



FALL

HOME IMPROVEMENT



A Norwich and Sidney Pennysavers Publication • September 16, 2025

Issue One

- Signs it's time to replace gutters
- Cooking up a kitchen remodel
- Remedies for creaky floors



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What to expect of a room addition project

There are many reasons homeowners consider adding a room to their current homes. Some outgrow an existing space, while others take up new hobbies or have different needs that were not apparent when purchasing the home. Indeed, a room addition can remedy a host of issues affecting a home.

Adding a room is a major overhaul of a space. It may require months of a home being in upheaval. If the renovations are particularly extensive, homeowners may need to temporarily move out of the space.

Those considering adding a room may wonder what is involved in this type of project. According to The Spruce, no home improvement project is more complicated or expensive than building an addition. The National Association of Realtors says building an addition can cost between \$90,000 and \$270,000, depending on the size

and intended purpose of the room. An addition structurally changes a home, which requires the work of professionals whether homeowners plan to build upwards or outwards. With so much to ponder when considering a home addition, here’s a look at what homeowners can expect of the process.

- Design and planning: Homeowners must determine the purpose behind the addition and how it will integrate with the existing home. A bedroom design likely will be different from a garage addition or family game room.
- Hire an engineer and contractor: An addition changes the footprint of a home. Homeowners will require professional contractors and

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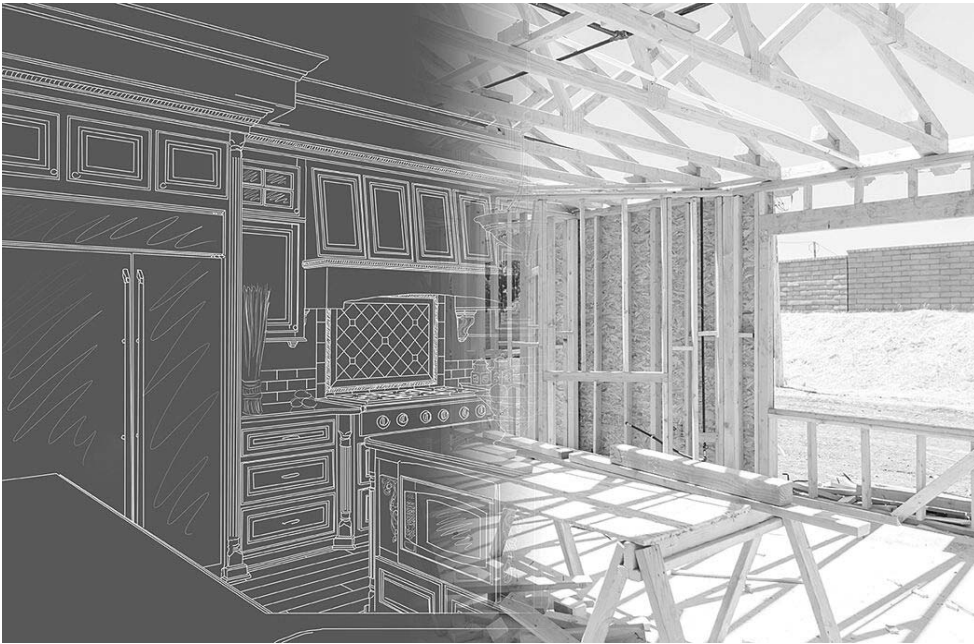
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structural engineers/architects to properly design the addition and ensure that it will not compromise the existing structure. Detailed architectural plans will be drawn up considering the layout, size and integration with the existing structure. The home may require a new property survey as well.

- **Comply with building codes:** The project will have to meet with local zoning regulations, building codes and homeowners association rules.
- **Timing involved:** Adding a room is a major overhaul of a space. It may require months of a home being in upheaval. If the renovations are particularly extensive, homeowners may need to temporarily move out of the space. Electrical, plumbing and HVAC must be considered, and drywall and finishing the interior are some of the last steps to make the room habitable.
- **Demolition:** Adding a room may involve taking down walls or modifying existing spaces, necessitating hiring a dumpster to remove debris. This is an added consideration and expense.

