

Home Improvement



The Commercial Review/Bailey Cline

Jack and Edna Heitkamp, residents on Elm Street in Fort Recovery, made various changes to their home last year. Those included changes to the siding and doors, as well as adding a couple walls with man-made stone, as pictured above. The Heitkamps were the winners of Fort Recovery Chamber of Commerce's Most Improved Dwelling award for 2023.

Updated on Elm

Heitkamps made various upgrades in '23

By BAILEY CLINE
The Commercial Review

FORT RECOVERY — For years, Jack and Edna Heitkamps have lived on Elm Street.

For years, they've had many visitors, varying from folks pulling off Ohio 49 for a chat to teammates of their children and grandchildren hanging out

after cross country practice. For years, their house had been distinguishable by its white siding and signature red doors.

The Heitkamps decided last year it was time for some updates. Jack and his son, Travis, installed new windows, doors, siding, man-

made stone, gutters, front porch columns and a new garage door frame between the spring and fall last year. Fort Recovery Chamber of Com-

merce named Jack and Edna Heitkamp as recipients of the Most Improved Dwelling award for the work in 2023. See Updated page 7B

Advertise your landscaping or lawn care business in all of our publications with



Four 3x5 ads
in The Commercial Review
Two 3x5 ads
in The News-Gazette
One 3x5 ad
in The News Times
One 3x5 ad
in The News and Sun



for \$330

Reach customers in Blackford, Jay and Randolph counties.

Advertise in Graphic Printing Newspapers

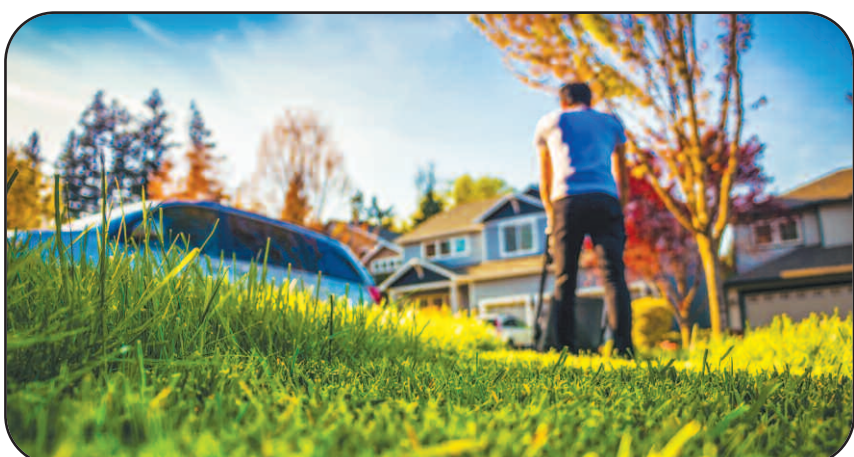
Or run two 3x5 ads for your landscaping or lawn care business in the publication(s) of your choice during March for:

The Commercial Review – **\$156**

The News-Gazette – **\$145**

The News Times – **\$120**

The News and Sun – **\$120**



Ads must run in March
Rates do not apply to special sections

Call (260) 726-8141 or email ads@thecr.com

Modifications can be made to fit needs

Changes can make home livable and allow for 'aging in place'

By **MEAGHAN HUNT**

Bankrate.com
Tribune News Service

As they get older, many — even most — Americans prefer to remain in their own homes as long as they can, or “age in place.” But to do that, many will need to make their residences safer and easier to navigate by making home modifications.

Home modification is the official term (taken from the Americans with Disabilities Act) for renovations and remodels geared towards the aged or the impaired. It means physically changing your home, removing potential hazards and making it more accessible, so you can continue living in it independently. Examples include anything from installing a shower bench to an entire ground-floor primary suite, so you don't have to walk up and down stairs.

Home modifications can be expensive, typically ranging from \$3,000 to \$15,000, with the average spend nationally being \$9,500, according to Fixr, the cost-quoting site that connects home remodelers with licensed service professionals. But it can be a worthwhile investment, especially if the only other

option is moving into a facility.

Here's what you need to know — for yourself or for loved ones — about making the right kinds of home modifications for aging in place.

Types of home modifications for aging in place

The best aging-in-place home modifications align with “universal design,” an architectural term for features that are easy for all to use and adaptable as needs dictate. This includes additions and changes to the exterior and interior of a home.

Simple modifications

These can often be DIY jobs.

- Adding easy-grip knobs and pulls, swapping knobs for levers
- Installing adjustable handheld shower heads
- Rearranging furniture for better passage
- Removal of trip hazards such as carpeting or floor saddles
- Installing mats and non-slip floor coverings

More complex

Most of these probably would need a professional contractor, especially if you want them done correctly and up to code.

- Installing handrails
- Adding automatic lighting outdoors
- Installing automatic push-button doors
- Smoothing out flooring
- Installing doorway ramps

By room

- Bathroom: Grab bars and railing, non-slip flooring, curbless shower, roll-in tub, shower bench

See **Modifications** page 6B



Tribune News Service/Dreamstime/Joanne Zhe

Home modifications for seniors can include anything from installing a shower bench or bars to an entire ground-floor primary suite, so you don't have to walk up and down stairs.

Vore's Welding & Steel, Inc.

Vore's Welding & Steel, Inc. is celebrating 35 years of specialized needs of industrial and commercial clients along with our staff who has over 150 years of combined experience. We will continue to serve the highest quality standards to fit your needs.

HAVE A SPECIFIC QUESTION ON CAPABILITIES?

Call us... we look forward to doing business with you!

