

# HOME & ACREAGE

SEPTEMBER 13, 2023

Seward County

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Independent

Crete News

Milford Times

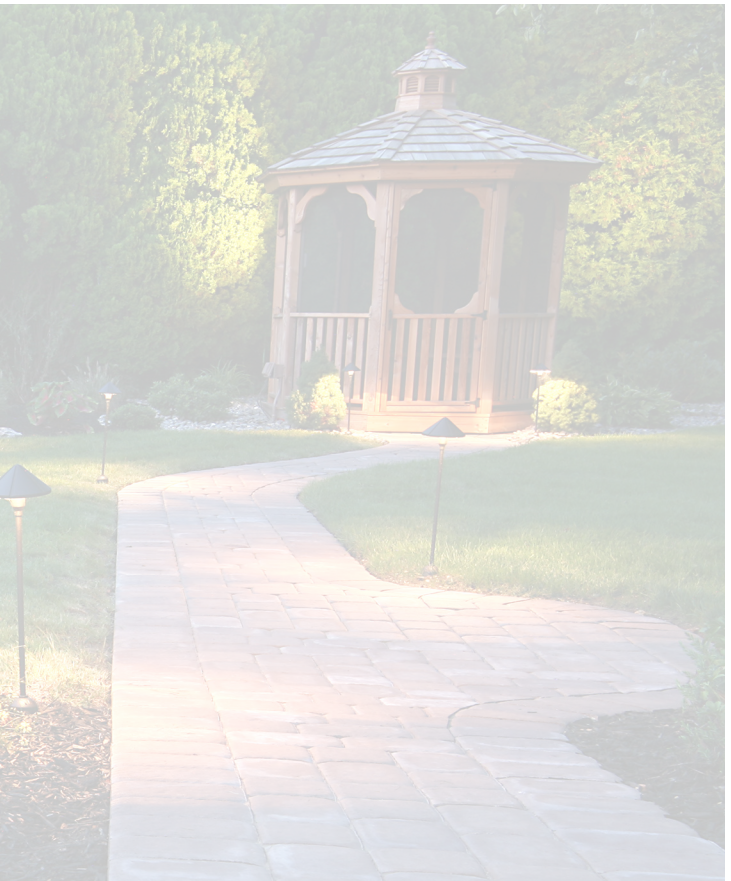
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## Table of Contents

Rehabilitation funding ..... page 3  
Carpet tips for pet owners..... pages 4, 5, 9  
Workforce housing crisis ..... pages 6, 11  
Fall lawn care ..... page 8  
Fire prevention in homes..... page 10  
Planting trees in the fall..... page 13  
Home decor biz puts down roots ..... page 15  
HUD program guide updated..... page 16  
Seward housing development ..... page 17  
Kitchen cabinets ..... page 18



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# Organization offers home rehab, purchase aid

*SEND D provides financial assistance to fix up aging homes, buy for first time*

BY STEPHANIE CROSTON  
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Looking for help buying or renovating your home? Look no further than the Southeast Nebraska Development District.

SEND D, which includes both Saline and Seward counties, offers programs for housing rehabilitation and down payment assistance.

According to its website, sendd.org, the organization is working to improve owner-occupied rehabilitation. Funds are available through the Nebraska Affordable Housing Trust Fund and Community Development Block Grants.

Repairs using funds from either program will ensure homes meet Housing and Urban Development standards.

Families must meet income guidelines in order to qualify. For CDBG money, the total household income must be at or below 80% of the area median family income. Families applying for the NAHTF program must be at 100% or below the area MFI.

Financing depends on the family size and household income. It is typically done as a conditional grant, deferred loan or 0% interest loan.

Families applying for these grants and/or loans can use them for repairs including foundation, roof, wiring and plumbing; replacing water heating systems; weatherizing; upgrading heating and air conditioning; and accessibility.

Hot tubs, spas, patios and garages are projects generally not approved for

funding, the website said.

Milford has requested \$252,000 for a housing rehabilitation project for units within the city.

The NAHTF also offers a homeownership program, also known as down payment assistance. The program is available in Seward County through the Seward County Housing Corporation.

