



FALL HOME IMPROVEMENT

Issue Two

- Things to consider before warming up next to your first fire this winter
- Caring for kitchen countertops
- What to expect of in-law suites

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Pennysavers Publication
• October 7, 2025

What to expect of in-law suites

The modern real estate market has led millions of aspiring home buyers to reconsider their approach to buying a home. Low inventory has led to high home prices. When paired with mortgage interest rates that have remained north of 6 percent for years, the high sticker price of homes has made many buyers wonder if homeownership is simply beyond their means.

It's impossible to know if or when home prices will come down, but some buyers have chosen to seek homes that can accommodate multiple generations. According to the Pew Research Center, the share of multigenerational homes rose from 7 percent in 1971 to 18 percent in 2021. A multitude of factors have contributed to that increase, and housing affordability is one such variable. In 2024, researchers studying multigenerational households at the Wharton School at the University of Pennsylvania noted that housing affordability declined considerably in recent years but also had been on the decline for decades. As homes become less affordable, the number of multigenerational households tends to increase, and that's something modern buyers can keep in mind as they look for a home.

In-law suites that accommodate multigenerational households can provide a pathway to homeownership for buyers who otherwise may be priced out of the market. Buyers considering homes with an in-law suite or those who want to add one to their existing homes can familiarize themselves with these convenient and potentially cost-saving features.

• Note the significance of a separate entrance. Whether you're looking for a home with an in-law suite or hoping to add one on to your existing home, a separate entrance for suite residents can allow them to come and go as they please. That sense of independence is significant. In addition, a separate entrance can make a home seem less like a multigenerational residence, which at times can feel crowded, and more



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like a single-generation home. That can afford all residents a little more peace and quiet in a typical day.

- Expect an increase in taxes if you're adding on. As with any addition to a home, adding an in-law suite to an existing home is likely to result in an increase in homeowners' property taxes. The amount of that increase is contingent upon variables unique to each residence, like location and the size of the addition. When shopping for homes with existing in-law suites, buyers can request existing tax

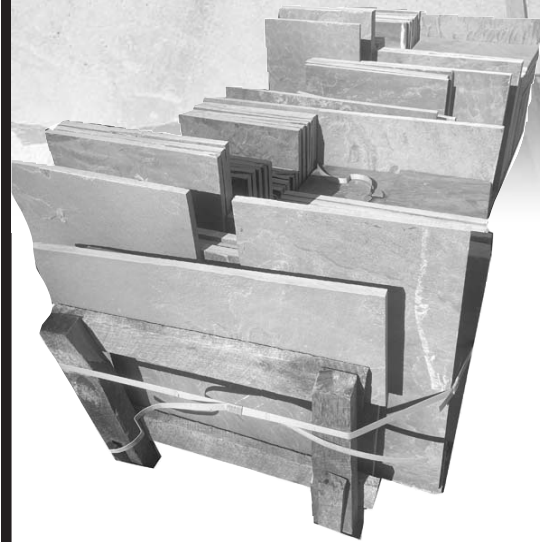


information so they are not surprised by the number like they might be if they add on to an existing home. Despite that, it might still be in prospective buyers' best interest to add on to an existing property and pay the additional taxes than it would to buy a new home.

- Try to include features residents have come to expect when living independently. An in-law suite should include its own private bathroom, a washroom for a washer and dryer and a kitchen or kitchenette. If everyone in a multigenerational household is forced to use the same bathrooms, washers and dryers, and kitchens, then the home might begin to feel cramped rather quickly.
- Try to secure off-street parking. Though it might not affect the ambiance within the in-law suite itself, an off-street parking spot is a convenience residents will appreciate. Such a space will allow residents to come and go as they please and save them the headache of moving their vehicles for snow plows and street cleaners.