SCOPE OF WORK:

- Fabrication
(Steel, Aluminum, Stainless Steel)
- Repairs
- OSHA Guarding
- Storage Bins & Hoppers
- Automotive & Commercial Material
- Handling Racks & Containers
- Weldments
- Short & Long Production Runs



CAPABILITIES:

- On-Site Service
- Press Brake
- Punch Press
- Milling
- CNC Plasma Cutting Service
- Welding - MIG, TIG, Spot
- Shearing
- Production & Sub Assembly
- Steel Sales
- Powder Coating & Galvanizing

3234 St. Rt. 49, Fort Recovery, OH 45846

419-375-4087 • fax: **419-375-2466**

Email: vores@bright.net

Which DIY projects save the most money?

By TAYLOR FREITAS
Bankrate.com
Tribune News Service

Some do it for the love of it. But many people undertake DIY projects to save money. And doing home remodels, renovations and repairs yourself can, indeed, save thousands of dollars. According to the U.S. Census Bureau's latest American Housing Survey (AHS), the average home improvement project costs \$6,352 when professionally done versus \$2,502 for do-it-yourself.

But not all DIY projects are created equal when it comes to being cost-effective. Theoretically, you could tile your floors yourself for one-third of what the pros cost, for example. But given the additional need for expensive equipment, a skilled touch, and lots of time to do the job right, the savings often add up to less than you anticipate.

Here is a guide to identifying the most useful DIY projects that actually save money, along with some examples.

What saves most?

In identifying which home renovation projects offer the most economy, look to the labor costs — and specifically, where labor costs make up the bulk of the overall expense. Painting a house is one example: The painters' services run between 70% and 85% of your total cost. In contrast, when you're installing granite kitchen countertops, the biggest expenditure is often for the stony stuff itself; the labor adds \$35 per square foot for the job (less than half, depending on the type of granite involved).

Bathroom/kitchen renovations or remodels often will save you the most money of all home improvement projects because of the higher (and often specialized) labor costs involved. For example, hiring workers to rehab a bathroom can cost you as much as \$75 per hour; and comprise up to 60% of your budget. Highly skilled pros or specialists often cost even more per hour.

Of course, some jobs require a licensed professional's services — typically, those involving electrical wiring or plumbing (that's why people often leave sinks, bathtubs, stoves and dishwashers in the same spot when remodel-

ing). Even so, doing the less specialized parts of the renovation yourself can save you half of the project's costs.

Adding new landscaping

- Professional cost: \$4,702
- DIY cost: \$1,191
- Cost savings: \$3,511
- Savings: 74.67%

Combining beauty and function, landscaping also offers major savings if you do it yourself. Plus, installing features like sprinklers, patios and lighting can boost the value of your home by 15% to 20%, according to the American Society of Landscape Architects (ASLA).

Re-doing a bathroom

- Professional cost: \$11,080
- DIY cost: \$3,776
- Cost savings: \$7,304
- Savings: 65.92%

Remodeling a bathroom provides your home with more functionality, energy efficiency and, of course, a nicer look. A midrange bathroom renovation typically recoups as much as 68% of its cost, according to Remodeling's Cost vs Value Report (the more you splurge on expensive materials and amenities, the less of a return you'll get). Bear in mind that, while our savings figure applies overall, it's mostly cosmetic changes and fixture upgrades that are in a DIYer's purview. If you want to rearrange the layout and placement of the toilet, sink or tub, or add a freestanding shower, you'll probably need the services of a professional plumber; and possibly an electrician too.

Replacing windows

- Professional cost: \$5,419
- DIY cost: \$2,002
- Cost savings: \$3,417
- Savings: 63.06%

Replacing windows with energy-efficient models can help you reduce your utilities bills, adding

more savings to the project. Again, this is the sort of job that doesn't require super-specialized skills, just some strength.

Replacing insulation

- Professional cost: \$2,997
- DIY cost: \$1,120
- Cost savings: \$1,877
- Savings: 62.63%

You won't see a difference in your home after completing this project, but you might be able to feel it. Not only does upgrading your insulation help make your house more energy-efficient, but it also protects it against bad weather — and of course, keeps you more comfy-cozy indoors. Be aware, though, that replacing insulation is a low-skill but finicky sort of job (you'll have to wear protective gear, for starters), so it's important to follow all instructions and safety guidelines carefully.

Installing a deck

- Professional cost: \$9,314
- DIY cost: \$4,103
- Cost savings: \$5,211
- Savings: 55.95%

A deck creates in effect an additional room you can use when the weather behaves — and expanding usable living space rarely does a home's fair market value any harm. If you plan to install one, note that wood decks yield a better return on investment than the synthetic variety (though they do need more upkeep). If carpentry is beyond your skill set, you can still do certain parts of the job — like demolishing the old deck and cleaning up after the new one is in — to save money.

Adding/replacing a shed

- Professional cost: \$7,923
- DIY cost: \$3,553
- Cost savings: \$4,370
- Savings: 55.16%

Installing a shed or garage can add some much-needed storage

space to your home. It's a relatively simple construction job, but keep in mind if you plan to do it yourself, you'll need to factor in added costs and time for materials and their delivery and tools to put it together.

Tips for home DIY

— Focus on one project at a time. If possible, try to tackle projects one by one. As a new DIYer, it's better to put all of your energy into perfecting one thing rather than spreading yourself too thin.

— Make a supply list. Before starting a project, make sure you have a good idea of all the tools and supplies you'll need. Otherwise, you might find yourself running to Lowe's or Home Depot every other day.

— Start small. If you're new to DIYing, try completing smaller projects first. It'll help you build your skills — without taking on too much too soon.

— Do your research. To avoid potentially pricey mistakes, take the time to prepare and research your project before you jump in (tips from other DIYers can be especially helpful).

— Know your limitations, both personal and legal. For your safety, leave any DIY jobs that involve electrical or plumbing work to the experts. Also check with your municipality or homeowners association: They may require that certain projects be professionally done or subject to an official inspection.

