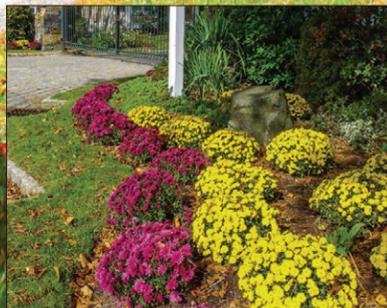


fall HOME & AUTO

September 19, 2022
A special supplement to

The PRESS



Basement refinishing
What to do with a home office after going back to work
A beginner's guide to fall planting and maintenance

How to find a car that fits your budget

Drivers in the market for a new or pre-owned vehicle over the last couple of years likely discovered that the process of buying a car or truck is as difficult as ever. Prior to and during the COVID-19 pandemic, factory closures, supply chain issues, semiconductor chip shortages, and a bevy of other complications led to fewer vehicles on lots and much higher sticker prices on cars that were on the lot.

According to Ivan Drury, Edmunds' senior manager of insights, consumers can't expect to walk into the dealership thinking they're going to find incentives or bargains right now. Plus, they may not even be able to see or test drive a vehicle they want. That reality makes now a great time for car shoppers to rethink their buying strategies.

Choose a different vehicle class.

Tyson Jominy, vice president of data and analytics at J.D. Power, says vehicle inventory in November 2021 reached record lows. Although there has been some improvement in 2022, consumers may still have to make some concessions if they need a vehicle promptly.

Wait it out.

Those with the luxury of time may continue to wait for inventory to increase and prices to decrease. Tech experts, including Intel CEO Pat Gelsinger, expect chip shortages to persist into 2024. If a person's vehicle is in good condition, it may be more economical to hold on to it a little longer and do the maintenance required.

Take what you can get.

Lots filled with a variety of makes, models, colors, and features are no longer the norm. Shoppers will be afforded more flexibility in price if they're willing to take what's available.

Check with different lenders.

The Federal Reserve increased interest rates in the middle of 2022 and it initially planned to increase rates a few more times throughout the year. People, particularly those who do not have the best credit, can do themselves a favor and shop around at different banks for the best loan rates – the loan may be less costly than what's offered through the dealership. Also, certified pre-owned vehicles tend to come with promotional interest rates that are lower than the average APR, which makes them a viable alternative.

Tips for first-time electric car buyers

Electric vehicles are widely touted as the vehicles of the future. Despite the growing availability of such cars in the present day, for many drivers EVs remain a novelty. That means buying an EV for the first time is a wholly new and unique experience.

Tesla EVs might be the most visible electric cars on the road today, but most major auto manufacturers, including Nissan and Chevrolet, produce EVs as well. That means auto buyers have more EV options now than ever before, which can make the process of buying such a car more exciting, but also more difficult. Narrowing down a growing number of options may not come easy to first-time EV buyers, who can keep these tips in mind as they begin this exciting journey.