Putting an addition on a home is a complex process that will take time and money. Such a project requires careful planning and consultation with an array of experts. FH259126

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Remedies for creaky floors

Hardwood floors are coveted features in many homes. The National Wood Flooring Association says wood floors are the most environmentally friendly flooring options available. In the United States, the hardwood forests that provide flooring products are growing twice as fast as they are being harvested. Furthermore, wood floors can last for many generations and require fewer raw materials to produce than other flooring options. That means less waste may end up in landfills.

Hardwood floors can endure for decades in a home, but over time those same floors may need some tender loving care to keep them looking good and working as they should. Squeaky floors are a common nuisance that homeowners may experience. Squeaking is often caused by movement and friction between floorboards. Treating the problem involves identifying the underlying issue.

Loose hardware

Squeaky floors may be due to the loosening of the hardware holding the floor in place, says The Home Depot. When nails or screws no longer are secured tightly, the boards can rub together. The noise heard is the sound produced by rubbing. Tightening or replacing the hardware can help reduce the squeaking.

Counter-snap kit method

This Old House says this kit method is a great way to fix squeaks without damaging the floor. Once the source of the squeak is located, drill a 3/32-inch pilot hole through the hardwood flooring. Then insert a screw through the kit's depth-control fixture and into the pilot hole, and drive it until it automatically snaps off below the wood surface. Follow



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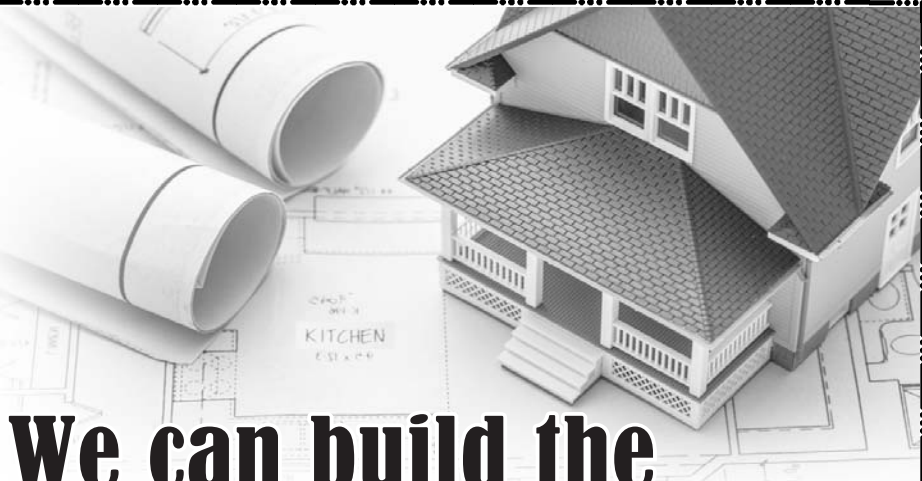


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this up by filling the hole with wood putty that matches the floor color. Once the putty is dry, lightly sand the area to blend.

Use a shim or shims

Sometimes the floor may squeak because of a gap between the joists and the subfloor. Filling the gap with a small piece of wood called a shim can help alleviate the gap or gaps.