Financing projects

Even if you're handling it yourself, a home improvement project can get expensive. If you don't want to pay in cash, you could consider tapping into your home equity to finance it.

With a home equity loan, you can borrow a certain percentage of the equity you've built up in your house over the years you've

owned it. You'll receive the funds in a lump sum, which you'll pay back (with interest) in monthly installments — much like a mortgage. As an alternative, there's also a home equity line of credit, which works like a giant credit card: You can borrow funds, repay them, then borrow them again. You only pay interest on what you actually withdraw — which can be useful for projects that extend over a long period of time.

It's important to note that home equity loans are secured loans, with your house serving as collateral. So, if you can't repay what you borrow, you could lose your house.

If you'd rather not take out a secured loan to pay for your renovations, you could use credit cards or apply for a personal loan (like a home improvement loan). You won't have to put up your house as collateral with either of these options, but the interest rates are usually higher than home equity loans.

Will you save?

You can certainly DIY to save money, as the numbers show. But stats don't always tell the full story.

Remember, time is money, too. When determining whether to DIY a project, consider the investment you'll have to make on days, nights, weekends. Unless you're pretty experienced, you're going to move more slowly than a pro, and so your DIY project will take longer to finish — even taking into account the delays that inevitably occur with contractors.

Moreover, do you have the expertise to do advanced work? If you don't, then trying to DIY could equate to more time and expense — especially if you have to pay someone to fix your mistakes.

See DIY page 7B

CUSTOMER APPRECIATION Sale

STOP IN FOR GREAT SAVINGS ON EVERYTHING IN THE STORE!



2023 People's Choice Appliances
Ja-Mar TV, Appliance & Bedding













Your life, your mattress








Ja-Mar TV, Appliance & Bedding

Hwy. 67 W. 1250 W. Votaw, Portland, IN • 260-726-7809





Your roof is too important to trust to just anyone.



TRUST THE PROS AT HATZELL BROS.

Specializing in

Standing Seam Metal Roofs

Residential and Commercial • Several Colors and Panel Options



Hatzell Bros. Standing Seam Solutions, LLC has over 40 years combined experience in bringing the best quality and modern technology in the metal roofing industry. We are a Standing Seam Roofing Company offering a large variety of Residential, Agricultural, Industrial and Commercial Applications. We also manufacture Metal Roofing and Siding for Post Frame Buildings & Steel Buildings along with the trims & accessories that go with the project. We are a family owned company proudly serving Jay County.



8649 W State Rd 67
Redkey, IN. 47373
(765) 369-4067
www.hatzellbros.com



FREE ESTIMATES

Olive tree inspired remodeling project

By LISA BOONE

Los Angeles Times
Tribune News Service

LOS ANGELES — Under the canopy of the enormous olive tree that shades his home, Daniel Gerwin's 11-year-old son ascends the tree's gnarled trunk like an expert climber while his brother, 7, reads a book a few feet away inside the house.

Standing nearby, architect John K. Chan, who recently renovated the interiors and designed a modern 500-square-foot addition, can't help but smile as he watches the boys' parents cook dinner amid all the activity.

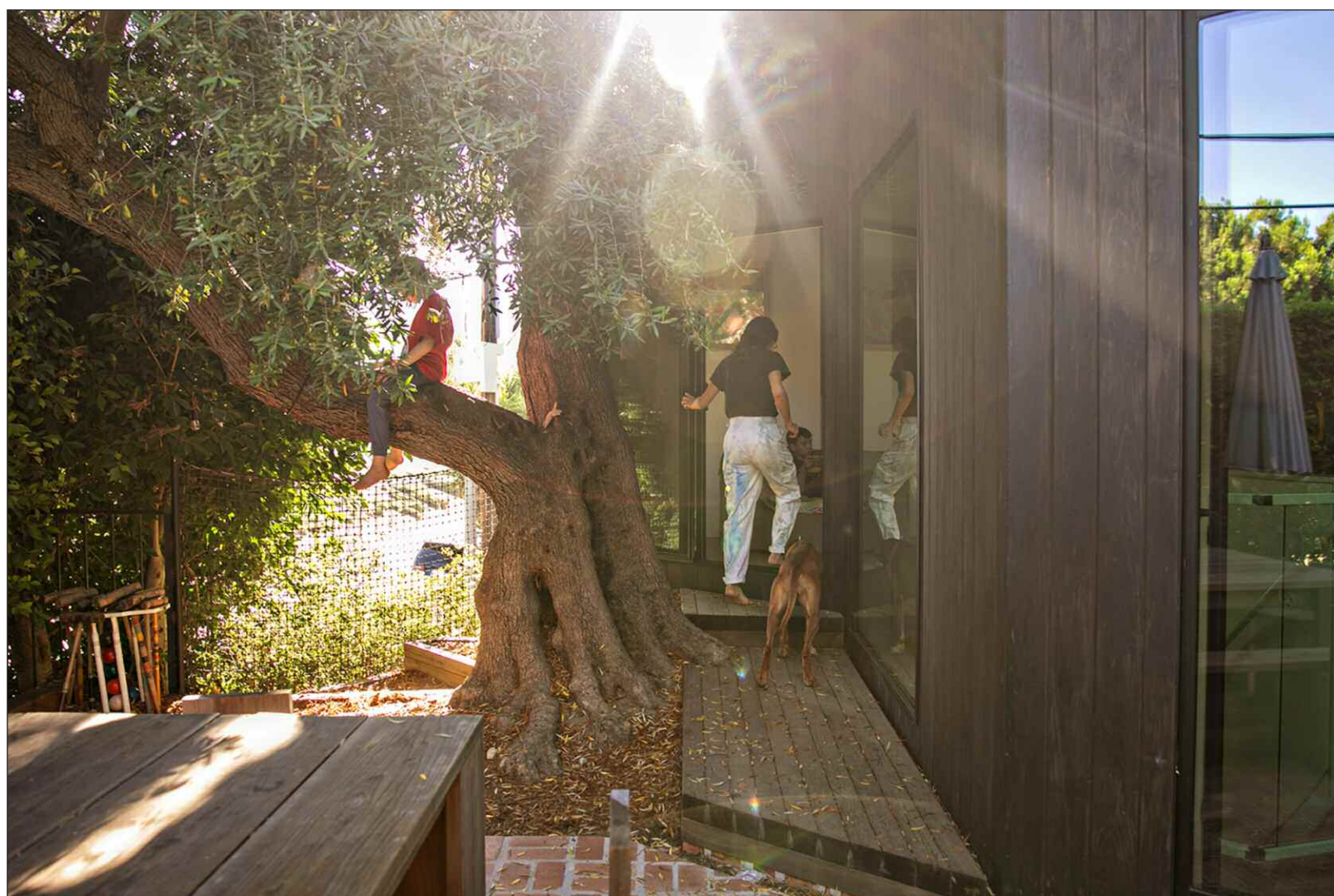
"It's so wonderful to see the house working for them," Chan says as the family and their dog, Phoenix, circulate in and out of the house through sliding glass doors — a classic California indoor-outdoor move. "As an architect, the sweetest gift you can get from your clients is seeing the house working. Sometimes Daniel will text me, 'This is happening right now,' with a photo of the kids doing something we designed, and it's so gratifying."

