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HOMEOWNER'S — UPDATE —

Easy Home Efficiency Moves That Pay You Back

If lowering utility bills, reducing maintenance costs and creating more comfortable living spaces feel like a win-win-win, try these energy-efficient home improvements.

Improve insulation and seal air leaks.

- Seal gaps around doors and windows to prevent energy loss.
- Ensure caulking is intact where walls meet ceilings and floors, as well as around electrical switches and receptacles, to prevent unwanted drafts.
- Apply weatherstripping or add insulation where needed to help regulate indoor temperatures.

Upgrade heating and cooling systems.

- Convert to a programmable thermostat to reduce unnecessary heating and cooling expenses.
- Install high-efficiency HVAC equipment or heat pumps.
- Use zoning or smart controls to heat and cool only the

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spaces in use.

Modernize windows and doors.

- Upgrade to energy-efficient windows, such as double- or triple-pane insulated products.
- Select exterior doors with robust insulation to maintain a stable indoor temperature.
- Install storm doors or storm windows to provide an extra layer of insulation and enhance seasonal comfort.

Enhance efficiency with appliances and lighting.

- Replace old appliances with ENERGY STAR® models that use less water and/or electricity.
- Switch to LED light bulbs for long-lasting, cost-effective lighting.
- Consider high-efficiency water heaters or induction cooktops.

Incorporate renewable energy.

- Add solar panels if your home receives the right amount of sunlight to support them.
- Explore battery storage or generator systems that can keep your home powered during outages.
- Make electrical updates now, such as adding extra electrical panel space, so future upgrades will require less work.

As technology advances, even minor upgrades can make a meaningful difference. For a plan tailored to your home and lifestyle, contact your local utility company or speak to a professional energy auditor.

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All About Transitional Decor

If you love chic, modern design but also adore the charm of traditional style, then transitional decor may be the perfect solution.



Viewed as "classic design with a modern take," transitional decor begins with a timeless foundation. This is layered with contemporary elements that promote balance and harmony between richness and warmth. Antique art pieces paired with modern lighting, historic architecture complemented by contemporary hardware, and sleek couches accompanied by a round ottoman are common examples of transitional design.

Other popular elements include neutral colors and open-concept floor plans, with a focus on prioritizing comfort and relaxation. Perhaps the best part about transitional decor is that it allows for growth and change. The adaptable style makes it easy to reconfigure your home's look with new trends and styles without a complete overhaul.

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HOA 101

More than 75 million Americans live in communities with a Homeowners Association (HOA). Typically, HOAs are run by volunteer boards that oversee the upkeep of neighborhood amenities, such as the pool, fitness center, landscaping, maintenance, trash removal, and utilities. They help maintain community standards by guiding architectural updates and exterior paint selections.

If you're considering a home in an HOA community, it's helpful to know what to expect as a homeowner.

Review the neighborhood's Covenants, Conditions and Restrictions (CC&Rs) to gain an understanding of the services provided by the HOA as well as community rules, expectations, dues, and any additional fees. CC&Rs are designed to help preserve property values and maintain the character of the neighborhood.

Your dues help cover expenses such as community management fees, operational costs, and insurance for common areas. Many HOAs also have a reserve fund for future or unexpected expenses.

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Eliminating Dryer Odors Is a Breeze

Missing that hint of fresh linen or lavender in your clean laundry? Ensure your washing machine is clean and that you're using the correct detergent. If odors persist, your dryer may be to blame. Consider these solutions that'll pass the smell test.

- Clean the lint filter after every load.
- Avoid leaving damp laundry in the dryer for more than 12 hours.
- Musty odors can indicate the presence of mold or mildew. Unplug the dryer and wipe the drum with a microfiber cloth and water-vinegar solution, then wipe again with a clean, damp cloth.

- If your laundry or the dryer smells of metal, rubber or gas, unplug it immediately and have it serviced by a professional.

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Kicked-Up Lentil Stew

Ingredients

8 pork or turkey bacon slices, cut into ½-inch pieces
1 medium yellow onion, chopped
2 celery stalks, chopped
3 garlic cloves, minced
1 tsp. ground cumin
1 sweet potato, diced
1¼ cups brown lentils, dried
8 cups chicken broth
1 (14.5 oz.) can fire-roasted diced tomatoes

Directions

Cook bacon in Dutch oven over medium-high for 10 minutes, until crisp. Drain bacon slices on paper towels.

Cook onion, celery and garlic over medium-high in Dutch oven, stirring until softened. Add cumin and mix for 1 minute. Add sweet potato, lentils, broth, and tomatoes. Salt and pepper to taste. Bring to a boil, then reduce heat to medium-low. Let simmer 45–50 minutes, until lentils are soft. Top with bacon pieces and serve.

Serves 6



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