

A Turnpike and Oneonta-Cooperstown Pennysavers, Gazette Publication • November 6, 2025

# **Issue Three**

- Design ideas to give your home a farmhouse feel
- How to protect wood floors from inclement weather
- Questions to ask before embracing DIY



# Insulation Upgrades Deliver More Bang For Your Buck

Spray foam insulation is one of the best solutions for homeowners who are serious about optimizing home performance; but, insulating the whole house may not be feasible or within the homeowner's budget.

Don't rule out the spray foam option just yet.

By concentrating on certain areas of the home that are most susceptible to energy loss or inconsistent temperatures, homeowners can maximize their budget and minimize energy costs. Spray foam insulation manufacturer,

# Comfort And Energy Efficiency In The Room Over The Garage Are Easily Achieved With Spray Foam Insulation.

Icynene (www.icynene.com), guides home improvers to immediate energy savings -- and comfort -- with these rewarding insulation upgrades:
Attics: If your energy costs are "through the roof," consider insulating your attic with a two-in-one spray foam insulation and air barrier.
Insulating and air-sealing the attic floor is likely your best option for increasing energy efficiency and getting the best return on your insulation investment.

To improve home performance and comfort without having to spend money all at once, some Icynene contractors recommend insulating with Icynene in steps, but homeowners will notice results from the very first installation. And the very first recommendation the contractor usually makes is to insulate the attic floor because the energy savings can be considerable.

Additions and/or rooms over garage/porch: Bonus rooms offer desirable additional space, but they are often uncomfortable -- either too hot or too cold. In summer temperatures, an extra cooling zone can be required just



to cool the space and remove the humidity. In cold weather, it is common to find floors that are 10\* cooler than the room.

The cause -- Air is leaking through the floor to or from the unconditioned garage below. Unfortunately, the conventional way of insulating the garage ceiling is often inadequate. It is almost impossible to install conventional insulation so that it stays in contact with the floor above. The other challenge is installing it accurately around bracing and bridging between joists. Air gaps usually exist between the floor and the insulation, compromising its R-value and performance.

The cure -- Making the bonus room a comfortable space can be easily achieved using spray foam insulation. Spray foam adheres to the construction material for a continuous air-seal and complete protective barrier. A product like Icynene fills and seals all gaps to minimize air leakage, potential condensation problems, and air quality issues. Homeowners can get comfortable in this room without cranking the A/C this summer.

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# Wood floor installation dos and don'ts

Jaw-dropping features can sell a home in a heartbeat. A penthouse apartment with floor-to-ceiling windows and a panoramic view of a city skyline likely won't prove a hard sell, nor will a home with an infinity pool overlooking a landscape of rolling hills. As awe-inspiring as such features can be, some more subtle components, such as authentic hardwood floors, also can do much to make a home more appealing to prospective buyers.

Hardwood flooring is a sought-after commodity. Data from the National Association of Realtors indicates that 54 percent of home buyers are willing to pay more for hardwood floors. In fact, NAR figures indicate that 28 percent of buyers between the ages of 35 and 54 consider hardwood floors "very important" when looking for a home. Homeowners who are considering selling their homes, or those who simply want to upgrade their existing flooring, may want to consider installing hardwood flooring. Though it's a project best left to professionals, hardwood flooring can be installed by skilled DIYers. In such instances, homeowners may want to keep these dos and don'ts in mind.

**DO** hire a professional if you have limited or no DIY flooring experience. Hardwood flooring installation is not generally a project for novice DIYers. Hardwood flooring projects may present some common challenges, but no two homes are the same. So unless they have prior experience installing floors in multiple rooms or homes, homeowners may save themselves time, trouble and a significant amount of money hiring a professional to do the

DON'T ignore the subfloor. New hardwoods won't erase the problem of subfloors in poor condition. According to the home renovation experts at BobVila.com, squeaky floors could be an indication that the subfloor has begun to warp or twist. Sinking floors are another indicator of deteriorating



subfloors. Subfloors should be somewhat level before new hardwoods are installed, so DIYers should inspect and address subfloor issues before installing new flooring.

**DO** expose wood flooring to the elements in your home prior to installation. The home improvement resource BuildDirect recommends acclimating hardwoods to the space where they will be installed. Skipping this important step could result in gaps during the winter and cupping over the summer. To acclimate hardwoods, open the boxes and spread them out for about a week while running the air conditioner or heater at normal levels. When storing hardwoods prior to installation, avoid keeping them in potentially moist areas like a basement.