Drive up screws

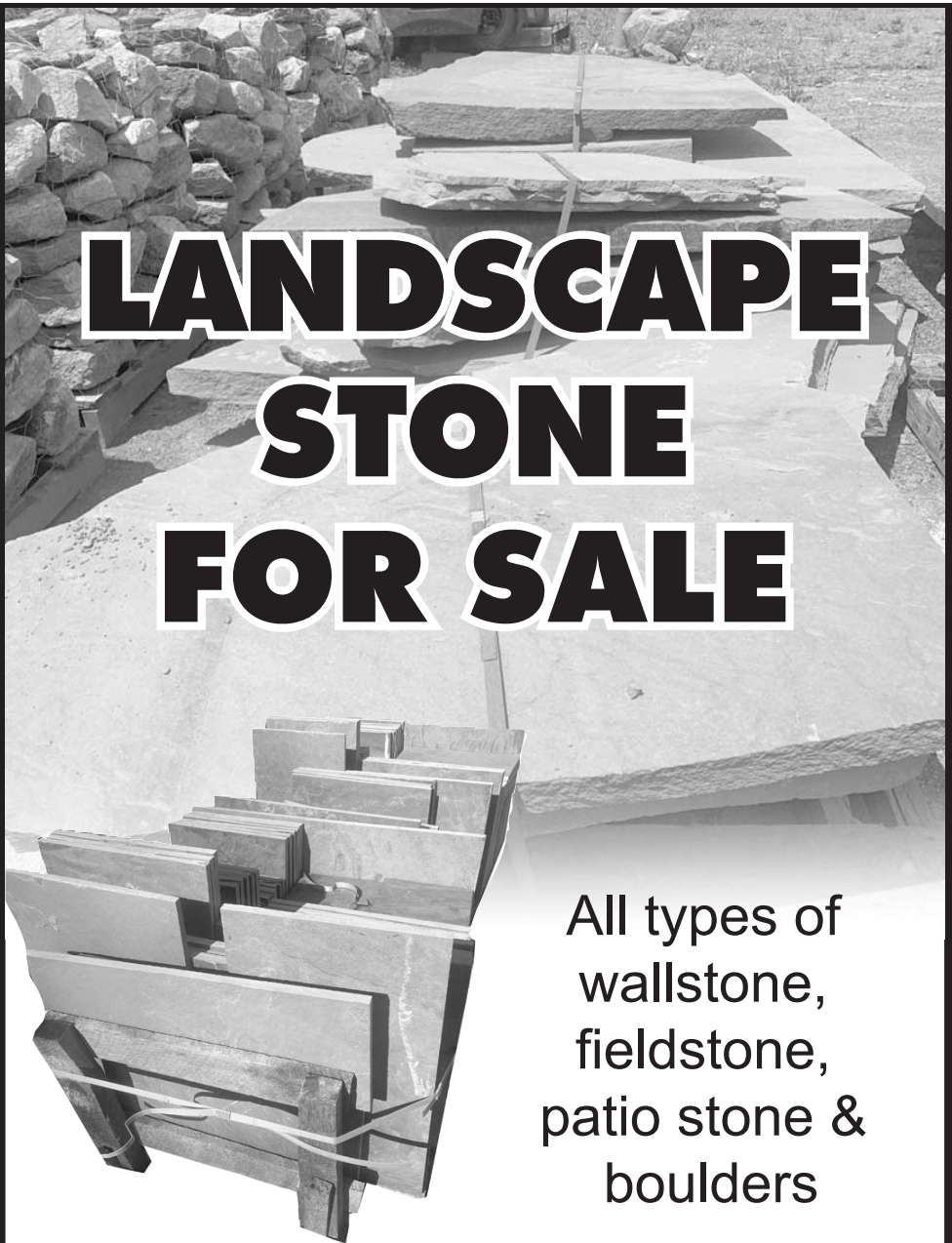
If a squeak is just in one spot, The Home Depot says that you may be able to drive short screws from below into the subfloor.

Small gaps

For small gaps between boards, sprinkle talcum powder or powdered graphite between squeaky boards to reduce friction. Wood filler applied with a putty knife also may work. For larger gaps, use a liquid filler designed for wood floors.

Homeowners also can visit their local home improvement center for other hardware solutions designed for underfloor repairs to remedy squeaks. Many work from underneath the floor and involve mounting plates or brackets to sure up the floor.



Squeaky floors can be problematic, but noises can be banished with some repair work. FH259127





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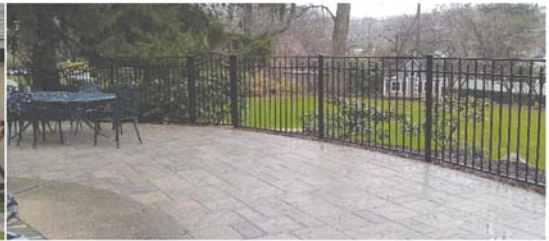
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How to prepare for a lengthy renovation project

Home renovations can increase resale value and outfit spaces to make them more accommodating to residents. Homeowners interested in remodeling projects understand that such undertakings are often a lengthy process. But the time spent waiting often is well worth it when the work is done and the finished product looks just as homeowners imagined.