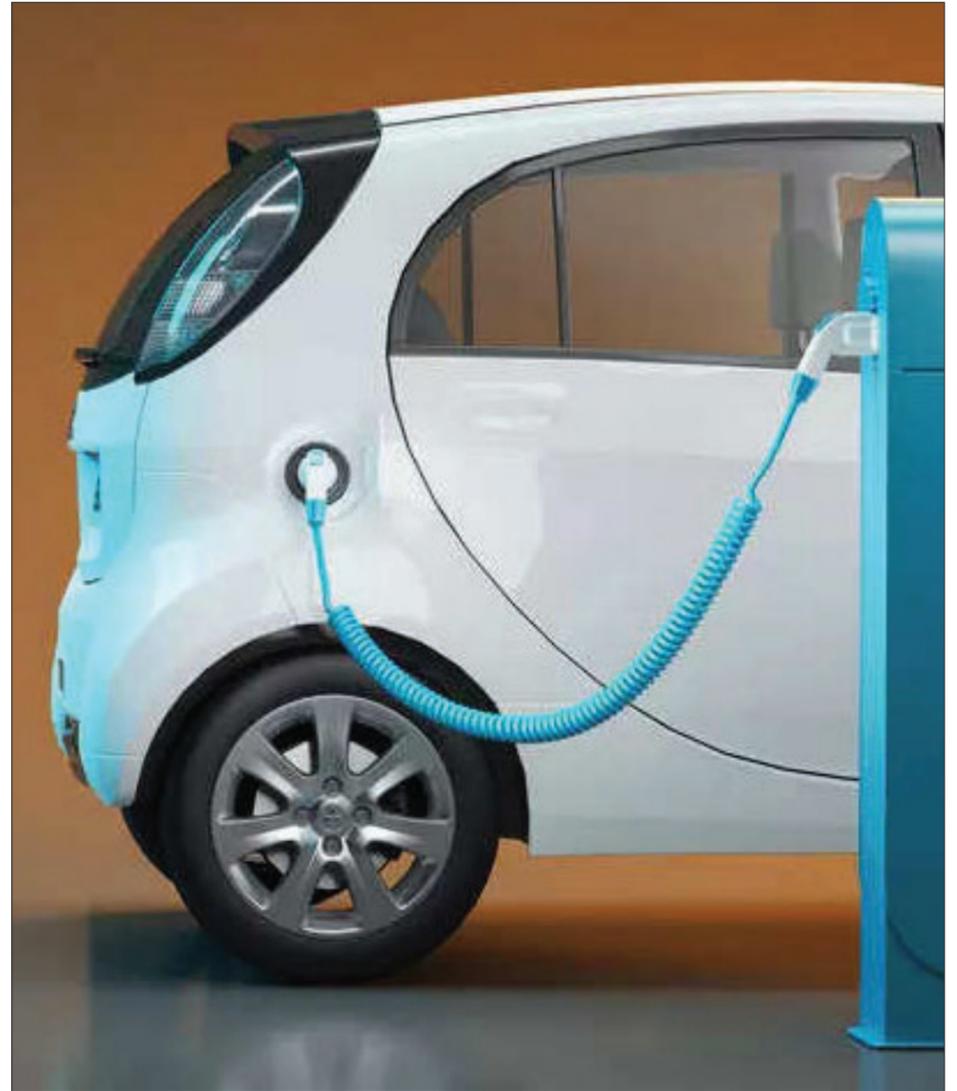
- **Get an idea of the accessibility of charging stations around your home.** The number of public charging stations is on the rise, but there's still a lot of work to be done in this area.

In fact, research from McKinsey & Company indicates that nearly half of consumers in the United States indicate that battery or charging issues are their foremost concerns about buying EVs. The automotive resource, Auto Trader, notes that most EVs have enough battery range to cover more than the average daily commute in America. But drivers who hope to use their EVs as their everyday cars that take them to work and help them run errands and get around town should confirm there are enough public charging stations to make that possible.

- **Look into subsidies.** The Office of Energy Efficiency & Renewable Energy notes that all-electric and plug-in hybrid cars purchased new in or after 2010 may be eligible for a federal income tax credit that could be as high as \$7,500. State and/or local incentives also may apply. These subsidies can help bring the cost of EV ownership down by a significant amount and are worth exploring as drivers decide which electric car or truck to buy.

- **Consider your parking situation.** Homeowners who own single-family homes with a garage that can accommodate at least one vehicle can easily charge their EVs so long as they clear space in the garage where the car can be parked. Auto Trader notes that some garages may need to be upgraded with a level two charger, and that can be expensive.

Drivers who must park their EVs outdoors overnight should know that this, too, may require some additional funds for electric vehicle service equipment (EVSE). Local building codes may govern



Narrowing down a growing number of options may not come easy to first-time EV buyers, who can keep these tips in mind as they begin this exciting journey.

“
...buyers have more EV options now than ever before...
”

the installation of such equipment, which is best performed by an electrician. These are some additional costs of EV ownership that first-time buyers must consider and research before they switch to an electric car or truck.

EVs may become the new normal over the next several decades, but before that day arrives, first-time EV buyers must consider a host of factors as they shop around for an electric car or truck.

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How to recognize when you can stop mowing

As fall gradually transitions to winter, homeowners may wonder when to stop mowing their lawns.

Each lawn is different, and when to stop mowing may depend on a host of factors, including local climate and the type of turf. In addition to climate and turf, homeowners can keep an eye on these conditions to determine when the time is right to put their mowers away for the winter.

