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# Home Planning Guide

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## Remodeling Ideas to Refresh Your Empty Nest

If you have an empty nest, lots of questions come to mind. Should you move and downsize? If you stay, how should you use the kids' rooms? What other changes should you make as you get older? If you've decided to stay in your home – at least for now – it's time to figure out how your house can work better for you in the next chapter of your life.

### Tackle the Home Maintenance To Do List

With the kids out of the house, you may be surprised at how much free time you have. With your leisure time, consider tackling some home renovation jobs that have been on your to-do list for a while.

The best place to start is to look at your house – room by room – with fresh eyes. It's time to reimagine your space. How do you want to use each room to fit your new lifestyle? Perhaps the mudroom is no longer needed, but a craft room has always been on your wish list. You'll be surprised how you can revamp spaces in your home.

### **Create a Home Office**

If you are an active or semi-retired member of the workforce, consider creating a home office. An extra bedroom or den previously used for family activities would be a great place to turn into a home office. Home offices are becoming less of a luxury and more of a necessity.

### **Upgrade Your Kitchen**

If you've been putting off kitchen renovations, now is the time to explore options with fewer people living in your home. There are various ways to modernize a kitchen, and you'll reap rewards if you decide to sell your home.

A new kitchen for your home doesn't have to be a hassle if you plan your project well. Working with a qualified expert has many benefits. A remodeler can provide a wealth of experience and professional integrity and solve any design challenges you may encounter during your project. In addition, a professional remodeler can help home owners meet their needs while staying within budget.

To find professionals to help refresh your home, visit www.midshoreshomebuilders.com.





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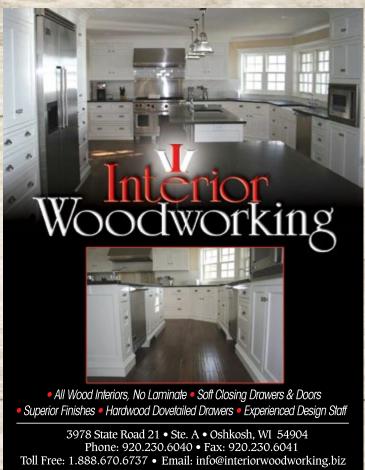
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## Money Matters: First-Time Home Buyers Basics

Congratulations. You've finally decided to buy a home to call your own. As one of the biggest purchases you'll likely make in your lifetime, navigating the steps to finance your home can be a daunting experience. Like most big-ticket consumer purchases, knowledge is power. If you take the time to do your research and shop carefully, you will have a successful home-buying experience.

When it comes to home buying, you need to decide how much to spend and which type of mortgage will work best for you. Before you step into a sales office or model home, here are some steps to ensure you're in the best possible financial situation to purchase a new home.

Determine Your Monthly Payment. The first step is to figure out what you can comfortably pay every month. Make a list of all your monthly expenses including loan payments, utilities, insurance, credit cards and don't forget food, clothing and entertainment expenditures. Your estimated monthly payment should not only include your mortgage but also other factors such as property taxes, home insurance, loan terms (how long you would like to pay off your mortgage) and home owners association fees (if applicable). To help you figure out the total cost, there are many mortgage calculators available online to help you determine your monthly payment based on current interest rates and down payment amounts.

Pay Down Your Debts. As you begin preparing your finances for the purchase of a new home, you might see the term "debt-to-income ratio" (DTI). Your DTI compares how much you owe each month to how much you earn, which is expressed as a percentage. This percentage helps lenders gauge how well you manage your monthly obligations and if you can afford to repay a loan. In general, the lower your DTI, the more likely you are to qualify for a mortgage.

**Access First-Time Home Buyer Resources.** Attend a first-time home buying seminar or talk to

a credit counselor who does not work for a lender. The U.S. Department of Housing and Urban Development (HUD) offers free housing counseling and seminars. You visit hud.gov/housingcounseling or call HUD's interactive voice system at: (800) 569-4287 for more information.

Connect with a Lender. After you've completed all of your research, visit a lender and learn more about what loans would be available to you. Then, get pre-approved. This will tell you how much money the lender is willing to loan you, and you will know in which price range you should be shopping. In a hot housing market, pre-approval enables you to quickly make an offer when you find a home and it is attractive to sellers who are considering multiple offers.