Gerwin and his wife saw plenty of promise in the 1,100-square-foot home when they purchased it in 2016. Like many traditional homes built during the 1930s, the house featured a simple floor plan with two bedrooms, one bathroom, a living room with a fireplace, and a formal dining room and entryway.

Despite its compact layout, the house had many perks: It was within walking distance of a good elementary school and across the street from the Ivanhoe Reservoir. The majestic olive tree, which the couple guesses is as old as the house, was another bonus.

At first, the house was fine. But as their family grew and they adopted a large Rhodesian Ridgeback, the single-story home's compartmentalized rooms began to feel claustrophobic.

"The boys' room was OK when it was just a crib and a toddler bed," Gerwin says, noting the tiny bedroom connect-



Tribune News Service/Los Angeles Times/Jason Armond

Local artist Daniel Gerwin and his wife Julie Ames and their family enjoy their renovated Ivanhoe Vista house Aug. 17 in Los Angeles. Their enormous olive tree that their sons enjoy climbing was the inspiration for a home renovation project and addition. Built in the 1930s, it had about 1,100 square feet of space when the couple bought it in 2016.

ed to the primary bedroom through a Jack-and-Jill bathroom, "but it was not sustainable."

Adds Chan, co-founder of the Chinatown-based firm Formation Association: "It was a traditional house carved into rooms."

Chan, who began rethinking the house in 2016, says his challenge was to add everything the family wanted — an open floor plan, storage and natural light — on a small, triangular lot.

They also wanted to preserve the olive tree, which absorbs noise from the preschool

across the street and shades the house and backyard.

"The olive tree is the soul of the house, and we feel connected to it," says Gerwin, an artist. "It feels good to have a huge olive tree anchoring our house."

Chan agreed as someone interested in architecture as a cultural project.

"When we do research for a house, we need to meet the client's needs and address the practical concerns, but we are also interested in the poetics of the site, the specific cultures and ecologies of sites and their narratives," he says,

recalling the wooden cover that shielded the Ivanhoe Reservoir in the 1930s.

"The house's sensibility is very East Coast," Chan adds, noting the neighborhood's Spanish, Tudor and Modernist homes by architects Richard Neutra, Gregory Ain, R.M. Schindler and John Lautner. "We decided to tailor the addition to the site's landscape."

The newly remodeled house, which took a year to complete, demonstrates Chan's vision. The silvery and green hues of the olive leaves repeat throughout the house, in the living room furniture, the kitchen's

stained oak cabinets and the olives and leaves preserved in the concrete flooring.

"Every day you see the tree, you sense its roots," Gerwin says. "It's nice to see it resonate throughout the house."

To open up the interiors, Chan removed walls and the fireplace, enlarged the narrow galley kitchen, and added a two-story, 500-square-foot primary bedroom and bathroom that overlooks the reservoir, connecting the family to the lake, the walking path and an olive grove in the pocket park across the street.

See Tree page 5B

Spring **HOME**
MAINTENANCE CHECKLIST

Complete your spring checklist with a little help

True Value

- ✓ Lawn care
- ✓ Gardening supplies
- ✓ rental equipment
- ✓ Paint supplies
- ✓ Building supplies

Hours: Mon-Fri: 8am - 8pm, Sat 8am-5pm, Sun 10am-5pm
1100 N. Meridian St. * Portland, IN 47371 * (260) 726-6263

Cut your heating & Cooling bills by up to 40%

Celulose and foam insulation for new & existing homes and buildings.

Air-seals your building so your heat stays in and the cold stays out!

FORTKAMP FOAM

Celulose and Foam Insulation
~ New & Existing Homes and Buildings ~

(419) 852-1390

The Natural Way to Insulate Your Home

3226 Wabash Road • Ft. Recovery, OH 45846
fortkampfoam@hotmail.com • www.energysavingsprayfoam.com

Tree ...

Continued from page 4B

When you enter the house, the kitchen faces an open dining room and living room bathed in natural light thanks to the shifting rooflines that create transitions instead of walls. Adding further drama is a giant bay window in the living room that overlooks the backyard. When it frames the boys playing outdoors, Gerwin likens it to a "diorama in a zoo or natural history museum."

"One of the things that I enjoy about the house is the geometry," Gerwin says. "A lot of exciting plane changes occur inside the house. It takes a certain kind of person to want to invest time and energy into something like that. John is that person. It continues to be a pleasure for me as I live here."