While each community sets up its own guidelines for the grants, typical ones include:

- maximum subsidy of up to 20% of the total cost, not to exceed \$17,000;
- required downpayment from the buyer of a minimum of 2% of the purchase price;
- property requirements that include location and inspections;
- income qualification; and
- a primary/lead lender for financing.

On Aug. 15, Crete's city council voted to renew membership with SEND D. "We have been members for a long time," Tom Ourada, city administrator, said. "There is not a reason to not renew, especially considering the upcoming projects they would assist with."

The SEND D staff has over 20 years experience in grant administration and construction management. With staffers now certified building inspectors through the International Code Council, SEND D can now offer building inspection programs.

The staff uses housing market studies to help develop programs for its member communities.



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# Put yourself in your pet's paws

## Top five carpet considerations for four legged friends

BY AMY HAUSMAN  
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Walking through the front door after a long day is always a little bit better with a warm welcome from the family pet.

According to the American Veterinary Medical Association, over 70% of all Nebraska households have a pet of which 47% are dog owners and 31% own cats. But let's face it: these purr-fect family members can leave their mark on a home's carpet in a less than enjoyable way.

Recognizing the surge in pet owners, carpet giants like Shaw Floors have reinvented carpet to be designed for the most fashionable homeowner that holds up to their pet. In July 2023, Shaw was the only flooring manufacturer to be part of PetCon, a prestigious petcentric conference held in Chicago bringing pet-oriented product manufacturers together.

"With approximately 85 million households in the U.S. owning a pet, pet owners collectively spend over \$100 billion annually on their pets," Annie Cowart, Shaw vice president of residential marketing, said. "Additionally, consumer surveys have consistently revealed that when homeowners are in the market for new flooring, the needs of their beloved pets rank among the top considerations."



COURTESY PHOTO

Locally available Shaw Floors carpet collection Pet Perfect Plus is designed to release fur when vacuuming in addition to withstanding wear and tear and the inevitable pet accidents, making carpet an option for pet owners.

Many homeowners with animals are moving to hard surfaces such as vinyl plank, tile and wood simply because of durability and ease of cleaning, but in some situations these products are not the best option, even in homes with pets.

"The biggest and most relevant factor for the majority of customers is budget," Tyler Brandt, owner of Brandt Carpet & Tile in Friend and York, said. "Carpet is always going to be a more economi-

cal option compared to hard surface flooring. Comfort, safety and warmth are also major factors in considering carpet as a flooring option."

When weighing the pros and cons of carpet, consider your home's style, your pet's favorite activity and stage of life. There is a big difference between a dog whose day is made chasing a favorite toy and splashing water in their bowl and a cat who makes it known she does not play but

just naps while the world is at her command. These owners' needs are different, and when purchasing carpet with pets at home, they should take into account these five items:

### Durability

A high performance product is key when there is more wear and tear on your carpet. This begins with the yarn selection.

"In the last 24 months there has been a big shift in carpet ma-

terials designed with pets in mind," Brandt said. "So while nylon carpet over time has always been the most resilient and durable, recently with changes in technology other fiber carpets have tested like a nylon carpet in its durability and ability to be cleaned. You cannot go wrong with nylon; however a vast majority of the pet specific carpets made recently are made with other fibers and not nylon."

With that technolo-

gy, an improved tighter yarn twist was also developed.

"When most people think of carpet, it is a cut-pile – meaning the yarn is cut and left with a plush or textured look," Brandt said. "When you are thinking about traffic, wear and tear on that carpet, you have to picture your foot walking on top of that yarn. A tighter twist level will bounce back or rebound better than a fiber with a low level twist. For example, take a standard rope, one with a tight twist and one with a loose twist level, and stand them on end. Which one stands up straighter? The one with the tighter twist."

### Stain resistance

Pick a product that stands up to the three p's: pee, puke and poo with built in stain resistance.

"A generic stain and soil system to a lower quality carpet would just be a topical treatment applied to the carpet after it is manufactured," Brandt said. "In a higher end or the pet perfect carpet series, the stain and soil systems are done at a whole different level.

The easy way to explain is the protection is built into the fiber when the yarn is being produced so it goes all the way through. With this there is no wearing off over time or losing the protection

(CONTINUED ON 5)



# Pet resistant carpet

(CONTINUED FROM 4)

with traffic or cleaning.”

