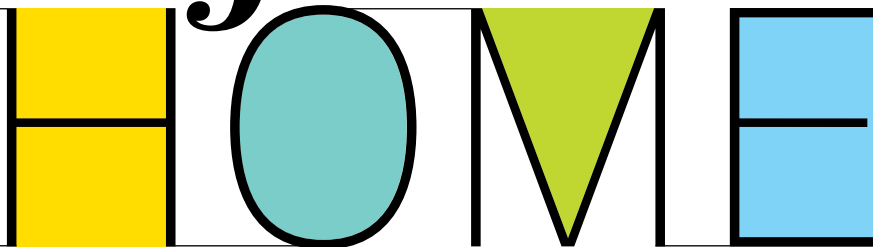




your



Tips and trends for homeowners, buyers and sellers

How to Find Hidden Savings

DIY or Professional Home Energy Audit

A home energy audit can identify areas where your house is wasting energy and help you reduce your monthly costs. Whether you go DIY or hire a professional, the goal is the same—identify air leaks, insulation gaps and inefficiencies that drive up your bills.

A **professional audit** includes specialized tools, such as blower doors and infrared cameras, to detect unseen leaks. It provides a detailed report and improvement plan. A **DIY audit**, while less technical, can still make a difference with a careful walkthrough.

Common trouble spots to check:

- ▶ Windows and doors with worn seals
- ▶ Attic and basement insulation
- ▶ Ductwork, vents and furnace filters
- ▶ Lighting and appliance efficiency



The U.S. Department of Energy recommends starting with small fixes—like weatherstripping or LED bulbs—before tackling larger upgrades. If your home feels drafty or heating bills keep rising, a professional energy audit may be worth the investment. The upfront cost often pays for itself in lower energy use and greater comfort year-round.



Design a Kid-Friendly Bathroom

Creating a bathroom that's both practical and playful makes mornings smoother for everyone. The key is blending safety, function and fun in a space that can grow with your child.

Follow these five steps:

- 1 **Choose durable materials.** Go for non-slip floors and easy-clean surfaces that can handle splashes and spills.
- 2 **Lower the height.** Install a step stool, wall hooks and mirrors at kid level for independence.
- 3 **Add color and personality.** Bright towels, patterned shower curtains and themed accessories make the space inviting.
- 4 **Focus on storage.** Use labeled bins and open shelving so kids can find and put away their items easily.
- 5 **Keep safety first.** Add faucet covers, soft-close lids and outlet guards.

As your kids grow, swap out decorative touches to suit their age without redoing the entire room. A well-designed kid-friendly bathroom encourages independence while keeping cleanup simple for parents.



BROUGHT TO YOU BY YOUR AGENT, A CERTIFIED RESIDENTIAL SPECIALIST



DO YOU KNOW SOMEONE WHO IS THINKING ABOUT BUYING OR SELLING A HOME? PLEASE MENTION MY NAME.

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Tips and trends for homeowners, buyers and sellers

Understanding Your Homeowners Insurance Coverage Before Winter Storms Hit

When snow and ice arrive, your homeowners insurance may be the difference between a quick recovery and a financial headache. Here's what to check before the next storm hits.

Q What winter damage does insurance usually cover?

Most standard policies include coverage for damage caused by snow, ice, freezing rain or wind. That can include burst pipes, ice-dam leaks, fallen trees and roof collapses. If your home becomes unlivable due to storm damage, additional living expenses may also be covered.

Q What isn't covered?

Flooding from melting snow or groundwater isn't part of standard coverage. You'll need separate flood insurance for that. Some policies also exclude damage from gradual wear, so it's smart to maintain gutters, insulation and roofing.

Q How can homeowners prepare?

Review your policy's limits and deductible before winter. Take photos of your property, and check whether you're covered for temporary housing or sewer backup.

Q What's the bottom line?

A quick policy review today can prevent stress and costly surprises later. The right coverage ensures your home—and your budget—can weather whatever winter brings.



Buying or selling a home can seem like an overwhelming task. A Certified Residential Specialist (CRS) can make the process easier—and more profitable. A CRS, with years of experience and success, will help you make smart decisions in a fast-paced, complex and competitive marketplace.

To earn the CRS Designation, residential real estate specialists must demonstrate outstanding professional achievements—including high-volume sales—and pursue advanced training in areas such as finance, marketing and technology. Contact your CRS today!