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WELCOME



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Welcome to the 68th Annual HBA Home & Garden Show! We are proud to bring you a Valley tradition that started back in the 1950's at the Idora Park Ballroom. We continue to bring you some of the Valley's best contractors, builders, remodelers, suppliers, landscapers & home improvement companies that offer competitive pricing and quality craftsmanship.

The HBA knows that home improvement projects can be a large investment and choosing a contractor can be frustrating. The 2019 HBA Consumer Guide includes articles to empower you to find the right

contractor for your project! The HBA of the Valley has been a resource for Valley consumers since 1945. HBA members carry general liability insurance and workers' comp. Many of our members have been in business for generations. The HBA also welcomes & is proud to promote new businesses in the Valley that believe in the long tradition of HBA values such as 'doing business with an ethical mindset while offering competitive pricing and quality craftsmanship'.

A list of all HBA members can be found on the HBA website www.MyHBAworks.org or you can call the HBA office 330-965-9779. *Enjoy the show!*

WHEN CHOOSING A CONTRACTOR:

ALWAYS GET THREE QUOTES AND REMEMBER....THE LOWEST PRICE ISN'T ALWAYS THE BEST PRICE!

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CONSIDER the Benefits of Off-Season Home Improvements

Spring and summer are high season for home improvements. Winter, especially after the holiday season has passed, seems more like a time to hunker down and get cozy. But the professionals who do home improvements and the suppliers who sell the materials are in business year-round. And during their off-seasons, these businesses will often lower prices to attract more customers. That means home owners may find that it's not only easier to schedule these professionals, but also even get a break on the price.

Here are a few projects to consider during this winter season:

Get a new roof. Depending how severe your winter weather is, replacing your roof in the winter can make sense. True, winter weather can get in the way of getting the job done quickly. But on the other hand a roofer with a light schedule will have the flexibility to work around the weather and make adjustments to get the job done right.

Cold temperatures do present challenges. Materials, especially asphalt shingles, require special handling and in some cases alternative adhesives when it's cold. Icy surfaces, sleet and snow make work out of the question. And some days may be just too cold. Roofers can work around each of these issues using different techniques and given enough leeway in scheduling the work.

Replace windows. If your windows could use replacing, winter reminds you of it every day. Does the temperature drop when you get close to a window to take a look outside? Why not tackle it now? Window replacement companies frequently offer special pricing during the off-season and can schedule your job on shorter notice.

Installers may take on windows one at a time, putting up barriers and shutting off rooms to minimize the cold air coming into the house. The process might take longer than it would if letting in outdoor air weren't such a concern, but you'll feel the results right away once the job is done.

Paint a room. Spending more time indoors might draw your attention to dingy walls or make you wish for an updated room color. With dry winter air, a window open a crack, and maybe even an exhaust fan in the window, should be more than enough ventilation for a fresh



new coat of today's low volatile compound (VOC) paints. If you don't want to do the painting yourself, you may find a choice of painting contractors with openings in their calendars.

Make sure walls are warm enough for paint to stick well. Paint cans will tell you the temperatures for best adhesion. Even though the room is warm, walls can be cooler. You may need to turn up the heat to be sure they present the best conditions for paint to stick.

Refinish wood floors. As with painting, you'll want to ventilate somewhat, but you can minimize the amount of time you'll need to open a window or door. Finishes with low VOC ingredients don't require so much airing out, and winter's low humidity air speeds up the time it takes to dry.

Especially if you plan to stay in your house during the project, check out refinishers who use sandless techniques.

For more information on home repairs, contact the HBA of the Valley at **330-965-9779** or visit www.MYHBAWorks.org.



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REALTORS® aren't just agents. They're professional members of the National Association of REALTORS® and subscribe to its strict code of ethics. This is the REALTOR® difference for home buyers:

1 ETHICAL TREATMENT.

Every REALTOR® must adhere to a strict code of ethics, which is based on professionalism and protection of the public. As a REALTOR®'s client, you can expect honest and ethical treatment in all transaction-related matters. The first obligation is to you, the client.

2 AN EXPERT GUIDE.

Buying a home usually requires dozens of forms, reports, disclosures, and other technical documents. A knowledgeable expert will help you prepare the best deal, and avoid delays or costly mistakes. Also, there's a lot of jargon involved, so you want to work with a professional who can speak the language.