Having the yarn completely submerged in the stain protection against the three P's means this occurs in the manufacturing process when the yarn is dyed.

“Most high performance carpets have a stain treatment built in with the color,” Trish Johnson, owner of Davisson Furniture in Seward, said. “The color and stain protection goes throughout the yarn. I like to compare this to having a carrot that is completely orange and a radish that is white on the inside.”

## Cleanability

Accidents are inevitable, but easy cleaning helps to prevent stains and soiling to damage the look of your carpet.

“The best practice is to have a good stain treatment or remover on hand,” Brandt said. “We find the biggest problem is people having a random Wal-Mart or box store cleaner in the cupboard. This usually makes it worse because once it is used and does not work very well; it actually sets the stain and makes it more difficult to get out.”

Brandt recommends consulting a professional flooring retailer or the Carpet and Rug Institute's



COURTESY PHOTO

Gone are the days of compromising stylish interior design as carpet is now built to withstand a game of fetch, tipped water bowl and a pet owner's personality.

website for specifics on stain removal based on the kind of accident.

“Always refer to directions on the cleaner itself before using,” Brandt said. “Cleaners vary and are used in different ways and amounts.”

As far as daily maintenance, vacuuming is the best thing you can do to protect your pet-friendly investment.

“I recommend that high traffic areas be vacuumed daily,” Trish Johnson, owner of Davisson Furniture in Seward, said. “The rest of the carpet needs to be vacuumed weekly. If you do not choose to vacuum frequently, the carpet will not live as long.”

## Construction

There are backing options for pet owners to choose from when selecting their carpets, one of which is waterproof.

“A large part of performance starts with the backing,” Johnson said. “Having a waterproof backing will keep any spills or accidents from sinking into the pad.”

Before the carpet backing was available on the market, Brandt Carpet & Tile offered a cushion with a spill block to help prevent accidents from sinking into the cushion or substrate of the floor.

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# The framework of the workforce housing crisis

BY AMY HAUSMAN  
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Across Saline and Seward counties, communities are confronting a critical shortage of new and rehabilitated single-household and multi-household housing at all price points.

The topic of housing comes up in discussion at both the city and county levels frequently with leaders searching for ways to surmount the barriers of unaffordable and insufficient housing.

The lack of affordable and available housing results in limited opportunities for businesses and workers to relocate into these communities.

According to the Nebraska Strategic Housing Framework, the challenges are felt statewide with two primary issues:

## Housing is unaffordable

For the 58% of Nebraskan households that earn \$75,000 or less, housing is often unaffordable, with 44% – more than 176,000 households that rent or own their homes – paying more than 30% of their income on housing. This is known as “housing burden” and leaves these families with less for other necessities.

## Insufficient diverse housing

There are inadequate safe and diverse housing options across Nebraska, leading to a limited workforce for employers. This is especially true for the low-



COURTESY PHOTO

Local communities have been working tirelessly to identify areas for development as the workforce housing shortage continues in Seward and Saline counties.

est-income Nebraskans, including seniors.

### What is available?

Housing across Nebraska is showing its age. Statewide, 20% of housing units were built prior to 1939, and more than 60% were built prior to 1980. Rural areas have housing that exceeds the state averages, with 30% built before 1939 and more than 75% before 1980, according to the report.

For rural communities, the infrastructure needed to make a

house liveable has been a critical barrier to overcome, and in some cases has been cost prohibitive. Overall, the prevalence of vacant and aging housing inventory in Nebraska’s rural regions points to a specific need for demolishing, improving and repurposing housing units in these areas.

### What about new construction?

Great idea but finding available, affordable and ready-to-devel-

op land is difficult.

Most of the homes that are being built are luxury homes, which will open up mid level houses as families upgrade, but it is a slow process to have a significant impact on communities in dire need of houses now.

### What is being done locally to encourage development?

The City of Crete annexed multiple areas in 2023 to allow for construction of more housing at diverse price

points that are connected to city utilities. Many of the developers agreeing to develop these areas have requested tax increment financing (tif), which is only available on blight redevelopment projects within the city limits.