The elevated reading nook above the kitchen allows the children and guests to visit Gerwin while he cooks. It also offers a reverse panorama of the house. Instead of being shut off in separate rooms, the family can face one another while cooking and doing homework in what Chan describes as an "egalitarian" design choice.

"Socially, the kitchen is not for the servants; it's for the whole family," he says.

Because their home sits on a corner lot and is exposed to hundreds of people who walk around the reservoir daily, Gerwin and his wife were acutely aware that their new bedroom, which faces the pedestrian walkway, would have a fishbowl effect.

Chan felt it was important to connect the addition to the reservoir. "The house has its protected spaces, and oddly, as an inversion, it profoundly



Tribune News Service/Los Angeles Times/Jason Armond

John K. Chan, the architect behind the renovations of Daniel Gerwin and his family's Ivanhoe Vista home, plays with the family dog. To open up the interiors, he removed walls and the fireplace, enlarged the narrow galley kitchen and added a two-story, 500-square-foot primary bedroom and bathroom.

connects them to the lake," Chan says. "The bedroom brings you to the lake."

If you've walked around the Silver Lake and Ivanhoe reservoirs, you can't miss the addition, with its modern spiked roof, glass picture window, corrugated roof and dark cedar siding.

The homeowners say they are comfortable with being exposed this way.

"It forces me to make the bed," Gerwin jokes. "I often see people looking up at me from the walking path. But we aren't in our bedroom during the day. In the morning, I can open the top of the black-out roller shades and still have the bottom portion

closed for privacy." (Chan installed a clear glass guardrail in front of the sliding glass doors for safety, allowing easy access to the windows and sliding glass doors and an uninterrupted view of the lake.)

When Gerwin looks out the bedroom window, he sees a community and, eventually, when the Ivanhoe Reservoir is refilled with water, a sea of blue.

Similarly, in the new bathroom, where the pitched rooflines and angles converge, the color of the cement tile echoes the reservoir and the sky.

Below the house on the ground floor, a previously unpermitted tandem

garage conversion now is a part of the house. Chan updated the side-by-side spaces to include an art studio for Gerwin, an office and guest room with a Murphy bed and a small existing bathroom.

Chan considered permitting the garage as an ADU, but it wasn't a priority for the family. Although Gerwin predicts one of his sons may inhabit the space someday, until then, it works as a guest room for the couple's parents and for work needs.

The art studio functions well for Gerwin, who previously had a studio in Lincoln Heights. "It's a little narrow, but I can open the doors for

ventilation, and at night, I can close the bug screen so I don't have to scrape insects off my paintings."

He can also do carpentry in the driveway and work in the evenings when his family is asleep.

"If I have a one-hour window, I can walk downstairs and work instead of driving to a studio," he says. As the president of the Barnsdall Art Park Foundation, Gerwin also can hold board meetings in the office space.

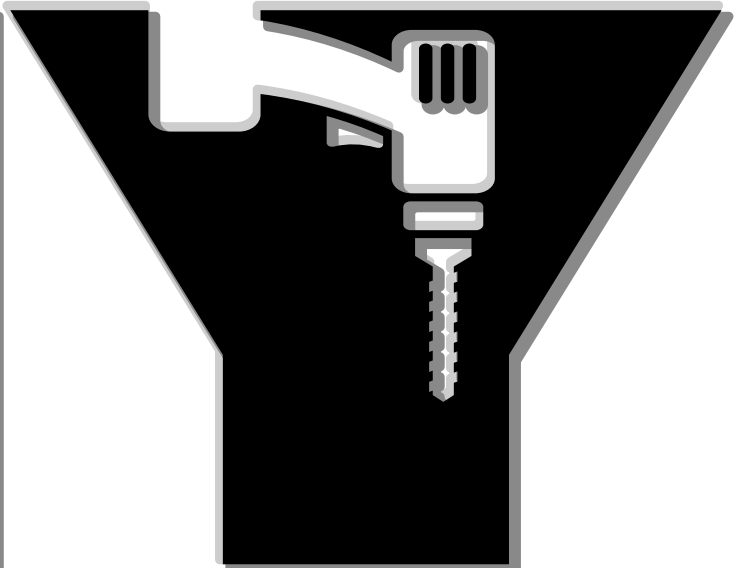
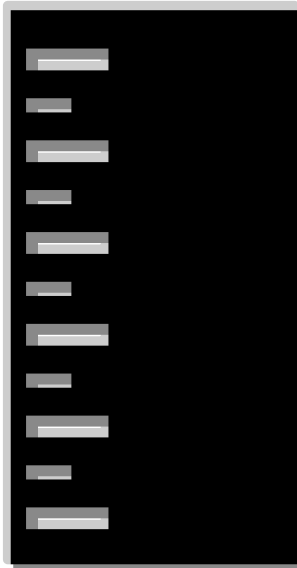
Chan, who argues that the addition reconnects the family to where they live, says that by embracing the olive tree's narrative, it became the house's substance.

"It was important for

the house to emerge from the foliage," he says. "The roof's pitch is designed to accommodate the tree growing at this angle. It has a strong presence but is integrated in its context. The large hedge and the shade of the olive tree looming over the house are all important aspects."

To many people, the Silver Lake Reservoir is an oasis in a frenetic city. But for this family, it's an extension of their home.

"It's fun to see people walk or run by," Gerwin says as he walks Phoenix along the pedestrian path. "Living near a lake is a pleasure. How many people get to do that?"



9096 HWY 67 WEST • REDKEY, IN 47373

STORE HOURS: M-F 8:00 am - 7:00 pm, SAT 8:00 am - 4 pm, CLOSED SUNDAY

YOUR COMMUNITY HARDWARE STORE!

