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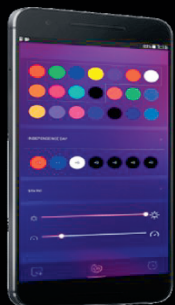


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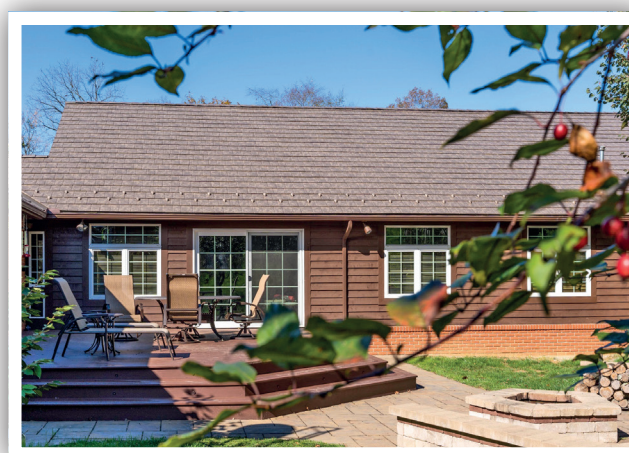
# 3 Great Reasons to Consider a Metal Roof

One of the most important considerations for any major home project is its return on investment. That's why experts point to metal as a solid choice for roofing.

"If you're looking for that elusive combination of beauty, longevity and energy efficiency, metal roofing is a smart choice," says James Alpeter, ProVia metal roofing marketing manager. "It offers superior performance and enhanced curb appeal, plus excellent resale value down the road."

As Alpeter points out, your roof plays an important role in safeguarding your home, protecting it from the elements and providing a barrier to temperature extremes. With your roof covering at least 60% of your home's exterior, consider these advantages that metal has over other roofing materials:

- **Longevity:** Roofing takes a beating from all kinds of weather – rainstorms, high winds, hail, harsh UV rays, and heavy snow. Materials like asphalt and wood shingles are susceptible to mold and deterioration, and clay or slate tiles can chip and break. Metal roofing is durable, long-lasting, and withstands extreme conditions better than other roofing options. Metal



roofs typically last 40 years or more, and their warranties are stronger as well.

- **Curb appeal:** Innovations in the metal roofing industry have resulted in beautiful panels and shingles that look identical to traditional materials, but without the associated damage concerns and maintenance issues that can quickly compromise curb appeal. For example, ProVia stamped panel metal roofing features an embossed surface that mimics the look and texture of cedar shake and quarried slate, and the horizontal panels resemble shingles rather than the industrial-looking standing seam metal roofs. At the same time, this roofing choice features built-in fade and chalk resistance, a premium architectural coating offering dirt, mildew and stain protection, and vir-

tually no material degradation. Bottom line? Your roof will stay beautiful with minimal care.

- **Environmental stewardship:** Metal roofing can offer significant energy savings when compared to asphalt shingles, helping you reduce your carbon footprint and lower your utility bills. You can take your environmental stewardship a step further by choosing long-lasting, recycled and recyclable products, as well as products that are American made, which require less shipping.

To learn more or get your project started, visit [provia.com](http://provia.com).

The decision to reroof your home is a big step. As you weigh your options, be sure to select materials that are not only striking, but offer durability, strength and weather-resistance.





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# How to plan a remodel and stay on budget

## Experts share insider tips for keeping costs in check

*From the experts at Houzz*

Worried about how price increases will affect your renovation?

Material price increases, product delays and subcontractors are in high demand – remodelers are experiencing pressure from all sides at the moment. Choosing products early, seeking advice from your builder or designer, and being flexible with your selections are key to keeping your budget in check and your project on track, say the four design and building experts we spoke to. Read on to pick up more of their insider tips.

“The price rises have affected us enormously,” says Neil Turrell, managing director at Turrell Building. “We have a few projects that are valued over several million dollars each and the duration for these kinds of builds is two years plus. These projects were fixed contracts, so we have had to wear the cost of all the price rises on the complete builds over the past two years. That hurts when building materials, deliveries and trades have gone up 35% and builders only work to a 20% profit margin generally.

“I believe the increase in interest rates and in products and materials has changed the face of our industry,” says Alan Nasrallah, interior design

director and founder of Indulge Renovations. “Rather than allowing our designers to choose just one product supplier for a project [which was previously often the norm], most clients now want us to provide them with two quotes, giving them the option to choose more cost-effective products.”

“International shipping delays, the tripling of container prices and port fees, and a drop in raw material supply have all contributed to a rise in project costs,” says Maria Cerne, interior designer and principal at Studio Black Interiors. “Locally, delays due to lockdowns and transport issues, along with reduced staffing capacity, have also played a significant role.

“Price rises have impacted the overall build and renovation costs for homeowners, which flows down to the budget for



finishes and fixtures. We have had to adjust the materials we might typically use in favor of comparable products that are more reasonably priced and accessible,” Cerne says.

“For example, if an Italian tile had been our first choice, we are now specifying tiles available locally that are more reasonably priced and have a shorter lead time. Rather than specifying specialty

finishes, such as brushed brass for plumbing fixtures, we are sticking to the more classic, standard finishes, such as chrome and nickel.”

### How You Can Help Keep a Lid on Project Costs

Melissa Woodcroft, director at Concepts Unlimited Design, says:

- Work closely with your builder and engineer during the design phase to limit additional costs, such as minimizing spans of beams and using readily available materials.
- Find a builder and book a spot in advance with a good lead time between signing the contract and build commencement. Waiting means your builder can plan and book trades and order materials in advance.
- Choose fixtures early. Making selections at the

last minute will often mean less choice, higher costs, and poorer-quality items.