In August 2022, Saline County’s Board of Commissioners entered into a \$40,000 agreement paid by American Rescue Plan funds to work with Hometown Housing, USA. The commissioners did so after discussion with

Wilber City Mayor Roger Chrans, Friend City Council member Kristen Milton, DeWitt Village Clerk Moria Holly, Dorchester Village Clerk Jen Kasl, Crete Mayor Dave Bauer and Crete City Administrator Tom Ourada about the significant need for workforce housing in Saline County’s cities and villages.

Hometown Housing, USA is a business that assesses a community’s housing situation

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# Stay up on lawn care this fall

BY DOUG CARROLL

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With the days becoming shorter and the nights getting cooler as summer turns into fall, now is not only a good time for getting ready for winter, it's a good time for laying some groundwork for next summer.

Hard as it may be to believe, a good way to improve your chances for a nice lawn next spring and summer is to do a little yard work in the fall.

With school starting, the daylight hours decreasing and people just in general starting to get out of their summer mindset, it's easy to start putting off things like mowing on a regular basis.

Don't put away your mower too soon, however - grass continues to grow up until the first hard frost, and if you let it go into the winter season too tall, it will mat and may be more vulnerable to fungus.

On the other hand, cutting it too short may be just as bad, because that can curtail the root system and impede the lawn's ability to withstand winter cold. Lawn experts say need mowing to keep the grass at an ideal 2½- to 3-inch height is best.

Continuing to mow on a regular basis throughout the fall also helps get rid of those of the fallen leaves that always accompany autumn, and can leaving behind soil-enhancing mulch.

If you happen to have a yard that typically is covered in a lot of leaves once fall arrives, you may need to do more than mulch them - a yard full of leaves may look nice and be fun to play in, but they're not good for grass.

Leaves can block sunlight and trap moisture, both of which can be detrimental to the lawn underneath, so as the leaves in your area start falling, blow or rake them off of your lawn as often as you can.

Even after the trees become bare, continue to keep raking out yard corners and other areas where the wind tends to pile up leaves long after they drop. If you don't, then next spring the grass underneath the soggy, de-



caying mat will likely be dead.

Another mistake often made in the fall is letting up on regular watering as the weather turns cooler. While there's often more rain and dew in autumn, there may not be enough to keep grass roots well hydrated and healthy going into the winter months.

If your lawn isn't getting at least an inch of water a week, experts suggest keeping your sprinklers or irrigation system running until the first hard frost, at which time you should disconnect hoses and flush the irrigation system to avoid frozen pipes and spigots.

Fall is also a good time to aerate and fertilize your lawn. Regular aeration and otherwise loosening the soil once every couple of years or so helps prevent the soil from becoming compacted with thatch, a thick layer

of roots, stems and debris that can block water, oxygen and nutrients from reaching the soil.

Aerating your soil is also a good way to help fertilize your lawn's soil, which is another important fall lawn care tip.

Just as your lawn's grass roots need water to help prepare them for winter, they can also benefit from an application of fertilizer, which can help root growth, disease protection and cold resistance by making the overall plant stronger.

Experts recommend a late-fall application of a slow-release granular 24-0-10 fertilizer, which indicates by weight the percentage of nitrogen, phosphorus and potassium, the latter being very important in the fall because it aids in root growth, disease protection, drought tolerance and cold resistance.

Finally, fall is also a good time to "overseed" your lawn - a dense lawn is good protection against weeds, and seeding in the fall can fill in thin or bare patches. Fall seeding is a good practice because the ground is still warm, nights are cool and moisture is more plentiful.

Just make sure you don't wait too long to seed your lawn in the fall - doing it too late may mean the young plants will be too tender to survive Nebraska's typically harsh winter.

Similarly, fertilizing too late may mean the your grass roots won't be able to absorb the nutrients soon enough to help fight off the winter cold.

Following these steps can help ensure that your lawn goes into winter-time in good shape and is prepared to really take off next spring.



# Carpet

(CONTINUED FROM 5)

“This does not make it bulletproof, but it was an extra layer of defense,” Brandt said. “Now this higher quality carpet is produced with a higher quality backing. The pet perfect carpet for example even takes that a step further with its special

backing that does not allow liquid or other substances to penetrate through the carpet into the cushion or substrate.