Equipment & Tool Rental

Agriculture Hardware, Lawn & Garden Tools & Accessories, Valspar Paint and Paint Accessories, Kitchen Cabinets, Electrical Tools & Supplies, Plumbing Tools & Supplies, Screws, Nails, Bolts and many other fasteners, and yes, we have Hunting and Fishing Gear, too!



THANK YOU
WE APPRECIATE YOUR LOYAL SUPPORT!

Shop Small, Shop Local!

NEW WALK-IN DISCOUNTED ITEMS every month!

Modifications ...

Continued from page 2B

- Kitchen: higher countertops, lever or touchless faucets, cabinet pull-out shelves
- Bedroom: bed lower to the ground, non-slip floor, walk-in closets, motion-activated lights
- Outside the house: ramps, porch or stair lifts, automatic push button doors
- Throughout the house: well-lit and wider hallways and doorways, first-level primary suite, elevators or chair lifts, “smart” window shades/thermostats/lighting, simpler windows

What's the cost?

Obviously, the costs of aging in place can range greatly, depending on the types of modifications you need to make: as little as \$20 for a motion-sensor light, as much as \$20,000 to raise a kitchen counter. While Fixr cites an average range of \$3,000 to \$15,000, you can end up spending as much as \$50,000 or more, if you want to remodel your entire home or make significant structural changes to it.

Here are some costs for several of the most common types of aging in place modifications, according to Fixr:

- Grab bars: \$90 to \$300
- Open shelves: \$400 to \$600
- Wider doors: \$300 to \$2,500
- Wider hallways (without structural changes): \$800 to \$1,400
- Ramps: \$1,400 to \$3,000
- Curbless shower: \$2,500 to \$9,000
- Walk-in tub: \$3,000 to \$25,000
- Stairlift: \$4,000 to \$8,000

Tax deductible?

Some home modifications may qualify as medical expenses, and so be eligible for a deduction on your income tax return (you'd have to itemize deductions). A home modification may be tax-deductible as a medical expense if it is made to accommodate the disabilities, preferably documented by a physician or other health care provider, of someone who lives in the home, according to the IRS.

What counts as a home modi-

Sometimes it's more cost-effective to add aging-in-place home modifications as part of other planned renovations, such as building an addition or remodeling a kitchen.

fication for tax purposes? As the IRS outlines, capital expenditures for installing special medical equipment or making reasonable home alterations to accommodate a health or medical issue can be fully tax-deductible, as long as they don't add to the property value.

Permanent home improvements that do increase the value of your property may still be partially deductible as a medical expense — the cost of the improvement minus the increase in the property value is the amount that can be considered.

How does it affect value?

Speaking of increasing property value: Like home improvements, home modifications can increase the functionality of the home and the quality of life for those residing there. Whether they increase its worth is another story.

Sometimes a home modification overlaps with a fashionable home renovation: Lots of homeowners are swapping bathtubs for super-sized, curbless showers, going in for remote-controlled window shades or installing smart security systems these days. But in many cases, the changes may not enhance property value if the alterations aren't permanent — or if they mean the new homeowners will have to make significant alterations when they move in.

Overall, aging-in-place remodels can positively impact (or at least maintain) home value if the modifications involve state-of-the-art tech and/or look stylish — vs. giving off an institutional or medical

vibe. Rather than scream “ear-marked for the elderly,” they should appeal to all ages. And of course, they should be, and look, well-done.

“As our survey data indicates, a cross-section of the population lacks sufficient funding for retirement,” says Mark Hamrick, senior economic analyst and Washington bureau chief for Bankrate. “The reality is that assisted living or a retirement community, depending on the level of care provided, if any, can be quite expensive.” And these costs are ongoing — as opposed to the one-time expense of home modifications. “The housing component of affordability is just one to be balanced along with caregiving, and the cost of health care, among others,” Hamrick adds.

How to pay

There are a number of ways to pay for home modifications. You may choose to borrow against the equity you've built in the property, or you could choose another sort of financing.

— Home equity line of credit — If you own a good portion of your home outright (as opposed to owing a lot on a mortgage), you can use it to establish a home equity line of credit (HELOC). HELOC interest rates tend to be lower than those of unsecured personal loans, since your home is collateral for the loan, and you can draw funds from it on an as-needed basis.

— Home equity loan — A home equity loan also consists of funds borrowed against the equity you've built in your home, only they're released in a

lump sum, which you repay in installments. Like HELOCs, home equity loans tend to have relatively lower interest rates because your home backs the debt. With both a home equity loan and a HELOC, you can deduct the interest on up to \$750,000 of the loan if the funds are used to “substantially improve” your home, according to the IRS.

— Personal loan — Best for those with good credit, a home improvement loan — a type of personal loan — from a bank, credit union or online or peer-to-peer lender generally doesn't require a lien to be placed on the home.

— Reverse mortgage — If you're 62 or older and own your home outright (mortgage paid off), you may be eligible for a reverse mortgage, which converts a portion of your equity to cash while allowing you to continue living in the home. You don't make monthly repayments; the debt's due only when you sell or permanently vacate the home.

— State housing finance agency loans — State agencies often offer financial assistance for seniors, as do nonprofit organizations such as Rebuilding Together. There are also funds that may be available through the Older Americans Act, distributed by Area Agencies on Aging (AAA). Often, there are income-limit requirements. Check for an HFA in your area to learn your options.

When to do it

Getting older is a process, so it's likely you'll need to adapt your home more than once as your needs change. You can make changes gradually or all

at once, if finances allow. Sometimes it's more cost-effective to add aging-in-place home modifications as part of other planned renovations, such as building an addition or remodeling a kitchen.

Keep in mind that as technology evolves, you may identify and invest in assistive tools in the future that haven't even hit the market yet.

Bottom line

Making modifications and other accessibility upgrades to a home can help seniors and retirees age in place more comfortably and safely. They can also boost property value, when done professionally in conjunction with general renovation projects.