- Work with an experienced interior designer who knows the best products at the best prices and who understands warranties and where to purchase them. Using an interior designer will ensure you can avoid provisional cost amounts (estimates) from your builder for specifications that you can have a fixed-price contract on, which avoids variations.
- Stage your build.

Work with your builder and establish whether nonessential work, such as nonessential cabinetry, can be completed at a later time.

- Consider a smaller initial remodel but work with an experienced architect or building designer to create a master plan that can be executed at a later stage. Staging a build doesn't mean the project is less expensive overall—in fact, it often means the project will cost more in the long run – but it can enable homeowners to get some of the most urgent work done in manageable pieces.

Cerne says:

- Work closely with your builder and interior designer in the early stages of the project and seek expert input into all aspects of the design, from

the floor plan to the material selections before the project commences.

- Order items such as appliances, windows, doors and plumbing fixtures months in advance to ensure they are available and ready in time for construction.
- Buy and source materials locally and domestically to reduce waiting times.
- Be flexible so you can pivot and adapt to changes, price increases and delays with an alternative plan or substitution.

### How to Remodel Your Kitchen

Nasrallah says:

- Rather than natural stone, consider a porcelain look-alike. Everyone loves natural stone, but the cost can blow your budget out of the water. A porcelain alternative can reduce costs significantly.
- If your heart is set on natural stone, ask your designer or builder whether a stonemason has remnants you can use for smaller projects.
- If you want colored fixtures, choose premade styles rather than having it custom-colored. You might have to compromise a little on the color, but the off-the-shelf options have grown significantly in recent years, so chances are you may find the perfect hue.

See **REMODEL** on 5 ►





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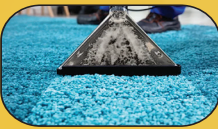
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# How to plan a remodel and stay on budget

◀ REMODEL from 4

- Choose a ready-made bathroom vanity rather than having one custom designed. A large number of companies produce attractive off-the-shelf vanities at a fraction of the cost of custom styles – some even come with marble countertops. They are limited in sizes, but a good designer will make them work in your space.



Turrell says:

- Buy products and appliances early and store them, if necessary. This helps secure costs in a fragile climate.
- Be efficient with your design and minimize the use of steel where possible, subject to engineering requirements. Using wood

beams instead of steel will help mitigate steel-price increases, which are expected to continue. While there are ongoing price rises and challenges sourcing wood, it is still cheaper than steel.

- Be patient on the timelines of your project. This allows your builder to get

multiple trade quotes and means you're less likely to be stuck paying a premium price for super-busy trades.

- Be open to sharing some of the price increases with your builder. This can help your builder finish the project and not feel pressured into thinking they have to cut corners.



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## Home projects often require a ladder.

Always carry it horizontally and look up for overhead power lines before placing and climbing it.

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# Keeping warm, reducing costs in winter

## Drop the thermostat and break out the blankets

*From the University of Minnesota Extension Service*

In winter, our thoughts often turn first to higher utility costs. But we may need to consider more measures to stay warm and safe at home.

Staying warm becomes more challenging if the heat goes out in your home. In that case, look for community resources to help you heat your house or apartment.

### Keep warm and reduce costs

Whether you're a homeowner or renter, you can keep your home warm and save on heating costs. Just take these simple steps:

- Set your heat at 68 degrees or lower. To save on heating bills, close off rooms you don't use. Also turn the thermostat below 68 degrees when you're asleep or away from home.

- Keep extra blankets, sleeping bags, and warm winter coats available if the power goes out.

- To keep warm at home, wear socks, slippers, and long underwear. Throw a blanket over your legs when you are sitting.

- Do not turn on stove burners or the oven for heat. This poses a fire hazard and can cause carbon monoxide poisoning. Carbon monoxide (CO) is produced whenever fuel such

as gas, oil, kerosene, wood, or charcoal is burned. Maintaining and using appliances running on these fuel sources correctly usually keeps CO levels safe. But if appliances are not working properly or are used incorrectly, dangerous levels of CO can result. Carbon monoxide is colorless and odorless. At high levels, it can kill a person in minutes.

- Portable space heaters are a good choice to provide more heat. Make sure your space heater has an automatic shut-off switch and a non-glowing element. Never place a space heater on top of furniture or near water. Also keep it at least three feet away from furniture and drapes. Never leave children unattended near a space heater.

- For more information, see the following resources.

### Stay safe during winter storms

Winter storms are natural disasters. They can have a devastating effect on families and their homes. Here are some things to be aware of:

- If you lose power, don't use stoves, ovens, grills, or other cooking equipment for heat. This could cause fires or carbon monoxide poisoning. Only use proper equipment, like space



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heaters, to provide heat. And use them correctly (see above).

- You may use a generator during power outages. But be sure to maintain

and operate it correctly. Follow the operating instructions as listed in the owner's manual.

- Stay away from damaged utility lines. They

present a fire hazard and can be life threatening.

- Water-damaged appliances and utility equipment, like water heaters, may still be electrically charged. Unplug damaged appliances and equipment. Also turn off electrical breakers or switches and contact your utility company.

- Frozen water pipes can burst and cause home damage and safety hazards. Drain and shut off water pipes that are not used frequently in the winter, especially those that lead outside.

- Gas lines, gas propane containers, and vehicle gas tanks may explode or ignite if they are leaking. If you smell gas, exit imme-

diately and call for help.

Don't let fire hurt your home or you. Identify potential hazards and follow safety tips in the U.S. Fire Administration's Winter storm fire safety fact sheet.

### Get help from the Energy Assistance Program

The federal Energy Assistance Program helps pay home heating costs and furnace repairs if you qualify. Both renters and homeowners are eligible for the program based on income, household size, fuel type, and usage. Learn more about the Energy Assistance Program on the Minnesota Department of Commerce website.



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