3 OBJECTIVE INFORMATION AND OPINIONS.

REALTORS® can provide local information on utilities, zoning, schools, and more. They also have objective information about each property. REALTORS® can use that data to help you determine if the property has what you need. By understanding both your needs and search area, they can also point out neighborhoods you don't know much about but that might suit your needs better than you'd thought.

4 EXPANDED SEARCH POWER.

Sometimes properties are available but not actively advertised. A REALTOR® can help you find opportunities not listed on home search sites and can help you avoid out-of-date listings that might be showing up as available online but are no longer on the market.

5 NEGOTIATION KNOWLEDGE.

There are many factors up for discussion in a deal. A REALTOR® will look at every angle from your perspective, including crafting a purchase agreement that allows enough time for you to complete inspections and investigations of the property before you are bound to complete the purchase.

6 UP-TO-DATE EXPERIENCE.

Most people buy only a few homes in their lifetime, usually with quite a few years in between each purchase. Even if you've done it before, laws and regulations change. REALTORS® handle hundreds of transactions over the course of their career.

7 YOUR ROCK DURING EMOTIONAL MOMENTS.

A home is so much more than four walls and a roof. And for most people, property represents the biggest purchase they'll ever make. Having a concerned, but objective, third party helps you stay focused on the issues most important to you.

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10 Tips for a Smooth Home Remodel

Follow these 10 tips when you embark on an exciting home remodeling project.



- 1 → Establish effective two-way communication with the home remodeler. It's essential to have good communication for a smooth home remodeling project. Does the remodeler listen? Does he or she answer questions clearly and candidly? Can you reach him when you need to? Does he return phone calls promptly? Does he let you know when problems arise and work with you on solving them?
- 2 → Make sure you are compatible with the contractor. You'll spend a lot of time with your remodeler so it's important to have a good rapport and trust in him or her.
- 3 → Set a clear and mutual understanding about the schedule. You and your home remodeler should agree on the schedule up front to avoid conflict and problems later in the project.
- 4 → Request a written proposal. Often, two people remember the same conversation differently. Get the proposal in writing and work with the remodeler to ensure it reflects your wishes.

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- 5 → Get a clear and mutual understanding on miscellaneous details up front. There are a lot of little details that need to be settled before work starts. What times of day will they be working? How will he or she access the property? How will cleanup be handled? How will they protect your property?
- 6 → Remember to be flexible. Remodeling is an interruption of your normal life. Remember to be flexible during the project so that you can handle the unexpected and go with the flow.
- 7 → Discuss and agree on how change orders will be handled. With home remodeling there is always the chance you may want to change materials or other project details during the job. Before work starts, make sure you agree with your remodeler about how these changes will be handled. Also understand that changes could affect the schedule and the budget, so it's important you have all changes in writing.
- 8 → Agree on a well-written contract that covers all the bases. The contract should include these elements: a timetable for the project, price and payment schedule, detailed specifications for all products and materials, insurance information, permit information, procedures for handling change orders, lien releases, provisions for conflict resolution, notice of your right under the Federal Trade Commission's Cooling Off Rule (your right to cancel the contract within three days if it was signed someplace other than the remodeler's place of business), and details on the important issues (such as access to your home, care of the home, cleanup and trash removal).
- 9 → Ask for a written lien waiver from the home remodeler upon completion of the work. If the remodeler hires subcontractors for portions of the work, then it is their responsibility to see the subcontractors compensated. In order to ensure this has been done and to protect yourself, ask for a written lien waiver when the work is finished. This document will verify everyone has been paid.
- 10 → Establish a project plan, covering all phases and dependencies in the work. Plan your big picture goals with the remodeler and discuss your needs. Hire a remodeler who will plan with you, listen to concerns and answer questions.

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WHY GET A PRE-LISTING HOME INSPECTION

Why should sellers consider a pre-listing home inspection? A pre-listing inspection can uncover previously unknown problems – major and minor – allowing sellers the opportunity to make repairs, updates or replacements as needed or as they wish.

Homes that are already on the market can be at a disadvantage if problems are revealed during a subsequent home inspection. Issues that the seller's were previously unaware of could keep a property from selling at its highest potential price, when it's too late to address them. A home in better condition will normally sell for more than one with problems that could have been corrected. Examples include a roof that needs replacing, heating that functions poorly and plumbing fixtures that leak.