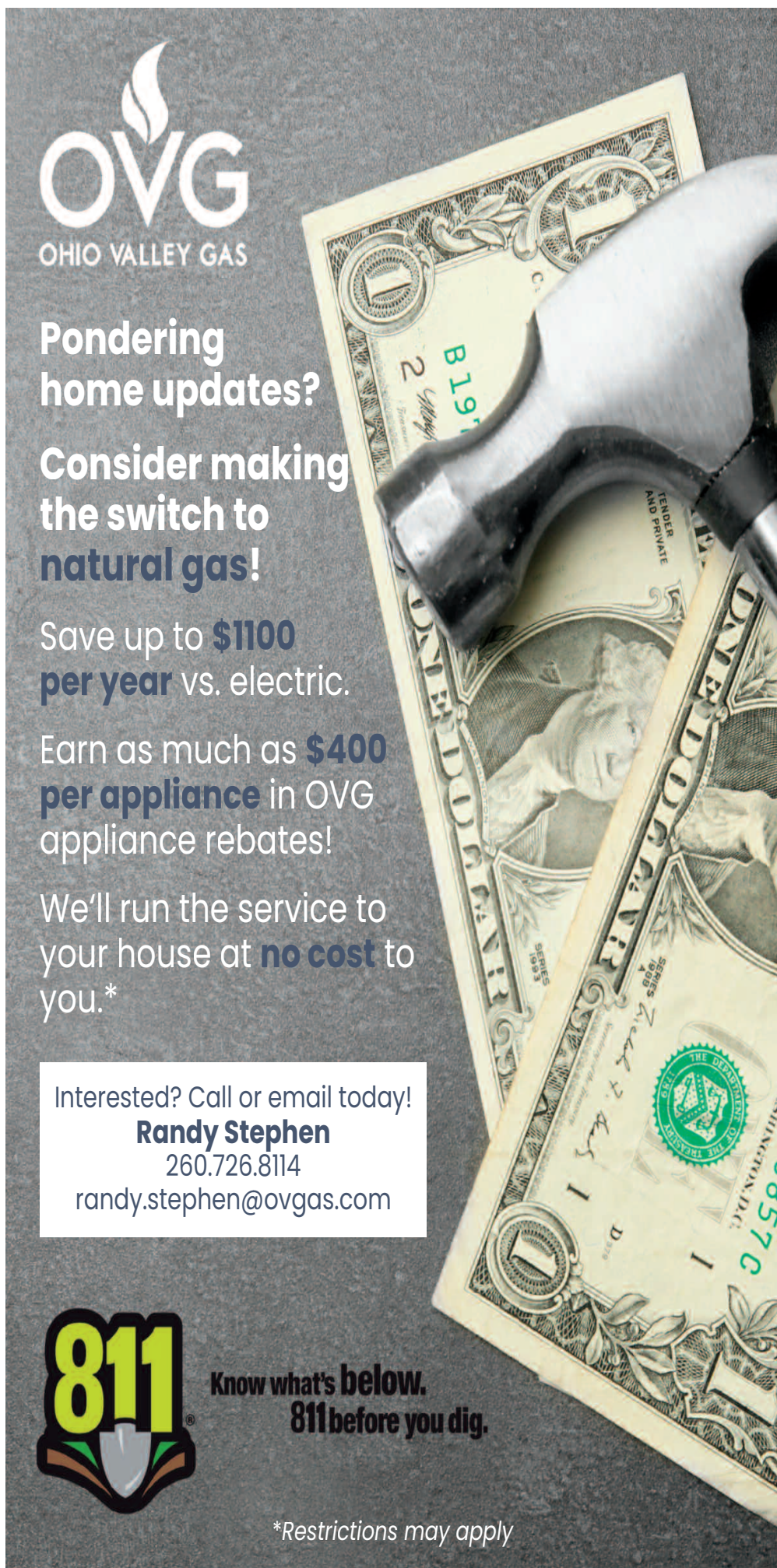
Admittedly, aging-in-place remodels can get expensive, a valid concern for those on or near to fixed retirement incomes. But there are various financing options, including ones that tap the homeowners' equity — something that seniors and retirees often have in abundance. Also, “what not everyone considers is that you can save money by doing the right home modifications,” says DeDe Jones, a certified financial planner and managing director of Innovative Financial in Lakewood, Colorado. “The longer you can safely live in your home, the less you will need to pay for assisted living care, something that is not cheap.”

Key takeaways

— Home modifications — renovations and remodels geared towards seniors — can help people age in place, living independently for longer and in safety.

— Aging-in-place modifications can range from simple, inexpensive upgrades to larger-scale, bigger-budget projects that make the home more accessible.

— Financing for home modifications can come from the equity seniors have built in their homes, personal loans and public or private housing assistance programs.



OVG
OHIO VALLEY GAS

Pondering home updates?

Consider making the switch to natural gas!

Save up to **\$1100 per year** vs. electric.

Earn as much as **\$400 per appliance** in OVG appliance rebates!

We'll run the service to your house at **no cost** to you.*

Interested? Call or email today!
Randy Stephen
260.726.8114
randy.stephen@ovgas.com

811 Know what's below.
811 before you dig.

*Restrictions may apply



VALENTINE
FEED and SUPPLY
9064 W SR 67 in Redkey
(M-F 8-5, Sat 8-12, Closed Sunday)

The Pet Owners Destination for Quality Products

Earthborn Holistic

Natural Dental Dog Treats
CHEW-A-BULLS
Daily Oral Care

Diamond

REDBARN
NATURALS

SPORTMIX

DIY ...