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**CLASSIC EDGE 360** 

Overall Efficiency (LHV) -  $88.4\%^*$ Overall Efficiency (HHV) - 82.2%

Mfr's Rated Heat Output Capacity 150,000 Btu/hr

Heat Output (12 hr) - 66,894 Btu/hr

EPA Certified for residential use

Firebox Volume - 10 cubic ft Firebox Dimensions - 28"L x 29"H x 21"W Door - 16"W x 16"H

Ash Cleanout Door - 18"W x 9"H Water Capacity - 150 gal.

Weight - 1,365 lbs
One set of 1-1/4" Supply and Return Ports\*\*
\*\*Can be configured for two pumps.

Furnace Options and Accessories:

• Pump Panel Extension Kit

The Classic Edge HDX outdoor wood furnace is easy to operate and maintain. Models to match many installation scenarios are available.

- Value AND performance the revolutionary new patent-pending design of the Classic Edge Titanium HDX combines value and performance without sacrificing Central Boiler quality, reliability and performance.
- Up to 60% less wood compared to traditional and some other methods of wood heating.
- Stainless steel firebox constructed of titaniumenhanced stainless steel, the inside of the firebox is impervious to corrosion and provides excellent heat transfer performance.
- Easy to maintain firebox design and heat exchanger system make for easy maintenance and
- Easy to operate FireStar combustion controller takes the guesswork out of operating.
- Monitor your furnace anywhere FireStar



combustion controller with onboard Wi-Fi keeps you in constant contact with your Central Boiler furnace if you're away. FireStar can even send you reminders such as when to add

6-Month Same-As-Cash<sup>1</sup>

**8.99**% for up to 12 Years<sup>2</sup>

See back page for financing details and other important information.

### Call Dealer for Pricing



**CLASSIC EDGE 560** 

Overall Efficiency (LHV) - 86.4%\* Overall Efficiency (HHV) - 80.6%\* Mfr's Rated Heat Output Capacity 190,000 Btu/hi

Heat Output (12 hr) - 92,000 Btu/hr

EPA Certified for residential use Firebox Volume - 14 cubic ft Firebox Dimensions - 33"L x 32"H x 23"W

Door - 18"W x 18"H Ash Cleanout Door - 18"W x 9"H

Ash Cleanout Door - 18" W x 9" H
Water Capacity - 205 gal.
Weight - 1,668 lbs
One set of 1-1/4" Supply and Return Ports\*\*
\*\*Can be configured for two pumps.
Bypass Door and Alarm

Furnace Options and Accessories:

LED Light Kits
 Pump Panel Extension Kit



Overall Efficiency (HHV) - 83.4%\* Mfr's Rated Heat Output Capacity 245,000 Btu/h

Heat Output (12 hr) - 146,686 Btu/hr

EPA Certified for residential use

Firebox Volume - 23 cubic ft Firebox Dimensions - 37"L x 44"H x 26"W Door - 21"W x 25"H Ash Cleanout Door - 19"W x 11"H

One set of 1-1/4" Supply and Return Ports Two sets of 3/4" Supply and Return Ports Bypass Door and Alarm

Furnace Options and Accessories:
• LED Light Kits

Water Capacity - 330 gal. Weight - 2,036 lbs

One set of 1-1/4" Supply and Return Ports Two sets of 3/4" Supply and Return Ports

Furnace Options and Accessories:

• LED Light Kits

 $*Test\ efficiencies\ are\ available\ on\ Central\ Boiler\ website.\ Classic\ Edge\ HDX\ models\ are\ U.S.\ EPA\ Step\ 2\ Certified.$ 



### **CLASSIC EDGE 760**

Overall Efficiency (LHV) - 89.8%\*

#### 400,000 Btu/h Heat Output (12 hr) - 212.957 Btu/hr EPA Certified for residential use

**Firebox Volume** - 32 cubic ft **Firebox Dimensions** - 42.75"L x 43.5"H x 31.5"W Door - 22.75"W x 28.75"H

**CLASSIC EDGE 960** 

Overall Efficiency (LHV) - 92.1%\*

Overall Efficiency (HHV) - 85.6%\* Mfr's Rated Heat Output Capacity

Ash Cleanout Door - 20"W x 11"H Water Capacity - 420 gal. Weight - 2,714 lbs

Bypass Door and Alarm

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**CL 4030** 

Heat Transfer Area - 52 sq ft Door - 20"W x 20"H Firebox - 40"L x 30"H x 26"W Water Capacity - 140 gal. Weight - 1,140 lbs