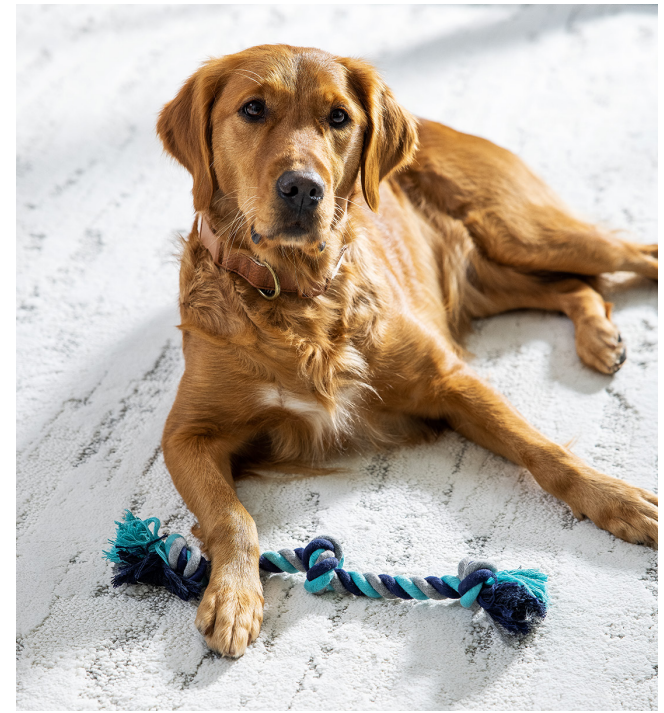
When something soaks into the substrate, that is how you get those stains that will not go away. Once it has reached the cushion and/or substrate it

is extremely difficult to remove the stain. What happens is that you think you have it out of the carpet as much as possible and six months later it reappears worse than ever. What is happening is that it is wicking back up into the carpet and that is why it is difficult to remove the stain

completely.”

## Warranty

Specifically review a carpet’s warranty on pet stains and what is required for the warranty to be in effect. Some warranties, for example, are invalid without documentation of having carpets professionally cleaned on a regular basis.



COURTESY PHOTO

Taking home carpet samples is recommended before purchasing because the lighting in your home will be significantly different than in the store.

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# How to prevent fires in your home

BY KEATON BURGESS

reporter@sewardindependent.com

House fires can be one of the most devastating ways to lose your home. According to Worth Insurance, on average, 358,000 house fires happen in the United States each year.

According to the U.S. Fire Administration, National Fire Protection Association, FEMA and Ready.gov, and Worth Insurance, the top causes of house fires are cooking, heating equipment and electrical malfunctions.

Tod Allen, Crete Fire Department chief, gave a few basic safety tips to follow that can help protect homes from fires.

One thing that can cause a fire in a home is using extension cords. Allen said extension cords should not be used long-term.

"They should not be used in a permanent position or relied on day in and day out," he said. "Don't run them underneath dressers or carpets either. They trap the heat in."

According to the



Electrical Safety Foundation, roughly 3,300 home fires originate in extension cords each year. Cords can overheat, causing fires.

Allen also said to be attentive when cooking or grilling.

"Pay attention to it and look for potential problems," he said.

Although people love

candles, Allen said they can be a pain when it comes to fire starters.

"Don't leave candles unattended," he said.

Along with candles, one of the main fire starters Allen sees are cigarette butts.

"They'll flick them (cigarette butts) off, and that causes a lot of fires," he said. "It's

littering and potential to start a fire. Just be smart with them."

Allen also suggested staying up on equipment maintenance, especially furnaces. Allen said changing or not changing the filter for furnaces can make a difference.

"That (clogged filters) starts burning

the motor up and it will smell like something is on fire," he said. "It smells like an electrical burning smell."

Along with candles, Allen suggested to never leave lighters unattended. Allen said kids are curious and might try and use one.

"When they see 'big people' lighting

one, they think it's pretty cool," he said. "Don't leave them lying around."

Smoke detectors and making sure they are in working order are also an important part of fire safety.

Allen said a good way to remember when to check your detectors is when the time changes.

"If it beeps at you, then you're good to go," he said. "Life expectancy is seven to 10 years. Newer ones now tell you on the back when you should get it replaced."

Allen suggested writing on the side of the detector when you get it installed.

Along with fire detectors, Allen suggested getting a carbon monoxide detector to have on either the main floor or the basement.

