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## Homeowner's UPDATE



### Warm, cozy and valuable

It's hard to deny the charm of gathering around warm, flickering flames to read a book or share stories with your family. Fireplaces tend to evoke an emotional response from buyers and most people are willing to pay more to get one.

According to a survey from *AngiesList.com*, approximately 25 percent of home buyers said they would pay up to \$1,000 more for a fireplace, 35 percent would pay \$1,000-\$5,000 extra and 18 percent would pay even more. While gas and electric fireplaces are practical, the survey found that wood-burning fireplaces have the greatest appeal. About 60 percent of homeowners and home buyers throughout the country prefer the ambience of a wood-burning fireplace.

If you have the luxury of any type of fireplace, here are a few ways to make it extra cozy:

- Start by having your fireplace and chimney serviced. The National Association of Home Builders recommends an inspection by a CSIA-certified chimney sweep once a year.
- Arrange seating with the fireplace as the focal point.

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Add a few floor cushions or large pillows to make it even more inviting.

- For a rustic coziness, stack real logs in or next to a wood-burning fireplace (even if you don't plan to burn them). Place a basket on the hearth to hold blankets, making it easy to curl up by the fire.

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## How the new tax law affects home equity debt

If you're considering getting a home equity loan or home equity line of credit (HELOC), make sure you understand how the tax rules have changed.

First of all, it's important to clarify that *acquisition debt* is when money borrowed against your home is used to buy, build or improve a primary or secondary home. *Home equity debt* is when the money is used for something other than your home, such as paying student loans or funding a business.

Under previous tax laws, taxpayers could deduct interest on home equity debt – no matter what the money was used for – as long as the total mortgage debt was below \$1 million, according to *Realtor.com*<sup>®</sup>.

The Tax Cuts and Jobs Act suspends this deduction unless the loan is used to “buy, build or substantially improve” a home, according to the IRS. Acquisition debt is still tax deductible, but the total debt limit was lowered from \$1 million to \$750,000.

Keep receipts from your home improvement projects and consult a tax professional to help you navigate your specific situation.

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# Germy places to clean during flu season

If you or a family member gets the flu this year, here are some tips to stop those germs from spreading to the rest of the household.

Clean and disinfect **shared surfaces** such as door knobs, light switches, remote controls, and toilet handles:

1. Clean with the appropriate household cleaner and a microfiber cloth.
2. Apply disinfectant and let it sit for the recommended time on the product label.
3. Wipe or rinse off disinfectant.

Pay extra attention to **bedrooms and bathrooms**. Try to wash the sick person's bedding and bath towels daily, and avoid sharing hand towels. Line wastebaskets with grocery bags to catch tissues, and replace the bags often. Isolate the sick person's toothbrush from those of other family members, and replace it once he or she is well.

Make sure to sanitize your **cleaning supplies**, too. Run sponges through a heated dry cycle in the dishwasher, and wash microfiber cloths in the hot cycle in the washing machine. In addition to cleaning, **wash your hands often**, and avoid touching your eyes, nose and mouth to limit spreading germs as much as possible.



## How to pull off a neutral room

A neutral decorating scheme can create a beautiful, serene space. Neutrals are also flexible, making it easy to swap out pieces as you feel inspired. Consider these design tips to make the most of neutrals in any room.

**Add warm hues.** Wood accents are a great way to add warmth and keep a neutral room from feeling cold or sterile. Try displaying wood cutting boards or adding a natural wood shelf in the kitchen. Crate&Barrel designers suggest using a walnut mid-century bench as a coffee table to bring a unique element to your living space.

**Choose contrasting textures.** Layering tactile and visual textures is key to making a neutral room interesting, says *Houzz.com*. Plush rugs, exposed brick, concrete walls, faux-fur throw pillows, and textured artwork can add interest and depth to any room.

**Lead the eye.** Hang an abstract painting in soft neutrals to draw the eye upward, says

Crate&Barrel. You could also consider adding a pop of color through a tall plant or an accent pillow with a bold pattern.

**Use metal accents.** Metals pop against a neutral backdrop. Choose metal light fixtures and drawer pulls, or display metallic kitchen utensils. *ElleDecor.com* predicts that copper and rose gold are fading out for 2019, so consider more natural-looking metals such as polished nickel and antique brass.

## Cranberry Spinach Roll-Ups

### *Ingredients*

- 1 carton (12-oz.) whipped cream cheese
- 1 cup crumbled Feta cheese
- 1 cup cooked chicken, cooled and chopped
- 2 cups baby spinach, roughly chopped
- 1 cup dried cranberries
- 4 (10-in.) flour tortillas

### *Directions*

In medium bowl, combine cream cheese and Feta cheese. Stir in chicken, spinach and cranberries. Spread about ½ cup of mixture over each tortilla and roll up tightly. Wrap in plastic wrap and refrigerate for at least 1 hour.

Trim off ends and evenly cut each roll-up into 8 slices. Keep refrigerated until ready to serve.

*Makes 32 appetizers*



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