In-law suites could be an in-demand feature as more homeowners and aspiring buyers seek to reduce housing costs by embracing multigenerational living arrangements. FH259130

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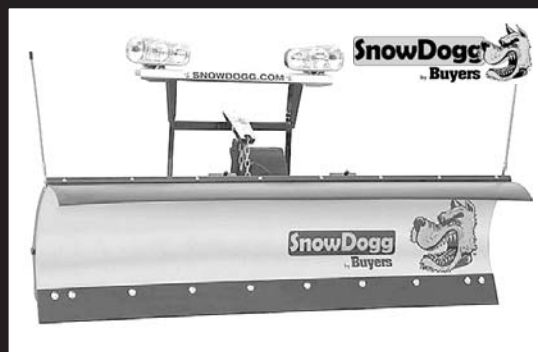


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Caring for kitchen countertops

Kitchen remodels are a popular home improvement project that help homeowners recoup large percentages of their initial investments at resale. A kitchen remodel can invigorate a home and make the most popular room in the house more functional.

According to HomeAdvisor, a home-improvement informational guide, homeowners spend an average of \$22,000 on kitchen remodels. However, lavish projects can cost more than \$50,000. Protecting such investments is important and requires that homeowners understand how to properly maintain kitchen features so they have the longest life possible. This includes the new countertops that make the kitchen look complete.

Countertops come in various materials, not all of which should be treated the same way. Quartz, granite, marble, laminate, and tile countertops require different types of maintenance.

Quartz

Engineered quartz countertops are popular. Quartz countertops are nearly maintenance-free and resistant to stains, scratches and even heat. Quartz will not need to be sealed like natural stone and can be cleaned using just a damp cloth with a mild, nonabrasive soap.

Granite

Polished or honed granite countertops offer a high-end look that adds instant value to a kitchen. Natural variations in granite give each kitchen a custom look. To keep granite countertops clean, avoid abrasive cleansers that can scratch, and opt for warm, soapy water instead. Stains are possible, but can



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be remedied with a baking soda paste left to sit for a couple of hours, advises Angie’s List. Wipe up oils, acids and soda promptly to avoid stains, and follow advised sealing routines.

Marble

Marble is a natural stone that is porous and will need to be resealed periodically. Because marble has high levels of the mineral calcite, it can be reactive when acids come in contact with it, and etch marks may appear. Promptly wipe away tomato juice, lemon juice, perfume, or toothpaste. Marble is softer than granite and will wear at a faster rate. Avoid scratching and exercise caution when using knives or sharp objects around marble.



Laminate

One of the more budget-friendly materials, laminate countertops can be fabricated to mimic the look of natural stone, wood or even quartz. Laminate is less resistant to damage than other materials and will need a gentle touch. Formica® says to never use abrasive cleansers, scouring pads or steel wool when cleaning laminate countertops. For tough stains, an all-purpose cleaner should suffice when applied with a nylon-bristled brush. Test any cleanser in a discreet area first.

Tile

Cleaning tile countertops requires getting into crevices along the grout lines. A toothbrush and a mildew-fighting cleaner or bleach diluted with water is advised. Also, unglazed tiles need to be sealed yearly. Some soap may leave residue, which can be removed with a solution of vinegar and water. Check with the manufacturer or installer of the countertops to learn more about the ways to clean and maintain new counters. FH188186

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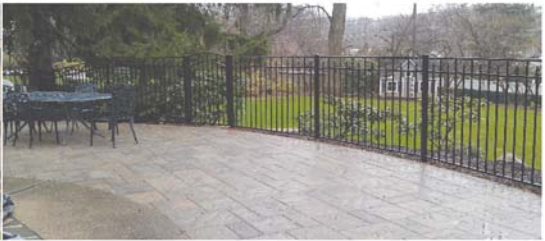
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Things to consider before warming up next to your first fire this winter

A warm fire can make even the coldest winter day more enjoyable. Fireplaces may not get much use in spring or summer, but come late fall and throughout the winter, the fireplace can be a great place for families to gather.

Before fireplace season hits full swing, homeowners might want to brush up on a few fireplace facts so they can safely enjoy nights spent sitting by the crackling flames.

The Chimney Safety Institute of America advises homeowners with fireplaces to hire a CSIA-certified chimney sweep to clean their fireplaces. After a lengthy period of non-use, various issues could be affecting the chimney, many of which might not be noticeable to an untrained eye. Professional, certified chimney sweeps have extensive knowledge of fireplaces, making them valuable resources who can let homeowners know if any safety issues developed since fireplaces were last used. The National Protection Agency recommends that chimneys be swept at least once per year.