- **Frost:** Warm-season grasses typically go dormant after a couple of significant frosts. Frosts are most noticeable in the early morning hours, so be sure to check lawn conditions each morning as the weather begins to grow cold. Two or three frosts might be enough to make warm-season grasses go dormant for the winter. Cool-season grasses may keep growing and require mowing even after a few frosts.

- **Soil temperature:** If it's hard to determine if frosts have occurred, homeowners can try checking the temperature of their soil to decide if they need to keep mowing. The lawn care experts at Pennington recommend homeowners continue mowing warm-season grasses so long as they keep growing. Homeowners can routinely check soil temperature to determine if their grasses have stopped growing. Warm-season grasses tend to stop growing once the soil temperature is consistently at 55 F or below, while cool-season grasses tend to stop when temperatures are 45 F or lower.

Falling leaves have long been a barometer used by homeowners to determine if they need to keep mowing their lawns. That's not necessarily a reliable metric, as grass can still keep growing even if leaves have been falling for weeks.

How to spot mold growing in your home

Homes are safe havens and relaxing spaces for their residents. No one wants to imagine the place they call home putting their health in jeopardy, but that's precisely the case for people who live in homes where mold is present.

The United States Environmental Protection Agency notes that molds are not usually a problem indoors. However, when they are, molds produce allergens, irritants and potentially toxic substances. Molds can become problematic when spores land on wet or damp surfaces and begin growing. If inhaled, those spores can cause allergic reactions in people with asthma who have mold allergies. Even people without such allergies may suffer from irritated eyes, skin, nose, throat, or lungs due to exposure to mold. Mold also can affect the home itself, as the EPA notes that mold gradually destroys the things it grows on, potentially leading to costly remediation and renovation expenses.

Mold is sometimes visible in parts of a home. For example, mold problems in a bathroom may be recognizable when tiny black spots are present on surfaces that frequently get wet. Those areas may gradually expand from small spots and cover larger areas, such as windowsills and areas around the bathtub. Other signs indicating the presence of mold may be less recognizable though potentially just as harmful. That's one reason why it makes sense for everyone to learn how to spot mold in a home.

- **Learn what mold looks like.** Not all molds are black. Some are white and look like thread, but they also can have a gray-brown or gray-green tint. When peeling old wallpaper, some people may notice orange, pink or purple growth on the newly exposed walls, and that's likely mold.

- **Identify problems with paint.** If paint is peeling, bubbling or cracking, it's likely indicative of a mold issue. In such instances, contact a mold remediation specialist rather than simply painting over the affected areas with a fresh coat of paint.

- **Conduct a smell test.** Most molds will



Molds can become problematic when spores land on wet or damp surfaces and begin growing.

emit a damp, musty odor. However, a lack of this distinct and unpleasant smell should not lead individuals to conclude they don't have a mold issue, as some molds do not produce an odor. In addition, the EPA notes that the smell of indoor molds can differ depending on the type of mold present in the home. Homeowners who have experienced mold issues in the

past should not ignore a foul odor simply because it smells different from a previous infestation. Contact a mold remediation professional if you suspect an unpleasant smell could be a byproduct of mold.

Mold can be harmful to homes and humans. Anyone who suspects their home has a mold problem is urged to contact a remediation specialist as soon as possible

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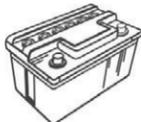


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What to do with a home office after going back to work

The number of professionals working remotely skyrocketed in 2020, when businesses were forced to close their offices in an effort to slow the spread of the COVID-19 virus. As the world transitions from the pandemic phase to an endemic phase, many office workers also are transitioning back to their offices.

A recent survey from the Pew Research Center found that 59 percent of workers in the United States are now working from home all or most of the time, while 22 percent are rarely or never working from home. In 2020, 70 percent of workers were working from home all or most of the time, while 17 percent rarely or never worked from home. Those figures reflect that work life, albeit gradually, is returning to pre-pandemic norms.

As individuals find themselves going back to the office with increased frequency, they might be wondering what to do with their home offices. If space inside a home is at a premium, then repurposing a home office into a space that can be used more frequently is a great way to make better use of the existing square footage. Following are some ways homeowners can transform home offices created during the pandemic into more useful spaces.