Continued from page 3B
Another factor to consider is HOA or municipal requirements. Many jobs mandate work permits — and those permits are only granted to professional contractors, for yours and others' safety. If that's the case, it's a pretty strong sign you shouldn't undertake the job yourself, though you

might be able to work under a contractor's supervision (maybe saving a bit of change on labor).
Finally, what's your motive for the project? If it's just for your enjoyment, it's fine to DIY. But if it's more to increase your home's property value, especially for an imminent resale, you might think twice. Prospective buyers can

spot amateur jobs easily, and they often get turned off by them.
In short, when considering DIY projects, focusing on the why — as well as the savings — can help you determine their worthiness.

Key takeaways

—Going the DIY route on home renovations can help you save

considerable sums — as much as three-fourths of a project's costs.
—Not all DIY projects are created equal in terms of cost-effectiveness: Generally, ones with large labor costs and that require strength over skill (adding landscaping, replacing windows or insulation, building decks) work best.

—When determining whether to DIY a project, consider not just money, but your time investment, level of expertise and the legal requirements of your town or HOA.
—Even DIY project costs can add up, so if you can't pay out of pocket, there are financing options to consider



The Commercial Review/Bailey Cline

Jack Heitkamp also constructed a storage building (pictured above) on the southwest portion of his property in 2022.

Updated ...

Continued from page 1B
(The couple and other award winners were honored at the chamber banquet Sunday.)

Jack Heitkamp noted the project started with a simple job in April 2023.

"About a year ago, I wanted to replace the windows because they were so hard to clean," he explained. "I went outside, and I looked at the shutters, and I had to take the shutters down ... to replace the windows."

When Edna learned about his project, one thing led to another. New siding, doors, frames and other work slowly added to his to do list.

"It just kept adding up," said Jack, who turns 71 in a few weeks.

Over the course of the next five months, he and Travis tackled various exterior work. Their home exterior now boasts two shades of siding — olive tuscany on the bottom and a darker green on top — as well as two accent walls decorated with man-made stone. The bright red

doors were traded for doors colored in cinnamon — a mixture between brown and orange.

Jack noted his background in construction. He's the son of Melvin Heitkamp, who started Mel Heitkamp & Sons Builders of Fort Recovery. Jack and his brothers, as well as other members of the family, have worked for the company through the years.

"Business has been good," he said. "We've been pretty fortunate."

While they've lived in the village for nearly 39 years, the Heitkamps started their married life together in May 1975 in a home they built south of Fort Recovery. About a decade later, they decided to move into town.

"The kids were starting to get into sports, and I was working in Celina at the time," explained Edna Heitkamp. "We were another five miles out of town, so it was a lot of back and forth. It was just too much."

The Heitkamps moved

into their Elm Street house in 1985. Jack recalled various remodeling efforts he completed in that time, which included lifting sagging floors, taking out five weight-bearing walls, putting in new walls — they converted three small rooms into one room, which now serves as the living room, and turned a porch into an indoor room — expanding the garage and installing new windows and siding and a new roof.

"You really would be shocked," Jack Heitkamp said, remembering the process.

"My advice is, don't ever live in a house when you're trying to remodel it," added Edna Heitkamp, laughing as she pointed out they had four children at the time.

The Heitkamps now have three sons and two daughters, as well as 21 grandchildren and one 4-month-old great-grandchild. Edna retired after more than 16 years as an administrative assistant from IU Health Jay's nursing professional department, and Heitkamp is still working with the family business.

The Heitkamps have completed a few other projects at their home in the last four years, installing a new driveway in 2020 and constructing a storage building on the southwest portion of their property in 2022. Jack still has a few more plans under his sleeve. He hopes to replace the garage roof and do some landscaping around the house in the next year.

"When it comes to keeping the place up nice, I think I keep ahead of the ball game, because it never stops," said Jack. "There's always something that needs to be done."

DON MYERS

PLUMBING • HEATING • COOLING

Shop:
260-589-8338

American Standard
HEATING & AIR CONDITIONING

6242 South 000 Road • Berne, IN 46711
PC81056353

Come See How New Flooring Can
Transform Your Home

Stop by our showroom today, and let our helpful associates answer all of your new flooring questions.

Expert Installation Available

Showroom Open
Mon., Tues., Wed. 9-5
Thurs. 9-noon
Fri. 9-6, Sat. 9-12:30

WESTGERDE'S

Floor Covering

111 N. Wayne St. (419) 375-2572 Fort Recovery, OH

ERIN DAVIS
Owner

104 S. Harrison St.
Portland, IN 47371

260.726.7272

hometownhardwarestore@yahoo.com
Like us on facebook!

HOMETOWN
HARDWARE

Ed Muhlenkamp
Owner

Rockwell Door Sales Inc.

Your Local Garage Door Specialist

rockwelldoorsales.com

Call/Text:
260-726-5288

Email:
rockwelldoorsales@gmail.com

Wesley Allen Iron Beds Sold Here!
Mattresses are 2 sided and flippable
Queen Sets start at \$499.90

Made in Muncie for over 70 years

Holder Bedding

Open M-F 9:00a-5:30p;
Saturdays 10:00a-3:00p

www.holderbedding.net

Affordably priced everyday!

1815 N Granville Av, Muncie
765-747-8103

(260) 726-8234
FAX (260) 726-8234

MARK AKER PLUMBING

RESIDENTIAL CONTRACTOR
Electric Eel Service

MARK AKER, Owner
PC89000232

**511 N. COMMERCE ST.
PORTLAND, IN 47371**



Arnold Lumber Co.



*Serving
Indiana, Ohio,
Southern
Michigan and
Northern
Kentucky*



*We will
build
any size*

Hours: Monday thru Thursday: 7A.M. to 5 P.M.
Friday: 7 A.M. to 4:30 P.M. • Saturday: 7 A.M. to 11:30 A.M.
Decatur, Indiana

260-724-3108

1-800-903-4206

sales@arnoldlumberinc.com check us out on Facebook