A full inspection of the chimney might be in order as well. Chimney service technicians will conduct thorough examinations of readily accessible portions of the chimney exterior and interior and accessible portions of the appliance and the chimney connection. The CSIA recommends that homeowners who plan to use their chimneys as they have in the past request a Level 1 inspection, which will examine the soundness of the chimney structure and flue as well as the basic appliance installation and connections. Technicians also will verify if the chimney is free of obstruction and combustible deposits.

Homeowners also should inspect their chimney dampers before lighting their first fires of the season. Dampers should open and close smoothly. If



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not, a service technician can help fix or replace the damper. Firewood is another thing homeowners must consider before lighting their first fires of the season. The CSIA says that well-seasoned firewood works best, noting that wood that is not well-seasoned will produce more smoke than heat. In addition, the home improvement resource This Old House recommends using dense wood that's been split and stored in a high and dry place for at least six months. Oak is an example of dense wood that, when stored properly, can make for an enjoyable fireplace experience. Avoid softwoods like pine. Pine can produce a lot of creosote, which is a byproduct of wood combustion. Creosote is highly flammable, and as it builds up in a chimney, the risk for a chimney fire increases. Choosing the right wood, making sure it's well-seasoned and having a chimney professionally cleaned can reduce the risk of a creosote-related chimney fire. A Level 1 inspection should determine if there are potentially dangerous levels of creosote deposits in the chimney. Before nestling up to a fireplace this winter, homeowners should consider a host of factors and safety measures to ensure their fireplaces are safe and ready for the season ahead. TF199248



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 - cardboard boxes / kraft paper = Cardboard*

* Waxy or plastic coated cardboard is garbage.

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(just tape ends with clear tape)

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 - M 8–noon, T-Sat 8–4
- 2) **BRISBEN TRANSFER STATION**
 - 177 Coutermarsh Rd., Greene
 - M 8–noon, T-Sat 8–4
- 3) **PHARSALIA LANDFILL**
 - 439 CR 47, Norwich
 - M–F 8–4, Sat 8–noon

DID YOU KNOW?
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Must-have kitchen remodel features

Homeowners looking to renovate often see room for improvement in their kitchens and bathrooms. The National Association of Home Builder’s Remodeling Market Index Survey, which measures conditions in the remodeling market, indicates that, in 2015, the two most common remodeling jobs were bathroom remodels (81 percent) and kitchen remodels (79 percent). According to HGTV and Statistics Brain, a new kitchen remodel for a kitchen measuring 12 by 12 feet may cost homeowners anywhere from \$17,000 to \$37,000.

Before investing so much into their remodeling projects, homeowners should think carefully about the features that will improve their time spent at home. When planning a kitchen renovation, homeowners may want to consider the following upgrades to make the room more enjoyable while improving its functionality.

Oversized sink

Although high-efficiency dishwashers are popular, deep sinks to soak soup pots or woks are still useful. Deep sinks may be preferable to double sinks, especially for homeowners who use lots of kitchen tools when preparing meals.

Soft-closing hinges

When replacing cabinets (or just the hardware), consider installing soft-closing hinges and slides on doors and drawers. These devices eliminate slamming and caught fingers, reducing noise and injuries in the kitchen.

Foot-pedal water operation

When outfitting a sink, think about foot controls, which are popular in doctors’ offices and hospitals. Turning on the water with the tap of a foot can

reduce the transfer of pathogens to faucets from hands during food preparation. These pedals also free up hands for other tasks.

Bottom’s up

People likely spend more time raiding the refrigerator than the freezer on any given day. Rather than having to bend down to seek out that favorite flavor of Greek yogurt, choose a model with the fridge on top and freezer on the bottom, especially if anyone in the household has mobility issues. When shopping for refrigerators, French-door style units may offer even more access, making it easy for homeowners to slide fruit trays, sheet cakes and other large items into the fridge.

Extra lighting

A kitchen should be a balance of form and function. A combination of overhead lighting, decorative lighting and task lighting can illuminate all areas of the space effectively.

Appliance garages

Architectural and design resource Houzz says that appliance garages are popular kitchen additions, too. Set at countertop level, these cabinets allow people to keep small appliances plugged in but tucked neatly behind closed doors.

Kitchen remodels are a sizable investment, and renovations can be customized to make the kitchen more hospitable for all in residence. FH178195





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