**CL 5036** 

Heat Transfer Area - 74 sq ft Door - 23"W x 23"H Firebox - 50"L x 36"H x 30"W Water Capacity - 196 gal. Weight - 1,492 lbs



**CL 6048** 

Heat Transfer Area - 119 sq ft Door - 23"W x 31"H Firebox - 60"L x 48"H x 36"W Water Capacity - 393 gal. Weight - 2,140 lbs



**CL 7260** 

Heat Transfer Area - 179 sq ft Door - 30"W x 40"H Firebox - 72"L x 60"H x 40"W Water Capacity - 764 gal. Weight - 3,336 lbs

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The Maxim M255 PE is U.S. EPA Step 2 Certified.

#### Maxim M255 PE

Door - 15.5"W x 13.5"H Water Capacity - 90 gal. Weight - 1,310 lbs

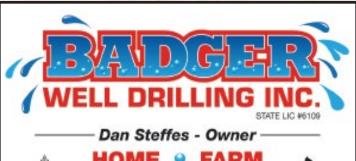
Hopper Capacity - 11 Bushel (600 lbs) FireStar Combustion Controller

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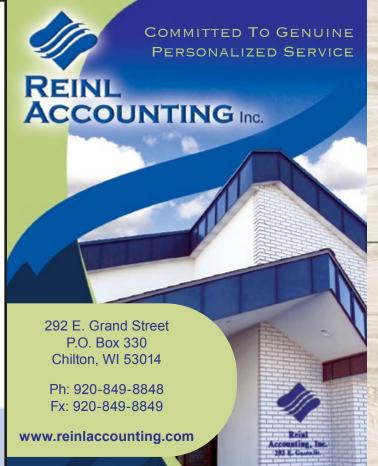
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## Best Bets for Happy Pets

Eating a good meal, taking a nap or playing outdoors are just a few of the simple pleasures in life that most pets and humans both appreciate. There are several ways you can show your pet how much they mean to you by incorporating certain design elements into your home. Many features will not only cater to your pet's lifestyle, but they also can enhance your home's appearance and add to its value.

Whether you're looking to buy a new home, remodel your existing home or just need some inspiration for how to use your current space, here are a few ideas to get started.

### **Improving Comfort and Convenience**

Designing areas within your home where your pet can eat, sleep and bathe tells them that they are just as much a member of the family as everyone else. And having these dedicated locations can also help reduce the amount of time you spend cleaning up after your pet.

- ▶ Built-in eating areas are among the most popular designs concepts for homeowners with pets. Beneath the kitchen counter, under an island or within a pull-out drawer are all great options to help save space and minimize spills.
- Custom nooks provide your pet with a quiet retreat to nap or play. Look for opportunities to incorporate these nooks beneath bay windows, or convert a cluttered crawl space beneath stairs into your pet's private refuge.
- Pet-washing stations in laundry/mud rooms can significantly improve the cleanliness of your home. An enclosed tiled area with an extended faucet can be used to give your pet a full bath or simply to clean paws after a romp in the outdoors.

### **Selecting the Right Flooring**

With the appropriate flooring, both you and your pet can live amicably without pointing fingers (or paws) at one another whenever a new scratch or a spill is discovered. Flooring options today are seemingly endless, and each type comes with varying levels of durability, so you'll want to do your research as well as consult with a professional before making the investment.

- Bamboo flooring is becoming increasingly popular, especially among pet owners, for its hardness and resistance to stains. And for those who are trying to be green, both bamboo and cork flooring are also good for the environment.
- Hardwood floors have long been among the most desirable options, though many different types of wood and finishes are highly prone to showing wear over time.
- Laminate, stone and tile floors might not be your best option if your pet's comfort is a top priority. While they are much more durable and typically resist scratches better than other flooring, some pets will find them to be uncomfortably hard and exceedingly slippery.

