Eberhardt. "Watching multiple tutorial videos will give you more information and ideas than just watching one."

Ponder the disruption and mess your work will create, too.

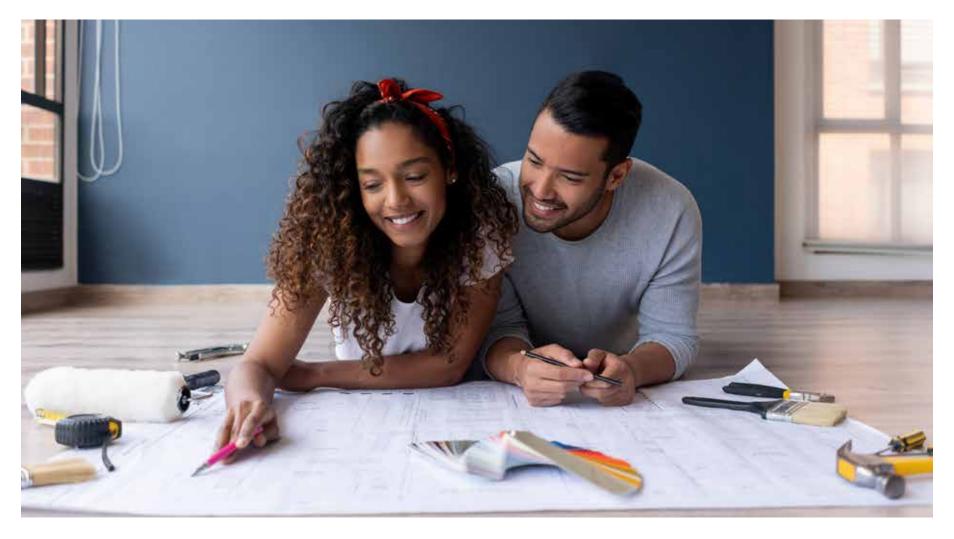
"Something like drywall sanding can spread throughout an entire house if not contained, so take proper precautions," continues Eberhardt.

Lastly, don't get in over your head. Get assistance if you feel overwhelmed or outmatched by a project you've started.

"Know your strengths, but more importantly, know your weaknesses. Make sure you ask for help in areas where you are less talented, and avoid pretending you can do it all on your own," says Haj Hasan.

CTW FEATURES

How to stay on budget during your renovation



BY ERIK J. MARTIN
CTW FEATURES

ike a looming dark shadow hovering over your hopes for an affordable home renovation, a crucial question lingers in the minds of many a remodel-minded homeowner: How much is my project going to set me back?

The answer doesn't have to be as ambiguous as you expect, even if you address it early in the process before final labor and material costs come in. Because with the proper homework and preparation, you can get a much better sense of the

expenses involved in a home project and sleep better at night knowing that the forthcoming work won't send you to the poorhouse.

Truth is, "every home improvement job will cost more than you think it will and take more time than you intended," says Levon Galstyan, an experienced CPA with Oak View Law Group in Rocklin, California. "But the more time and work you invest into researching and planning your improvement project at the onset, the less likely you are to face unforeseen charges that were left out. And this extra effort you put in early on can also help you avoid project delays."

Without proper financial forecasting of the job, you can expect lots of stress, uncertainty, and frustration, of course.

"You'll either spend a lot more to finish the project out of your savings or go into a higher debt amount if you are financing the cost of the renovation," cautions John Bodrozic, co-founder of El Dorado Hills, California-based HomeZada, a home management software company. "Or, if you don't have the money to finish the job, you'll be left with an unfinished project that's not useful to you."

To avoid these outcomes, the first step is to create a realistic and workable budget.



"Itemize the scope of your project. Create a list of all the materials, appliances, equipment, plumbing, electric fixtures, finishes, and other items that you can think of that will be required," recommends Bodrozic. "Then, research different brands and products for each item needed and record the different price points for each - between high-end, moderate, and entry-level products at different price points. Create a grand total of what your high-end, moderate, and low-end product budgets would cost. If you plan on hiring a contractor for the renovation, add another 50% to your materials cost for labor."

You can get labor and material cost estimates for renovation projects

using the True Cost Guide at HomeAdvisor.com, which provides national figures and a searchable database to compare prices by zip code.

"Remember that the cost of a home renovation will differ depending on structural or mechanical repairs, square footage, underlying issues, location, and materials used," adds Galstyan. "The more space you have to work with, both room by room and overall, the larger your renovation budget will need to be. Depending on the area to be renovated and where you live, you should likely budget between \$10 and \$60 per square foot."