Depending on the scope and scale of a project, home renovations can take anywhere from a day or two for minor cosmetic changes to nine months for a major project. The lender RenoFi says projects like remodeling a kitchen or bathroom have a lot of moving parts, including plumbing and electrical work, structural changes, flooring, and installation of appliances. Due to that complexity, such projects may take six to 12 weeks. A home addition can take months. Homeowners weary of such lengthy undertakings can implement strategies to make conditions at home more manageable.

- Get a rough estimate from contractors so that you can budget accordingly. A project will go nowhere without proper funding. Get detailed estimates that include labor and building materials. Then start saving and stash money away for the project so you're not caught off-guard later on.
- Clear out clutter. Remove any extraneous items from the room or rooms that will be remodeled. Although it will be an added expense, it is a good idea to rent a storage unit or have a storage pod placed in the driveway or yard for the duration of the project. Move items that will not be needed into the unit. This will get them out of the way and protect them from damage.
- Consider starting in warm weather. Contractors will be going in and out of the home each day, and doors and windows may need to be



propped open. Schedule a project during those months when temperatures are more comfortable. If the project involves limited access to the kitchen to cook, utilizing an outdoor grill or kitchen is much easier when the weather is pleasant.

- Stay with relatives. While some people have no issues living in a residence during a renovation, others may find the work simply too inconvenient or distracting to be around. Time away from the property can help manage stress, and prevent kids, pets and others from getting in the way of work.
- Safeguard sensitive items. Take inventory of items in the home and catalog them for insurance purposes. This way you're covered in the case of damage or theft. Remove documents, like birth certificates, passports, insurance policies, and other private papers, and keep them in a safety deposit box or fireproof safe.

Home renovations may stretch on for weeks or months. However, with adequate preparation, homeowners can see such projects through without facing too much adversity. SH252598



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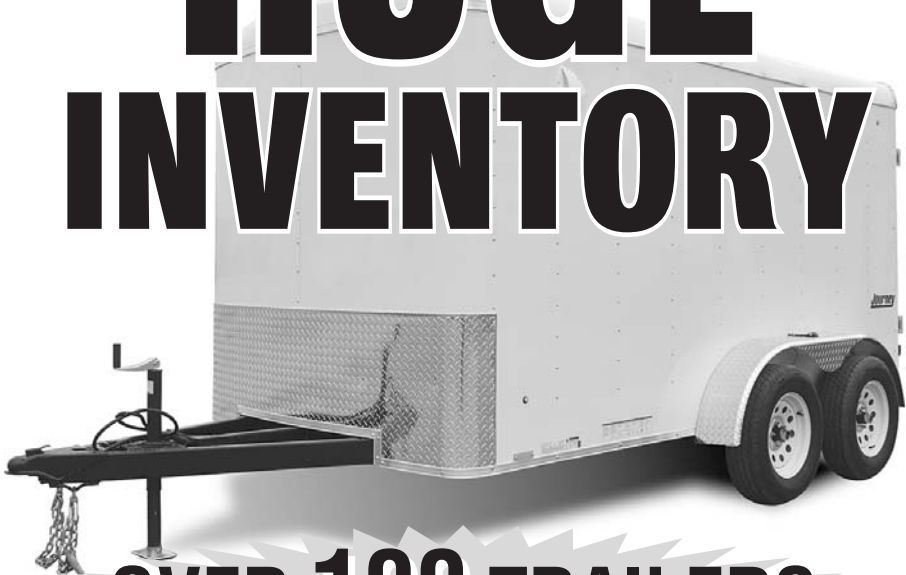
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Cooking up a kitchen remodel

A successful kitchen renovation project requires careful planning and a detailed vision of what the space will look like upon completion. Whether a homeowner is thinking about giving the kitchen a major overhaul or just a minor refresh, bringing that vision to life doesn't happen overnight. There is a process that must go into a kitchen renovation. Embarking on a kitchen remodel can be an exciting venture and homeowners may be eager to dive right in, but familiarizing oneself with what to expect prior to the start can help property owners navigate the process more smoothly.