- **Go back in time.** Perhaps the easiest thing to do with a home office that is no longer needed is to return the room to its pre-pandemic state. Because the shift to remote work was so sudden, many homeowners were forced to turn washrooms, breakfast nooks or areas of their basements into home offices. Returning those spaces to their initial functions can make a home feel less cluttered and add more room for residents to relax and get around.

- **Create a new entertainment area.** Many homeowners converted a spare bedroom into a home office during the pandemic. In such instances, guest beds and other furniture might have been moved into storage or even sold or discarded.

Now that the room no longer needs to be an office and now that homeowners



As more and more professionals are returning to their offices, they may want to transform their offices into spaces they're likely to use more often.

have made do without the extra bedroom, the room can be converted into an entertainment area. Swap out the desk for a fold-out couch that can still accommodate overnight guests when necessary. Then mount a flatscreen television on the wall and utilize the room as a gaming room for kids or a film room/man cave for mom or dad.

- **Create an in-law suite.** The pandemic separated families, as people living in different households were advised to avoid gatherings to stop the spread of the virus. Individuals with aging parents may have felt particularly heartbroken by this forced separation, especially if their elderly parents were living in nursing homes that

were stretched thin by staff shortages and other challenges. In the aftermath of the pandemic phase, families may want to invite aging relatives to live with them. Home offices can be repurposed into in-law suites so aging parents don't have to confront the isolation and loneliness many felt during the height of the pandemic.



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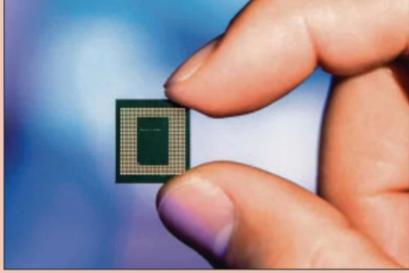
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Semiconductors in high demand



At the beginning of the COVID-19 pandemic, news about the automotive industry focused largely on how consumers were not buying new cars and demand was way down, largely due to people staying home. However, over time, the big news on the automobile front was how semiconductor chip shortages were halting production lines and leading to unprecedented supply shortages despite record demand.

Semiconductor chips are found in laptops and other electronics, including vehicles. These industries have had to cut back on the number of items they produce as a result.

In June 2022, Toyota announced it would be cutting its production quota in July by 50,000 units. Intel CEO Pat Gelsinger now expects the semiconductor industry to be impacted by shortages until 2024 due to a lack of manufacturing equipment.

Other factors affecting chip production are limited access to purified neon gas, as Ukraine supplies 25 to 35 percent of this gas, as well as a lack of palladium, which is largely supplied by Russia. In addition, air transport costs continue to go up.

Semiconductor chips control functions of touchscreens, braking systems, backup cameras, and even air-bag deployment systems. Automobiles may even have chips in engines.

Factors to consider before finishing a basement

A fully finished and functional basement is a dream for many homeowners. Such a space, when completed, can serve as an entertainment space, a man cave, an artist's studio, or any number of additional functions.

Despite their usefulness, finished basements are something of a rarity. In an analysis of data from the U.S. Census Bureau's Survey of Construction, the National Association of Home Builders' found that only around 24 percent of single-family homes built in 2018 have basements. Homeowners who do not currently have a finished basement but are considering such a project can approach the remodel with a few key factors in mind. Careful consideration of these factors can ensure the project is budget-friendly and worthy of homeowners' investments.

- **Investment value:** Conventional wisdom among home renovation and real estate experts suggests that a basement remodel is best if done to satisfy current inhabitants and not necessarily to appeal to prospective buyers once the home is put up for sale. Remodeling magazine reports that a midrange basement remodel costing around \$70,000 will provide a return of around \$49,000 (or 70 percent) at resale. Though that's not a poor return on investment, homeowners who are remodeling a basement solely for the potential ROI at resale can find other projects that provide a greater return.

- **Foundation:** The foundation of the home must garner ample consideration before beginning a basement remodel. Certain foundation issues, such as soft concrete, cracked or curved outside walls and cracks in the flooring, are indicative of significant issues with the foundation. These issues can be costly to address, and they must be remedied before the basement remodel can begin.

- **Existing space:** Some homeowners may have bought their homes with partially finished basements or even finished



Finished basements are valuable spaces. Homeowners who want to finish or remodel their basements should consider a host of factors before beginning the renovation.

areas that they simply want to remodel. In such instances, a pre-remodel inspection from a licensed home inspector can save homeowners lots of money and heartache over the long haul. Partially finished or even aging finished basements might not have been renovated in adherence to codes, which could lead to costly violations down the road.