**DON'T** skimp on tools. A DIY hardwood flooring installation might be less expensive than hiring a professional, but homeowners should resist any temptation to increase those savings further by purchasing less costly tools or fewer tools than is necessary to complete the job. BuildDirect notes that DIYers will need at least a miter saw, table saw, cleat-nailer or stapler, finish nailer, compressor, jamb saw, chalk line, nail set, and tape measurer when installing hardwood floors. Purchase all necessary tools and read product reviews to ensure each tool is up to the task.

Wood floors can be awe-inspiring. Some homeowners can install such flooring on their own, and the project can be much easier if they learn as much about installation as possible prior to beginning the project. FH228147



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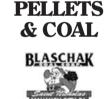
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# Autumn Marks A Great Time To Clear Away Clutter

Clutter is a concern for many homeowners. Clutter can gradually accumulate, and over time a home can turn from a welcoming respite to a claustrophobic place overwhelmed by items of little or no value.

Homeowners who have battled clutter in the past often find that it is most likely to accumulate over the winter, when frigid temperatures outside drive more people indoors. Spending more time indoors means more trash indoors. Newspapers and magazines might be easy to discard when the weather is warm, but a trip outside to discard such items takes less precedence when it must be made in below freezing temperatures.

The likelihood that even the cleanliest of homeowners might accumulate some clutter over the winter only highlights the importance of clearing a house of clutter in the fall. While clearing clutter can seem like an arduous task, the following tips can make the project much easier.

- Clean one room or area at a time. A disorganized approach to getting organized is likely to waste time and may even prove fruitless. Work your way through your home or apartment one room at a time rather than jumping from room to room. Have boxes or crates designated for items you find that belong in other rooms, and place items in the appropriate boxes as you clean rather than returning items to the right room as you find them. Once you have finished a room, move on to the next one and try to finish a room on the same day you started.
- Invest in a paper shredder. Old bills, bank statements, receipts, and other once-important papers have a way of accumulating on desks, in drawers and on counters. Such documents often do not need to be held onto, but men and women are hesitant to discard them because they contain personal information. A paper shredder is a great investment for homeowners and apartment dwellers alike and can be the safest way to discard documents with potentially sensitive information. It's also a friend to anyone attempting to clear clutter. Many shredders can shred multiple pages at a time, making them a quick and safe way to discard documents that have been littering a home long after they were useful.
- Decide to donate some items. Many unused items lying around your house can

likely be donated to a worthy cause, which can help motivate you to clean out your closet of all those extra sweaters and other items you no longer wear. Encourage fellow members of the household to donate as well, and set aside a few boxes for clothes that will be donated and those that will be discarded. Donated items need not be clothes, as many goodwill organizations accept appliances and other products as well.

• Put seasonal items away. Storing seasonal items like patio furniture and swimsuits can help reduce the likelihood that clutter will build up in the months ahead. Pack items from your summer wardrobe together and store them in a suitcase in the back of your closet. This frees up room for your fall and winter clothing and helps you avoid

clothing and helps you avoid overstuffed drawers. In addition to clothing, store seasonal furniture neatly in the back of your garage or storage shed, pulling out items like snow shovels or snow blowers you may need come the winter.

• Tackle the hall closet. Hall closets are convenient dropoff spots for items of all shapes, uses and sizes, as the hall closet is not necessarily opened each day and therefore men and women can simply ignore it as it gradually accumulates more and more random items. But hall closets can be valuable storage spaces when used appropriately. Designate a significant







amount of time to tackle hallway closets in your home so you can thoroughly reduce the clutter within them and get back to using the closets as the valuable, organized storage units they're intended to be. Discuss having different purposes for each closet, such as one devoted to cleaning items, another to coats, and so on. Resolve to keep the floors in each closet clear of items, as clutter tends to be on the floor and then work its way upward, eventually encompassing the entire closet. Once the hallway closets have been cleared, work hard to keep them clean as autumn turns into winter.



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# Questions to ask before embracing DIY

Home improvement projects are as popular as ever. In its 2017 True Cost Survey, the home improvement site HomeAdvisor found that, between February 2016 and February 2017, homeowners spent an average of just over \$5,000 on home projects. That marked a nearly \$1,900 increase from the year prior, indicating that homeowners are increasingly opening their wallets to transform their homes.

In addition to spending money to improve their homes, many homeowners are spending their time on projects as well. While DIY projects can provide a sense of fulfillment and personal attachment to one's home, prospective doit-yourselfers should ask themselves some questions before picking up their hammers and getting to work.

## Do I have any physical limitations?

No matter how much home improvement television shows may simplify projects, prospective DIYers should know that such undertakings are typically very difficult and oftentimes physically demanding. Homeowners with existing health conditions or other physical limitations may not be capable of performing certain tasks or may need to take frequent breaks, which can delay projects.