"Everyone should have one," he said. "They now have really good ones that do both."

It's also important to have a fire extinguisher on hand.

Overall, Allen said being smart and staying aware are very important to fire safety.

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# Housing

(CONTINUED ON 11)

and uncovers opportunities to develop new and existing places to live in rural areas. It is involved in finance, real estate transactions, home construction with local contractors and community development with a legal team for local regulations. If Hometown Housing is not able to identify a project and provide a plan that results in two new housing units, they will refund \$25,000 to the county.

“Land has been identified in the Dorchester and Crete areas,” Phil Hardenburger, District 2 Saline County commissioner, said.

“We are getting close to breaking ground but are waiting on financing. With interest rates jumping from 2.5% to over 7, it is more difficult and takes more time.”

Hardenburger said Hometown Housing is continuing to look for land and participants in the housing program.

It was announced in May 2023 Seward County has received \$756,000 in Rural Workforce Housing funds from the Nebraska Department of Economic Development. Along with the required 50% match from local contributors, a total of \$1.134 million will go

toward affordable housing projects in Seward County.

“Growing rural Nebraska is a priority for our agency,” NDED Interim Director Joe Fox said. “The RWHF supports job creation and helps attract residents to our rural communities through strategic investments in affordable, high-quality housing.”

Lots are also opening up when areas are repurposed to make more space for housing development. In Utica, for example, lots are available in the location of the former nursing home which was torn down last year.

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# Planting trees in the fall is ideal

BY DOUG CARROLL

doug@sewardindependent.com

Many people believe that fall is the end of the growing season since the days are becoming shorter and winter is just around the corner, but experts say fall is an ideal season for planting trees, shrubs and assorted plants.

Planting in the fall allows roots to become established before winter sets in and the ground freezes. As the days become shorter in the fall, the rate of photosynthesis decreases and stable air temperatures promote rapid root development.

Roots begin growing as soon as they touch moist earth and continue to do so as long as the soil temperature stays above about 40°F (4°C). This root development plays a key role in the overall development of the plant, and helps deal with heat and possible drought the following season.

According to the Arbor Day Foundation, one of the most common misconceptions of fall planting is that it is too cold to plant in the late fall. In reality, fall planting is preferred in many areas because it gives seedlings more time to establish their root systems and acclimate to the warm weather in the spring and summer. Because trees go dormant in the winter, they require little to no care.

Fall planting can also be easier because the soil is more fit for digging in fall than in the spring.

In the fall, summer's warmth lingers long enough to keep the soil moist, not sodden, and crumbly for much of the time — just the

right condition for digging planting holes. Also, if you're in an area that gets a lot of snow, you won't have to deal with all the snowmelt and resulting muddy conditions if you plant in fall.

Be sure to mulch and water your tree after planting. Mulch is important to retaining moisture. But it's also important in the fall to prevent the possibility of freezing and thawing that can lead to frost heaving.

Recommended tree species for fall planting include the maple, buckeye, horse chestnut, alder, catalpa, hackberry, hawthorn, ash, honey locust, crabapple, amur corktree, spruce, pine, sycamore, linden and elm.

## Tree planting tips

Finding the right spot to plant the tree species you've chosen is important. Research the tree's need for sunlight and soil drainage before deciding where and what to plant.

Next, check the soil. It should be just moist enough to crumble. If not, wait for it to dry or water it.

When the soil is ready, mark out the proper size for your hole. New roots establish more quickly in a hole that is roughly twice the diameter of the root ball and no deeper than necessary to let the tree stand at the same level as the surrounding soil or a little higher if it's going to be planted atop a mound for proper drainage. The base of the tree shouldn't be lower than the surrounding soil level, as water will pool around the trunk, potentially leading to rot.

When you're ready to start digging, you may want to lay down a tarp to place



the soil on to keep it from getting into your lawn.

Once you start digging the hole, taper it from the edges to the full depth at the center. Rough up the sides of the hole to break up any glazing from the shovel blade that might slow root penetration.

If the tree is bare-root, cut

back any parts that are damaged or blackened by disease. Also shorten any lanky roots that do not conveniently fit into the hole. Shovel some soil into the hole to create a mound on which to spread the roots. After placing the tree into the hole, throw another shovelful of

dirt onto the roots to steady the plant.