An inspection in advance of a remodel can give homeowners an idea of what they will need to do to bring the basement up to code. Local officials also can provide a list of necessary permits and a detailed

description of requirements to ensure the remodeled basement adheres to code.

- **Soil:** Soil surrounding the home should be tested prior to beginning the project. Radon is an odorless gas found in soil that the U.S. Environmental Protection Agency notes can increase individuals' risk for lung cancer. Radon can seep into basements and increase that risk even further if it is present at elevated levels in the soil surrounding a home. Radon tests are simple and inexpensive, and no basement remodel project should begin without first conducting such a test.

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A step-by-step guide to changing a flat tire

Any number of issues can affect drivers while on the road. Few issues may prove more disruptive than a flat tire. Flat tires can delay road trips and adversely affect commutes, all the while posing a significant safety hazard. Changing a flat tire is a valuable skill that all drivers should have in their repertoire, and this simple guide can help motorists hone their tire-changing skills.

- **Take stock of your tire-changing tools.** Vehicles typically come with the tools drivers need to change a flat tire, especially if the car or truck was purchased from a dealership. In addition to a spare tire, the tools drivers will need include a jack and a lug wrench. Tire wedges are not absolutely necessary, but when placed in front of or behind the tires, they can prevent rolling while changing the tire. A small flashlight kept in the glove compartment or center console storage also can be helpful, but drivers also can download a flashlight app on their smartphones to provide some extra illumination when changing a flat at night.

- **Turn on your hazard lights and find a safe place to pull over.** The moment drivers recognize a tire is flat, they should turn on their hazard lights and find a safe place to pull over. Avoid changing tires on narrow shoulders, as that leaves you and your passengers vulnerable to oncoming traffic. If you must, drive on the rim until you can find a safe place to pull over and change the tire. If possible, pull into an empty parking lot. Flat ground is ideal, as it can prevent the car from rolling while the tire is being changed.

- **Apply the parking brake upon stopping.** The parking brake can reduce the risk of the vehicle rolling while the tire is being changed, so always apply it before getting out of the car.

- **Place the wheel wedges in the appropriate place.** If you have wheel wedges, place them in front of the front tires when changing a rear tire and behind the rear tires when changing a front tire.

- **Remove the hubcap.** Some vehicles are equipped with hubcaps that cover the lug nuts. If that's the case, then remove the hubcap before lifting the vehicle with the jack. If that's not the case, simply loosen



Few issues may prove more disruptive than a flat tire. Changing a flat tire is a valuable skill that all drivers should have.

the lug nuts, which may require a little extra effort since lug nuts tend to be on very tight. At this point, it's easier to loosen the lug nuts than remove them entirely, which can be done once you're ready to remove the tire.

- **Put the jack to work.** Now it's time to place the jack and ultimately lift the vehicle. The experts at Bridgestone Tire note that many modern vehicles now have areas of exposed metal on the bottom designed specifically for jack placement. Consult your owner's manual to find this spot, and then raise the vehicle until the tire is about six inches from the ground.

- **Remove the lug nuts.** Once the tire is off the ground, remove the already loosened lug nuts, ideally placing them in a small receptacle or bag so they won't roll away.

- **Remove the flat tire.** Using both hands, grip the tire by the treads and gently pull it off. Bridgestone recommends placing the tire on its side so it does not roll away.

- **Mount the spare.** When mounting the spare, gently push the tire on until the lug bolts can be seen through the rim.

- **Tighten the lug nuts.** One by one,

place the lug nuts back on the bolts and tighten then by hand. Tighten them as much as possible so they're able to hold the spare on as effectively as they held the original tire in place.

- **Lower the vehicle.** Patiently lower the vehicle using the jack until the spare tire is resting on the ground but not with the full weight of the vehicle on it. At this point, Bridgestone recommends drivers use their full body weight to tighten the lug nuts once more before fully lowering the vehicle. Once the vehicle has been lowered, some drivers may notice the hubcap does not fit over their spare. That's alright, as it's safe to drive without a hubcap covering the spare. In such instances, place the hubcap in the trunk when you're putting back the jack, wrench and flat tire. But if the hubcap does fit over the spare, put it back on.