### Do I have the time?

Many home improvement projects require a significant amount of time to complete. Homeowners whose time is already stretched thin with commitments to work and/or family may not be able to complete projects within a reasonable amount of time. That's fine if working on a part of the home that won't affect daily life, but can prove stressful or problematic if the project is in a room, such as a kitchen or bathroom, that residents of the home use each day. Novice DIYers should be especially honest with themselves

about the time they have available to work on the project, as such homeowners are bound to experience a few timeconsuming missteps along the way.

### Can I afford it?

While DIY might seem more affordable than hiring a contractor, that's not necessarily true. Novice DIYers may need to buy or rent tools, costs that can add up. Contractors already have the tools necessary to begin and complete projects, so the cost savings of DIY might not be as significant as homeowners think. Before going the DIY route, homeowners should solicit

estimates from contractors, comparing the estimates to how much a project will cost if homeowners do it themselves.

### Can I go it alone?

Many home improvement projects require more than one set of hands, and it's risky and even foolish for first-time DIYers to assume they can begin a project and see it through to completion entirely on their own. Homeowners whose spouses, partners, friends, or relatives are willing to chip in may think that's enough. However, the DIY skills of those who volunteer may be a mystery until the project begins. Novice DIYers should enlist the help of a friend or family member with home improvement experience. If no such person is available, it may be wise to hire a contractor instead. Home improvement projects may seem simple on television. But prospective do-it-yourselfers must make honest assessments of their skills, time and



# Design ideas to give your home a farmhouse feel

Farmhouse style homes are having a moment. A 2020 survey from Homes.com asked more than 5,000 adults across the United States about their favorite house style from a list that included bohemian craftsman, mid-century modern ranch, French chateau, and Tudor, among others. Modern farmhouse was the runaway winner, as participants in 42 of the 50 states indicated this simple, cozy style was their favorite.

Home renovation projects can help homeowners put their own unique stamp on their homes, and such projects can be both aesthetic and functional in nature. The following are some farmhouse design elements homeowners can consider as they look to transform their home interiors with this popular style in mind.

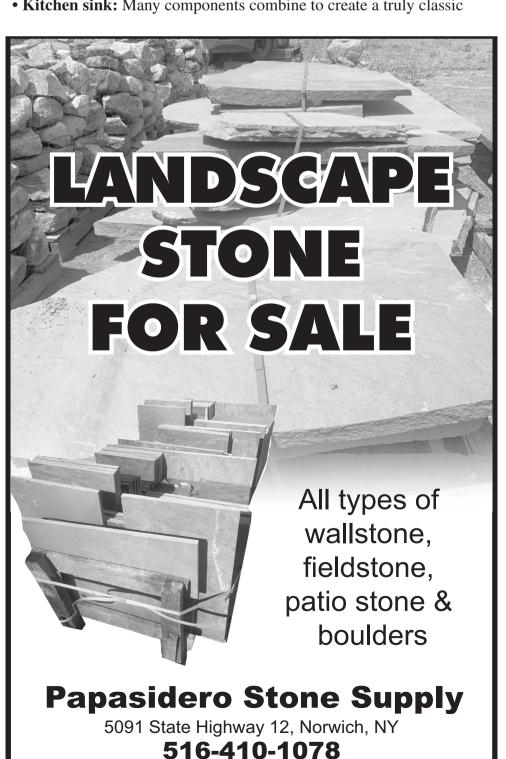
- Exposed beams: Exposed beams instantly evoke images of a farmhouse. The home improvement experts at BobVila.com note that this rustic renovation project can utilize real wood or faux beams that look like the real thing. Decorative beams that have nothing to do with a home's structural integrity can be installed by skilled do-ityourselfers. However, even faux beams are heavy, and BobVila.com recommends homeowners have an engineer assess their existing structure prior to installation.
- **Distressed wood finishes:** Distressing is designed to make something look less than perfect. Distressed wood finishes can be found throughout many farmhouse style homes. Furniture and picture frames can provide the distressed look farmhouse fans are looking for. This is a relatively inexpensive project that many homeowners can tackle on their own after watching some online tutorials that recommend the right tools and techniques to get the job done right.
- **Kitchen sink:** Many components combine to create a truly classic



farmhouse kitchen. But perhaps no component is more essential than the classic farmhouse sink. The renovation experts at HGTV note that a classic farmhouse sink features a deep, wide basin. Farmhouse sinks are large enough to handle all the dishes that come after a big family meal. Old-fashioned porcelain sinks are worth consideration by homeowners who want their kitchen sinks to evoke a traditional farmhouse feel.