If the tree is container-grown, slide it out of the pot, untangling and splaying out the roots.

After the roots have been covered, use a stick or your fingers to work the soil up against and in among the roots. The soil shouldn't be packed in too tightly, as this can make it harder for the roots to find footing, but there also shouldn't be any air pockets. When the hole is about halfway filled, spray down the soil with water to settle it. Wait for the water to soak in, then continue filling.

Once you're done filling in the roots, it's time to add some mulch. Spreading a 3-inch layer of wood chips or straw over the bare ground to within a few inches of the trunk will help insulate the roots to keep them growing long into the fall and prevent freezing and thawing that leads to heaving.

If the newly planted tree is very tall, you may also want to stake it. Plants that are 10 feet tall or higher and trees at windy sites should be staked for a year, until their roots grab firmly into the soil. Use soft material or padded wire where the support touches the trunk.

Finally, water the tree(s) well and maintain watering on a regular basis. Slowly soak the ground beneath the tree, planning on one gallon per week per square foot spread of the roots. Water throughout the end of the growing season and longer for larger trees. Keep the mulched area free of weeds, adding mulch as needed at least for a few years.



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# Pleasant Dale couple set to expand their home decor business to Seward

BY HANNA CHRISTENSEN  
scireporter@sewardindependent.com

14tin; a home decor store that sells furniture, lamps, vases, artwork, candles, gift items and other home decor pieces; is set to come to Seward this fall.

Since its opening in 2018, the store has been expanding every year and has grown into a destination location.

The business has one location north of Pleasant Dale and is owned by Pleasant Dale couple Mike and Kristy Riley. They run it themselves with the help of family and friends.

About two years ago, the Rileys bought the old bakery building in Seward with plans to open a second location there. Kristy said they had always wanted to own a store in a small, thriving town and had been watching for For Sale signs in the area.

When they spotted one on the window of the bakery on the square, they knew it was the perfect opportunity.

The Rileys both have full time jobs, so the 14tin in Pleasant Dale is only open on Saturdays. However, they said opening the Seward location will allow them to be open full time during the week. Since purchasing the Seward property in 2021, the pair have been busy renovating the space and are planning for a fall 2023 opening date.

“We’re looking



IMAGE COURTESY OF KRISTY RILEY

**A look inside the 14tin location in Pleasant Dale. Owners Mike and Kristy Riley said their daily goal with the business is to offer quality and affordable home decor and gift items to their customers.**

forward to opening in Seward to be part of a growing downtown business district and giving shoppers a fun and unique atmosphere and shopping experience,” Kristy said. “We have been life-long Seward County residents and are excited to be part of the Seward downtown district.”

The couple chose the name 14tin because it sounds similar to their store’s address number, 1410. Additionally, 10 is their daughter’s favorite number and the building is made of tin.

Kristy said helping people find the perfect item at an affordable price has been a re-

warding experience over the past five years.

“We started the business because I have a love for decorating and helping others find the perfect pieces to decorate their homes,” she said.

One of her favorite things about owning 14tin has been the friendships she has made through the business.

“We’re so thankful for all the support of our family and friends to get where we are today,” she said. “We couldn’t do this without them.”

For more information, visit 14tin on Facebook.



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# HUD releases updated counseling program handbook

On Sept. 8, the U.S. Department of Housing and Urban Development's Office of Housing Counseling published an update to its Housing Counseling Program Handbook.

The update is the first set of comprehensive changes implemented since 2010 and will ensure that HUD's housing counseling program participants have ready access to the information, they need to meet the needs of individuals and families seeking to buy, rent, or sustain their homes.

Housing counselors play a pivotal role in helping low-to-moderate income households – particularly communities of color – prepare financially for the wealth building potential of homeownership and to obtain safe, decent, and affordable housing.

"The updated handbook will benefit those helping individuals and families with their housing needs," Assistant Secretary for Housing and Federal Housing Commissioner Julia Gordon said. "Among other things, it includes enhanced guidance for counseling homeowners considering a Home Equity Conversion Mortgage, so they can make an informed choice about options for aging in place."

The handbook also outlines how to become a HUD-approved housing counseling agency or HUD certified housing counselor and details the grant application process for those seeking HUD funding for their housing counseling programs.