By addressing these types of issues before the home goes on the market, you can list a home with greater knowledge of its condition. This can result in cleaner offers and a smoother transaction for both parties. Having well-informed sellers and buyers will work to everyone's advantage.

Our Pillar To Post home inspections include a comprehensive report, complete with photos for clarity of issues. This allows you to get the information you need right away so you can decide on the next steps prior to listing. You can also share the report with potential buyers. This is especially important when it comes to issues that might not be addressed or repaired prior to sale. If repairs are made prior to listing, be sure to present records of the work being done.

With a pre-listing inspection in hand, you can market your home with greater confidence and for a better price.

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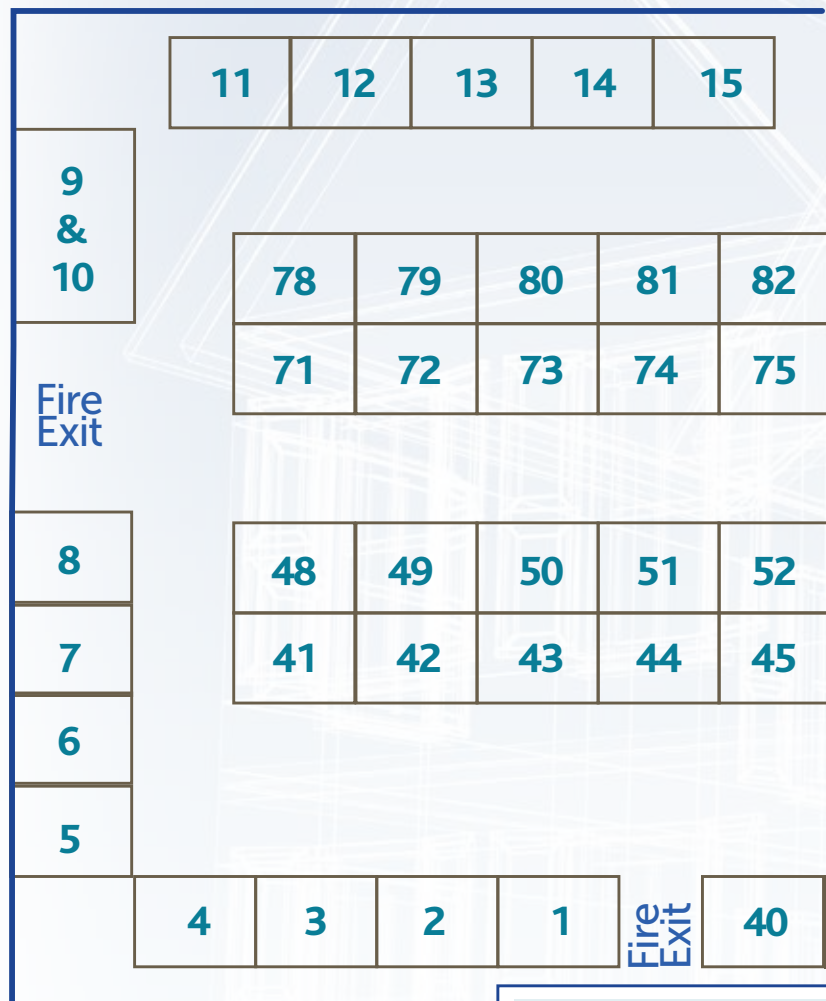
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6,7	Baird's Tree Service LLC.
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76, 77	Carter Kitchen & Bath
67	CUTCO Cutlery
35 & 36	CVS Windows & Siding
82	D & R Garage Doors Plus
91	Durst Roofing & Siding
48 & 49	Edison Landscape & Deck Lighting
Landscaper	Edison Landscape & Deck Lighting
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											25
83	84			93	94	95	96	97	98	99	100
76	77			85	86	87	88	89	90	91	92
											Fire Exit
53	54			63	64	65	66	67	68	69	70
46	47			55	56	57	58	59	60	61	62
											28
											27
											29
											30
39	38	Fire Exit	37		36	35	Fire Exit	34	33	32	31

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Why Hire a Professional Home Remodeler



If you are considering a home remodeling project, the most important decision you can make is selecting a professional home remodeler to do the job. Your home is too important to entrust to anyone but a professional home remodeler who can:



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Easy Tips to Create an Energy-Efficient Home

High energy use not only has environmental impacts but it can hit you personally in the pocketbook. Here is a list of helpful suggestions that can help you reduce energy consumption in your household. You'll also find water conservation and recycling tips.