• Countertops: HGTV recommends butcher block countertops for homeowners who favor European farmhouse style. Homeowners overhauling their kitchens to create a farmhouse feel should consider installing a large island with a walnut butcher block countertop for an authentic farmhouse feel.

Farmhouse style homes are wildly popular. Some simple renovations can help homeowners with a fondness for farmhouse style bring this classic look into their homes. FH218159





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# How to protect wood floors from inclement weather

Wood floors are a worthwhile investment that can improve the beauty and function of just about any room in a home. Even though wood floors are durable, and new protective treatments help seal out many of the things that may have damaged floors in the past, homeowners still need to prioritize protecting their hardwood floors.

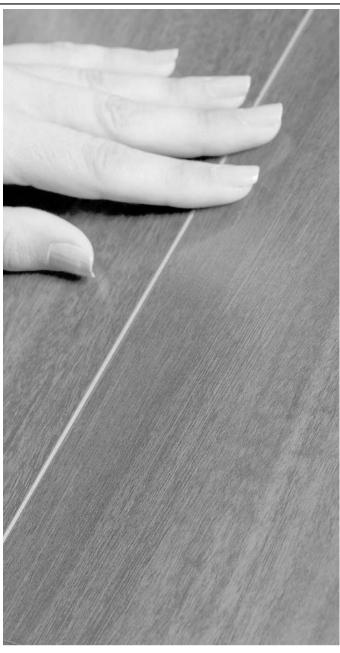
Certain seasons of the year can be more harsh on wood floors than others. For example, seasons characterized by moisture and precipitation, particularly the early spring, winter and fall, can be hard on wood floors. The experts at ServiceMaster Clean say that cold, snowy days can damage wood floors, and Lumber Liquidators agrees that winter weather can be harsh on flooring. Homeowners need not give up on hardwood if they live in an area that sees all four seasons. They just need to take a few steps to keep floors looking beautiful.

- Clean up the salt. Salt that keeps sidewalks and streets clear of snow and ice inadvertently gets tracked inside a home. Hard chunks of salt can scratch wood floors, and, if left to sit, that salt can eventually cause white marks and other stains. Routinely vacuuming and sweeping up salt is necessary to protect wood floors.
- Invest in shoe storage. Wet or snowy boots can create puddles around the house. Have a special mat or tray by the front door where wet shoes can be kept. A nice bench in the entryway makes it easy for residents and guests to remove their shoes until it's time to go back outside.
- Use water-wicking mats. Homeowners will probably need a few extra mats around to tame errant drips and wipe shoes. Any entrance that might be used by people or pets should be protected. Try to avoid petroleum-based, rubber-

backed mats, as they could discolor the wood floor.

• Control humidity indoors. Cold, dry air in a home can be problematic because the moisture in the wood can eventually evaporate into the air. The heat will suck that moisture from the flooring, causing it to shrink, creak and splinter and become more brittle. Think about investing in an in-line humidifier for the home's HVAC system that can keep a moderate amount of humidity in the home. Hardwood floorboards are installed to accommodate minor temperature and humidity fluctuations. This is typically a range of between 60 and 80 degrees F with a relative humidity range of 35 to 55 percent, advises

ServiceMaster.



• Use the right cleaning products. Avoid excessive water to clean wood floors, and select soaps that are specially designed for wood flooring. Consult with the flooring manufacturer for a list of detergents that are safe to use.

With proper care, hardwood flooring can survive rain, snow and cold weather. FH198119





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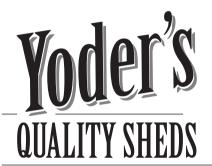
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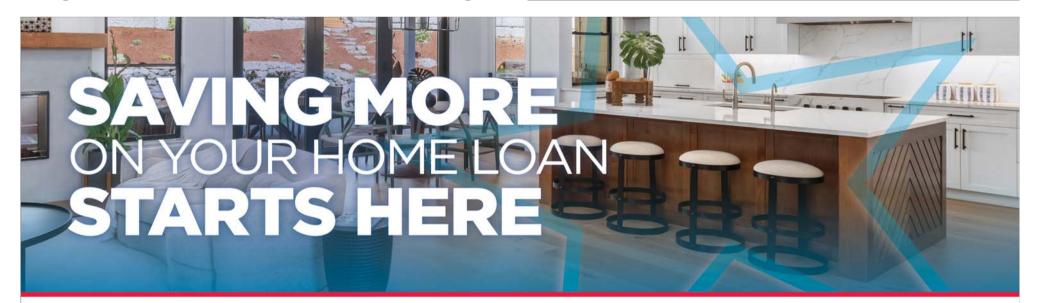
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