To find a home builder, remodeler or designer that can help you make the best home design choices for your pets, visit www.midshoreshomebuilders.com.





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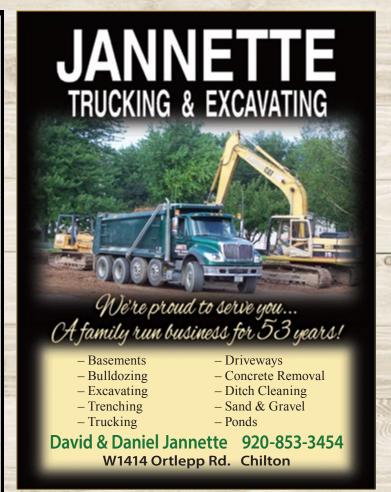




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## Maintenance Tips for First-Time Home Owners

As a first-time home owner, you now have a place to call your own. Routine home maintenance will help you enjoy your new home for years to come. Maintaining your home not only helps ensure your home is working at an optimal level, but helps to identify or fix problems before they become a larger issue. To keep your home comfortable and enjoyable, consider adding these maintenance items to your annual list of home activities.

**Schedule an HVAC Tune-up.** Annual HVAC checkups can extend the life of your unit, regardless of its age. Typically, a qualified professional will thoroughly clean your unit and identify if any leaks are present. Although an HVAC tune-up usually occurs annually, experts recommend changing your air filter every 60 or 90 days. Other factors — such as your home size, pets or allergies — can alter how often your filters should be replaced. Changing out your air filter will reduce the wear and tear on your unit, and improve the airflow in your home.

Check Your Smoke Detectors. Smoke detectors save lives. According to the National Fire Protection Association (NFPA), three out of five home fire deaths result from fires in properties without working smoke alarms. NFPA recommends testing all smoke alarms in your home at least once a month. Simply press the test button to be sure the alarm is working. Follow the manufacturer's maintenance instructions if available. NFPA also recommends a visual inspection of the detector for damage. The detector should not be dirty or obstructed.

**Recaulk Your Windows.** If you have a drafty window or if you can see daylight around a window frame, then you may have an air leak. Caulk — a flexible material used to seal air leaks — can be found at any hardware store. There is caulk for exterior windows, which can withstand different types of weather, and interior caulk, which shouldn't emit any toxic fumes. According to energy.gov, the best time to apply caulk is during dry weather when the outdoor temperature is above 45 degrees and low humidity will prevent cracks from swelling with moisture.

Clean Your Gutters. Making sure water flows away from your home during a storm is critical. Your gutters protect your home's foundation, roof and walls by controlling the flow of rainwater from your roofline. Neglecting your gutters can lead to mold or water damage to the exterior or interior of your home. Although it may seem like a hassle, it is important to keep your gutters clutter-free. Also, make sure to read all warning labels and follow manufacturer instructions if you are using a ladder to clean your gutters.

**Touch Up Exterior Paint.** Eventually, the exterior of your home will endure wear and tear because of the elements. Adding a fresh coat of paint where needed not only enhances your home's curb appeal, it functions as an extra layer of protection to your home. A simple visual inspection around the exterior of your home once a year will help you identify problem areas. It is important to address any issues, such as cracking or peeling paint, before it gets worse.

For more home maintenance tips, visit www.midshoreshomebuilders.com.



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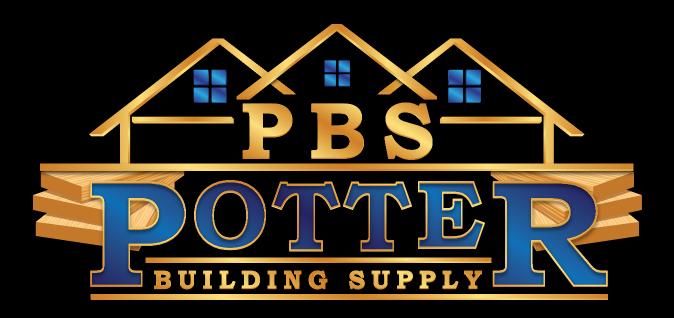


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