- ◆ Heating System
- ◆ Air Conditioning
- ◆ Smart Appliance Use
- ◆ Water Heater
- ◆ Fireplace
- ◆ Conserving Water
- ◆ Recycling

HEATING SYSTEM

Clean or replace heater and air conditioner filters regularly. Keep outside vents free of leaves or debris that may clog vents. When the heat is on, set your thermostat at as low a level as you feel comfortable. You save for each degree you lower the average temperature of your home. Close doors to seldom used rooms and turn off heat or air conditioning in these areas. Keep windows near your thermostat tightly closed; otherwise it will keep your furnace working after the rest of the house is heated to the desired temperature.

If you have oil heat, have the firing rate checked periodically. Dust and vacuum radiator surfaces frequently. Dust and grime impede the flow of heat. Keep draperies and shades open in sunny windows; close them at night. For comfort in cooler indoor temperatures, use the best insulation of all — warm clothing. Use kitchen, bath, and other exhaust fans sparingly. These fans can blow away a house full of heated or cooled air in an hour.

AIR CONDITIONING

Air-drying clothes in the sun saves energy. Keep your cooling system well-tuned by a professional service person. Clean or replace air conditioner filters regularly. Set your air conditioner thermostat as high as you still feel reasonably comfortable. Don't set the thermostat at a colder setting than normal when you turn on your air conditioner. Your house will not cool any faster. If you have window air conditioners, turn them off when a room will be vacant for a few hours. You'll use less energy cooling the room down later than if you had left the unit running. Use a fan in conjunction with your window air conditioner. Don't place lamps or TV sets near your air-conditioning thermostat. Heat from these items is sensed by the thermostat and could cause the air conditioner to run longer than necessary. Keep out daytime sun with blinds or shades. Dress appropriately for the warmer indoor temperatures. Open the windows and use a fan on warmer days.

SMART APPLIANCE USE

Use large appliances in the early morning and late evening. Use cold water rather than hot when running the garbage disposal. Keep range top burners and reflectors clean so your stove operates at peak efficiency. When using an oven or an electric burner, turn it off a little while before the cooking is done. The oven or element will stay hot after you turn it off. When you have a choice, use the range top instead of the oven. Use your dishwasher and washing machine only with full loads. Scrape dishes before loading them into the dishwasher so you won't have to rinse them. Let your dishes air dry. Don't use the "rinse hold" on your dishwasher for just a few soiled dishes. Dry clothes in the sun (check your covenants, clotheslines are prohibited in some communities).

WATER HEATER

Minimize hot water use by taking shorter showers and washing your clothes in cold water. Try setting your water heater at 120 degrees.

FIREPLACE

Keep your fireplace damper closed unless you have a fire going. An open damper can let as much as 8% of your heat go out the chimney. The warmth from a fire on the hearth generally doesn't radiate through the house; the heat gain is confined to the room with the fireplace. In fact, a considerable amount of heated air from other parts of the house can go wastefully up the chimney when a fire is going.

To lessen heat loss when you use your fireplace and the furnace is on, lower the thermostat setting to 50 or 55 degrees. Some warmed air will still be lost, but the furnace won't have to use as much fuel to keep the rest of the house at its usual temperature.

Close all doors and warm air ducts to the room with the fireplace, and open a window near the fireplace half an inch to an inch. Air needed by the fire will be provided through the open window, and the amount of heated air drawn from the rest of the house will be reduced.

CONSERVING WATER

Take showers rather than baths. Showers use about a third as much water. Take shorter showers. Avoid leaving the water running while shaving and brushing teeth. Don't use the toilet as a trash can. Use the dishwasher and washing machine only with full loads. Don't run water continuously for vegetable and dish washing.

Water lawns in the morning to avoid evaporation. Keep grass at least two inches high to shade roots. Use mulch or ground covering plants to prevent excessive evaporation. Use waste water from the house to water your garden. Plant native or drought tolerant plants. Water trees slowly, deeply and infrequently to encourage deep rooting. A slow drip for an hour once a week should be sufficient for most trees. Use a broom rather than the hose to clean off walkways, patios and other outdoor areas. When washing your car, use a bucket of water or a hose with an automatic shut-off nozzle instead of letting the hose run.