Contractor/handyman Eric Marie in





Chicago recommends talking to multiple contractors and inquiring about average costs to narrow down further what you can expect to pay.

Because of supply chain issues, pricing fluctuations, and longer permitting processes involved, it's probably best to add a 10% to 20% cushion into your budget and extend your timeline.

Keep in mind that the higher the real estate prices in your area, the greater the expense of home renovation in general.

"Renovation costs in high-price neighborhoods are often approximately 20% higher than in other neighborhoods," continues Galstyan.

Last-minute changes and unexpected setbacks can send your budget off the rails, so take the time to plan thoroughly in advance and anticipate the steps, materials, and labor that will be required to complete your renovation job. That means being decisive early on about products and finishes and sticking to the game plan you've already set.

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BY MARILYN KENNEDY MELIA CTW FEATURES

pen a window and you may hear the sound of the nationwide remodeling boom in your own neighborhood.

The sound of pounding hammers and electric saws are partly due to a shortage of homes for sale. Without a new home to purchase, owners are re-making their current home to fit their needs.

That trend is reflected in a LendingTree survey which found that

72 percent of homeowners say they'd rather make improvements than sell.

The costs have risen, though. According to the "2022 Cost vs. Value Report" from real estate research firm Zonda, "material costs have increased across the board, and in some cases sharply." Moreover, labor shortages for skilled craftsmen are pushing costs up in some areas.

Approximate payoff

Given the heftier price tags, many

homeowners will be hoping their improvement will increase the price their home will fetch at sale.

The Zonda Cost vs. Value Report surveys real estate professionals around the country, asking them to estimate the added value of what each of 22 different remodeling projects would likely add to a home. Data on local existing home sales, newly constructed home sales, and other stats are also included in the calculations.

Despite the careful methodology, the report stresses that "ROI" or

return on investment, determinations are approximate. The size and scope of a project, the specific home, the quality of finishes, and other variables impact ROI.

Moreover, homeowners who are remodeling to enhance their own living – not to reap more on a nearterm sale -- shouldn't think of their improvement as an "investment," stress financial planners. (More on this later.)

Outside influences

While the Cost vs. Value Report can

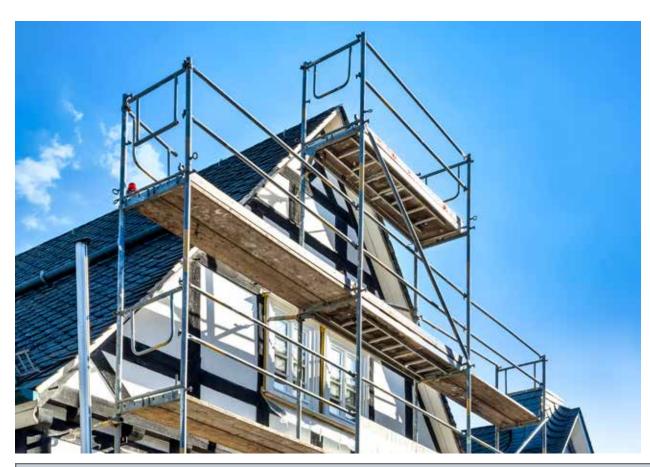


only provide general guidelines, one clear trend does emerge from the Zonda Report: Improvements on a home's exterior deliver the best payoff.

Of the 22 projects studied, 11 were exterior, and all rank within the top

12 improvements for boosting value. At the top, for instance, is replacement of the garage door, with 93.3 percent of the cost likely to be recaptured in a sale. Next is manufactured stone veneer accented siding, with a 91.4 percent return of the cost. In

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third place is a minor kitchen remodel, the only non-exterior project in the top 12, with a 71.2 percent of cost re-captured. Fiber-cement siding replacement, followed by vinyl replacement windows round out the top five.

Twenty years ago, the top five projects were all inside. A mid-range bathroom addition, a two-story addition, an upscale bathroom addition, and a major kitchen remodel were 2002's top five projects for adding a higher sales price.

Exterior improvements have gained more punch, because buyers shop online first, and "most portals feature an image of the front of the home as the first image," says Kent Rodahaver, NextHome Southe Pointe, St. Petersburg, FLA.

Francine Viola, a Coldwell Banker Evergreen Olympic (WA) agent, adds, "buyers are doing more drive-byes, and checking out the property before getting an appointment to see it."