"We are pleased to announce the long-awaited updates to our Housing Counseling Program Handbook and expect the information will provide much needed guidance to our partners, which will ultimately support consumers exploring their housing options," Deputy Assistant Secretary for Housing Counseling David Berenbaum said.

The guidance in the Housing Counseling Program Handbook is effective on Jan. 1, 2024.

HUD-approved housing counseling agencies provide services to address a full range of housing counseling needs. These services include assist-



COURTESY PHOTO

The September 2023 updates to the HUD handbook includes guidance for counseling homeowners on mortgage options.

ing homebuyers in evaluating their readiness for a home purchase and navigating through the homebuying process, helping individuals and households find affordable rental housing, offering financial literacy training to individuals and families, and providing foreclosure prevention counseling to distressed homeowners.

In addition to providing counseling to homeowners and renters, HUD-approved housing counseling agencies support emergency prepared-

ness and disaster recovery efforts, assist homeless persons in finding transitional housing, and help seniors determine whether a HECM or other reverse mortgage makes sense for them.

To locate a HUD-approved housing counseling agency, visit HUD's online locator or call (800) 569-4287 to use the interactive telephone locator service.



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Workers spread out freshly poured concrete for the new walkway that will be part of the new housing development that is going up on the east side of Seward.

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# Kitchen cabinets: reface or replace?

The kitchen is a busy room in many homes. That popularity likely has something to do with why so many homeowners spend sizable sums renovating their kitchens. According to highlights from the 2022 U.S. Houzz Kitchen Trends Study, the median spend on major kitchen remodels grew by 14 percent from the previous year, and minor remodels increased by 25 percent. Spurred on by increased time spent at home during the pandemic, the main impetus for kitchen remodels according to the study was that homeowners wanted to make these improvements all along and finally had the time and means to do so.

There are many aspects of a kitchen that homeowners can change. Houzz found 94 percent of renovators either fully or partially replaced cabinets in their improvement plans. Cabinets are a major component of kitchen layouts. Cabinets help to estab-



COURTESY PHOTO

Unless your kitchen is extremely dated, dysfunctional or damaged, the odds of you seeing a 100% return on investment on a kitchen remodel is rare.

lish the aesthetic of a kitchen and serve a useful function, providing necessary storage space to ensure the room does not appear cluttered.

Homeowners have different options when

it comes to cabinet renovations, and they may need to decide if they need to replace or reface their cabinets.

**Replacement**  
Cabinet replacement involves removing all

of the existing cabinets before new cabinets are leveled and installed. According to the home improvement resource The Spruce, homeowners can expect to pay between \$13,000 and \$30,000 for contractor

grade cabinets. Cabinet replacement is a good idea when homeowners want to add more cabinet space or create a new layout in the room.

**Refacing**  
Cabinet refacing

is less messy and less disruptive than replacement. All cabinets remain the same size and in the same location. The cabinet boxes must be in good shape to facilitate a refacing. The process involves installation of new drawer fronts and cabinet doors, as well as veneering of the cabinet boxes. New hardware typically is installed as well. The insides of the cabinets typically remain the same. The Spruce says cabinet refacing can be 30 to 50 percent cheaper than a replacement.

Most people call in professionals to change their cabinets. Cabinet replacement can be a do-it-yourself job, but it involves measuring and ensuring everything fits and is leveled appropriately. Homeowners who choose to reface their cabinets themselves may opt to paint or restain. Wood veneer or a new door and drawer panel installation can be complicated and is best left to qualified contractors.

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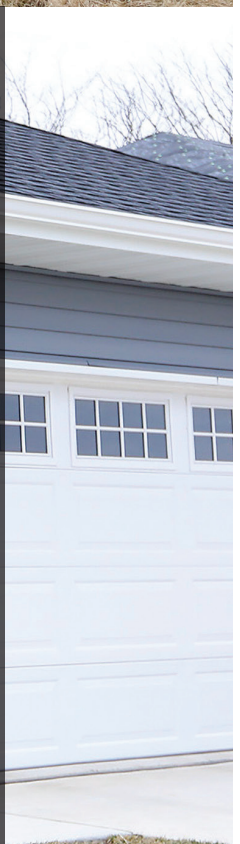
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