RECYCLING

Reduce the amount of garbage you generate by buying and using products wisely: "Precycle" by purchasing products in recyclable containers. Recycling saves energy, natural resources and landfill space. Purchase foods in bulk or concentrate. Avoid products that are neither reusable nor easily recyclable. At work, make two-sided photocopies. Use cloth towels in the kitchen rather than paper towels. Stop unwanted junk mail by removing your name from mailing lists. Reuse product whenever possible:



Start a compost pile with your leaves and grass clippings. Leave a coffee mug or two at work and avoid using disposable cups. Use blank back sides of used paper for scratch work. Look into purchasing quality used items instead of new ones. Take your grocery bags back to the market and reuse them. Mend clothes and repair broken items. Take care of your belongings to help them last longer. In particular, try to keep your car on a regular maintenance schedule. Use products that are made to be reused, such as cloth towels, sponges, glass dishes and metal eating utensils (rather than paper and plastic), rechargeable batteries, etc. Drop off your used motor oil, antifreeze, and car batteries at places that recycle automotive wastes. Donate clothing, books, toys, appliances and furniture to charitable organizations.



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Vetting Your Professional Home Remodeler



10 Questions to Ask a Prospective Remodeler Before Signing a Contract

- 1 Do you have experience with similar projects and homes in this area?
- 2 Do you have Worker's Comp and Liability insurance and the appropriate state license(s)?
- 3 Do you belong to any trade associations or hold any professional designations?
- 4 Will you provide the estimate, contract, schedule and change orders in writing?
- 5 Can you provide customer and professional references?
- 6 Who will supervise the project every day?
- 7 Will the workers be your employees or subcontractors?
- 8 How will you protect my home and safety during the work?
- 9 How will you communicate project status updates?
- 10 What type of warranty do you offer?

When you're ready to hire your remodeler, get a detailed written contract that protects both parties, outlines the scope of work, provides a fair payment schedule, and complies with local, state and federal laws.



Warning Signs of a "Scam" Contractor

- Lack of insurance and any state-required license.
- Asks you to sign something before you've decided to hire them.
- Doesn't provide a written contract.
- Requires cash or payment in full before starting work. (A deposit is common after a signed contract)
- Vastly underbids all other contractors.
- Offers "today only/special" pricing.
- Can't provide customer references.
- Doesn't have an office mailing address, phone number, or email.
- Requires that you obtain the building/remodeling permits yourself.

For more tips and ideas for remodeling your home, go to nahb.org/remodel.



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Don't Be Afraid of Today's Mortgage Rates

Mortgage interest rates have been inching up, and although rates dropped at the beginning of 2019, most experts predict that rates will continue to rise throughout the year. With the average 30-year-fixed rate nearing 5%, some would-be home buyers may begin to reconsider their purchase plans. However, it's important to keep today's rates in perspective and be confident that it's still a good time to buy.

For one thing, beyond minor short-term fluctuations, rates are not expected to significantly decrease any time soon. Only a decade ago, a mortgage rate as low as 5% would have been a better-than-average deal. Go back a little further, when average rates were mostly between 7% and 9%, and it's quite a bargain. So if you're ready to buy, go ahead and lock in today's rate.

It's not just interest rates that are rising. If you're considering renting because of higher mortgage rates, take a good look at rent prices, too. When more people rent, rents tend to go up. Consider the cost of higher rent, and take another look to see how much interest those extra dollars per month might cover.

Either way, if you're thinking of buying, run the numbers and see where you stand. Many factors influence the cost of a home purchase. Does the difference in payments between an interest rate around 5% and one a couple tenths of a point lower put it out of reach? Can you tweak other factors to balance the costs and keep the purchase affordable? Consider whether you might:

«Put a bit more down so you can finance less. Is there somewhere you can dig down and find a bit more for a downpayment? Maybe look into using some of that IRA savings which you can use penalty-free if you're a first-time buyer.

«Consider a shorter-term mortgage. If you can afford the monthly payments, a 15-year mortgage will cost a lot less in interest over the life of the mortgage than a 30-year mortgage.

«Weigh your "must have" factors for a house — are there any that you're willing to let go of for a lower asking price? Would a smaller house, or the next neighborhood over from your favorite, or one fewer half bath still work for you?

«Shop and compare mortgage rates, fees and terms. Whatever the going rates, there will differences in rates and fees with different lenders.

Throughout the upcoming year, housing markets should expect rates to resume their ascent, heading near 5% by the end of 2019.



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