Local opinion

Although exterior projects rank highest in the Zonda Report, interior projects also boost value.

Real estate agents who are experienced in the conditions of comparable homes in your neighborhood often offer their insights to a homeowner.



In fact, some projects may be necessary for a home to sell on a par with the comparable, well-maintained homes in their immediate area.

It's important not to "under-improve or over-improve" compared to the standards in your neighborhood," says Warren Boizot, owner of BLGAppraisalGroup, Denver. He also suggests that homeowners who are concerned their project is appropriate for the neighborhood hire an appraiser (cost might range from \$600 to \$1000) before beginning.

Personal pleasure

Practically speaking, no one wants to lavish big sums on a remodel that doesn't positively impact value.

But at the same time, owners who are remodeling to live better and enjoy their home more, are reaping a value that's not quantifiable in dollars, points out Florida financial planner Dan Moisand.

As long as you're not spending so much that you compromise your financial stability or long-term goals, like retirement or college savings, "then go for it," agrees Atlanta financial planner Jacqueline Schadeck. However, she notes that if owners do view their home as an investment that they want to profit from, "You probably wouldn't make a bunch of improvements if they're not going to bring you a substantial ROI."

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BY CASSIDY SHEEHAN CTW FEATURES

Supply chain issues and labor shortages are still at large in our current economic climate. The demand to purchase real estate continues to rise, but contractors and builders alike are having sincere challenges in accessing materials, machinery and quality workers to perform the labor necessary to sustain the market.

Many industry workers are seeing a 30% increase in the price of lumber alone, which has consumers considering if it's worth the expense. According to an article "As a consumer that's either having a home built, or renovations done to your existing home, the best thing you can do is to be flexible with your timeline and your materials choices."

Michael Wolkow Real Estate Broker at The Blanq Mor Group brokered by eXp Realty

written by Forbes, wood is a product that fluctuates based on demand.

The three highest usages of wood are for new housing, home repairs and remodeling. During the pandemic beginning in 2020, the real estate market boomed as homes were flying off the market before being list-

ed, making the demand much higher for these materials. When workers were forced to stay home because of public safety, it threw many factors off balance, including shipping, manufacturing and overall production.

Michael Wolkow, a Real Estate

Broker at The Blanq Mor Group brokered by eXp Realty based out of Cornelius, North Carolina, advised, "As a consumer that's either having a home built, or renovations done to your existing home, the best thing you can do is to be flexible with your timeline and your materials choices."

The contractors and builders are having terrible difficulties getting materials in, as well as labor shortages. Contractors are just as frustrated with the build time process as consumers are, so we must give each other grace and flexibility.

For example, the colors or finishes you want for your countertops might



not be available. Or what normally would've taken a few weeks to complete might now take five times that. The items that we are seeing the most shortage of currently is kitchen appliances, specifically dishwashers and refrigerators.

A lot of new builds I'm working with now aren't even offering dishwasher, or laundry and dryer installation. The builders are now relying on the consumer to purchase those items independently, due to the expended timeline of receiving the materials."

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In a survey conducted by Trimble Viewpoint, 100 contractors throughout the United States were asked of their concerns for the remainder of 2022. 35% said they are concerned about any further COVID-19 related requirements or mandates; 31% were concerned about labor shortages, and 26% vocalized being worried about supply chain issues and material pricing.

Demond Carter, Owner of Kovine Construction in Gastonia, North Carolina, gave us exclusive insight into what his company is experiencing currently. "As far as materials and back orders, logistical pipelines and things of that nature, windows for new construction seem to be very difficult to get our hands on right now.

In relation to product delivery, some window manufacturers are quoting 16-20



weeks but on average, it's about 40 weeks out to receive new windows. Fortunately, I've been able to maneuver around and find a few here or there. The new methodology is finding replacement windows that can be retrofitted for the new construction but the downside to that is, it takes more work."

In relation to lumber expenses, he's noticing a slight uptick, but it has come down significantly since 2020. "Right now, the average price for a 2 X 4 piece of wood is anywhere between 6-8 dollars. It can be a challenge, but we are finding ways to repurpose lumber that hasn't been damaged significantly so it can be utilized for framing.

Overall, we are staying busy and unfortunately the price increase is being passed along to our customers. This is creating a rise in an inflated market, but we are prepared for any lean times ahead, and appreciate the business that is sustaining us."

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