- **Inspiration and design:** The first phase involves dreaming up kitchen plans and making practical decisions regarding efficiency and functionality. Considerable time may be spent working with a designer and architect, which will involve choosing materials and a color scheme.
- **Creating a budget:** According to Angi, the average kitchen remodel costs \$26,934, but price ultimately varies depending on the scope of the work. Costs may be less or more depending on the size of the kitchen and the materials chosen.
- **Demolition:** Before a homeowner can have a new kitchen, the old one must be removed. The real physical transformation begins with the demolition, which tends to be quick but messy. It is essential to set up an alternative "mini kitchen" elsewhere, or expect to be dining out throughout the remodel. The demo process may reveal any issues that will need to be remedied before the real work can begin, such as structural damage, leaks, mold, or other hiccups.
- **Contractor work begins:** It can take one to three weeks for contractors to install plumbing, mechanical components, electrical wiring, ductwork, and more, followed by structural needs and drywall, according to sink and faucet manufacturer Blanco. Flooring and



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cabinets will follow, and can take another week or more. Fabricating custom countertops is a lengthy process and can represent the bulk of a kitchen renovation timeline. Expect a few weeks for countertops to be measured, made and then installed.

• Appliances and finishing touches: Appliances will be delivered and hooked up at the tail end of the renovation. Finally, the backsplash, fixtures and lighting are put into place. The last leg of the remodel will include painting, trim work and installation of hardware on cabinets and drawers.

Once all the work is done, it is essential for homeowners to make sure everything is to their liking. According to HGTV and Kitchy Crouse of CK Interior Design, a regular kitchen renovation can take anywhere from six to 12 weeks. With so much time devoted to the space, homeowners should ensure it lives up to their expectations. As the renovation begins, homeowners should remember that unexpected issues can arise, including delays due to material availability or unforeseen challenges. Maintaining an open communication with the contractor, asking questions and remaining flexible helps. Although a kitchen remodel is initially disruptive, it is an investment that ultimately enhances a home’s value. FH259140

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Signs it's time to replace gutters

Home improvement projects run the gamut from complex undertakings like room additions to simpler renovations like a new front door. Some home renovations excite homeowners more than others, but all improvements are a way to make a home safer, more comfortable and/or more functional.

A gutter replacement might not inspire the same level of excitement as a room addition or an overhaul of an outdoor living space, but new gutters can help to prevent roof damage and make properties safer by ensuring rain water is directed away from walkways. Homeowners who suspect it might be time for a gutter replacement can look for these signs of fading gutters.

- **Cracks or splits:** Cracks or splits at the seams of the gutters where two pieces connect is a telltale sign they need to be replaced. Cracks or splits are can slowly lead to separation of gutter pieces, which will lead to leaks. But not all cracks or splits are found at the seams. In fact, some homes feature seamless gutters, which also can crack or split. Regardless of where they're found, cracks or splits are a warning signs of fading gutters.
- **Rust:** Rust is rarely a good sign whether you're looking at a vehicle or even garden tools. Rust also is a bad sign in relation to gutters. Gutters are painted, and not only for aesthetic purposes. Paint on gutter also serves to protect them from water. When paint begins to flake, gutters will begin to rust and may even produce noticeable rust flakes on the ground below. Rust on gutters and rust flakes beneath them are indicative of gutters that need to be replaced.



- **Gutters pulling away from the home:** Gutters that appear to be pulling away from the home is a sign that they need to be replaced. Gutters are fastened to a home during installation, which ensures they can withstand rain and water. Over time, those fasteners can wear down, ultimately leading to gutters that appear to be pulling away from the home. Though gutters can be refastened, eventually they will need to be replaced.
 - **Pooling water:** Pooling water in a gutter may just be a sign that gutters need to be cleaned. However, pooling water on the ground directly beneath gutters indicates they're not effectively directing water away from the home.
 - **Water damage inside:** A home's interior might not be the first place homeowners look when inspecting for damaged gutters, but a flooded basement or crawl space could indicate a gutter problem. Gutters and downspouts are designed to direct water away from a home when functioning properly. When that isn't happening, water can pool beneath the foundation, leading to pooling water and other water damage in basements and crawl spaces.
- Gutter replacement projects may not be exciting, but new gutters can make a home safer and prolong the life of a roof and other features on a property. FH259132

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