- **Check the pressure on the spare tire.** A portable inflator can indicate the tire pressure in the spare and inflate it if need be. Drivers who cannot determine the pressure in the spare should drive slowly to the nearest service station and have the pressure checked or even the spare changed to a new tire, if possible.

What to do before trading in your car

Trade-ins are a vital component of many automobile transactions. A recent report from the National Automobile Dealers Association revealed that 22 percent of all pre-owned vehicle sales included a trade-in.

Drivers want to get the most value they can for their trade-ins. Though some factors, like the age of the vehicle, are beyond drivers' control, there are many steps vehicle owners can take before trading in a car to maximize its value.

- **Do your homework.** It's never been easier to determine the value of a car prior to trading it in. Resources like NADA, Black Book and Kelley Blue Book can give drivers a good idea of what they will get for a given vehicle when trading it in.

- **Hone your negotiation skills.** Dealers may initially offer less than drivers expect, as they, too, will try to make the transaction as beneficial as possible to their bottom lines. In such situations, drivers who want to get a better trade-in value should be prepared to negotiate.

- **Shop around for a deal.** Trade-in values may not fluctuate wildly between dealerships, but they likely won't be exactly the same, either. Patiently shopping around for the best deal for your trade-in can ensure you get the best deal possible.

- **Give the vehicle a thorough inspection.** No matter what resources like Kelley Blue Book or NADA suggest, no car is going to get top dollar at trade-in if it doesn't look good or run smoothly. Address any dings or dents, clean the interior and exterior of the vehicle and take the car to a mechanic to determine if there are any issues that should be addressed to improve trade-in value.

Dealerships may want to examine the car prior to making a trade-in offer, so the car should be tended to prior to visiting a dealership.

Helpful guide

Buying pre-owned vehicles

Buying a pre-owned vehicle can be a cost-effective way to get a reliable, affordable car or truck. The moment a new car leaves a lot, it starts to depreciate in value, according to U.S. News & World Report. After the first few years of ownership, the vehicle has lost a significant amount of its value. By buying used, consumers avoid that steep depreciation. Pre-owned vehicle ownership is popular, as Americans buy 50 million used cars a year, according to Paul Taylor, the chief economist for the National Automobile Dealers Association. Buying a pre-owned vehicle takes a little more research and work than buying new, but that time spent can be worth it.

Here's how to navigate purchasing a used car or truck.

- **Check vehicle value.** Utilize a car pricing tool such as Kelley Blue Book or Edmunds to gauge the value of a used vehicle. This way, you'll have an understanding of the range of prices that are acceptable for a vehicle of a certain age, make and condition.

- **Consider "certified" pre-owned vehicles.** Many dealerships stand behind vehicles of a certain age and condition. Often called certified pre-owned vehicles, these tend to be lease turn-ins that are between three and four years of age and may still be under full or partial warranties. Certified pre-owned vehicles remove some of the worry associated with buying used since warranties will cover the repair costs of certain parts, such as the engine and drivetrain. Plus, the dealerships' mechanics have given the vehicles health checks before listing them for sale, certifying their condition and mileage.

- **Confirm financing rates.** Many manufacturers are offering financing for certified pre-owned vehicles that are as competitive as those for new cars. Shopping around for rates, both at dealerships and other lenders, can make pre-owned vehicles even more affordable.

- **Exercise caution with private sellers.** Buying from a private seller is a bit riskier than utilizing a dealership. That's because the due diligence falls on you as



Pre-owned vehicles can be great bargains, especially in an era when supply shortages are making new vehicles even more costly.

the buyer. Ask for a vehicle history report (commonly known as the CARFAX) for any vehicle you're considering, even if it means paying for the report. The report will list any accidents and other red flags. If a seller refuses to offer the report, pass on the deal.

- **Bring a mechanic.** Another safeguard is to have your own mechanic look over the vehicle before purchase. A professional will know what to look for in terms of unusual wear and tear on a vehicle that may not be evident to drivers.

- **Budget for all costs.** Before making any decisions, develop a used car budget that takes into consideration the total cost of owning the vehicle. This can include the monthly payment, interest, insurance, maintenance costs, and fuel costs.

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