



Spring cleaning, home update TIPS

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Home renovation ministries serve those in need, provide hope across Alabama

By **Carrie Brown McWhorter**
The Alabama Baptist

Home” and “hope” — words distinguished by a single letter and closely related in our hearts as well, which is why every strike of a hammer is an opportunity for home renovation ministry volunteers to share the gospel by giving homeowners a helping hand.

Home improvement ministries across Alabama work throughout the year to provide hope to homeowners who need assistance with repairs to improve their living conditions or to adapt a home for special needs, said Gary Wendt, director of Authentic Renovation Ministries (ARM), a nonprofit ministry that works in Tuscaloosa County. Financial resources are often a barrier to maintenance and upkeep, especially for those who are sick or elderly.

“Our referrals usually come from agencies like home health who have been in the home and know the situation,” Wendt said. “Most of the families we help own their homes but can’t afford repairs.”

Downward spiral

Often one small home maintenance issue will turn into another and then another, Wendt said. This can happen for many reasons — poor health, aging or finances for example — but a common result is hopelessness.

“The homeowner’s attitude has spiraled downward and they’ve given up. When

we come in for the interview and map out what needs to be done and pray with them about the work, it gives them hope. Many times the homeowner begins to take some initiative because they realize that someone is really going to help them,” Wendt said.

Opportunity to share

As volunteers come onsite to work, they also have the opportunity to talk about

their motivations for helping, said Mike Kirk, a member of First Baptist Church, Huntsville, in Madison Baptist Association, and a volunteer with several renovation and construction ministries.

“We usually meet the homeowner, visit with them and learn more about them. As we do that, we share the reason we are there — to give back in the way God has given freely to us,” Kirk said.

Homeowners are not always unchurched, Kirk was quick to point out. Sometimes unchurched family members are the ones who are most curious about the motivations behind the work. And when there are children involved, the potential influence is multiplied, he said, noting his church’s long-term involvement in Lincoln Village Ministry, a multifaceted urban renewal ministry in Huntsville.

“At Lincoln Village we tend to work with young families, mostly single mothers with young children trying to get a new start in life,” Kirk said. “The kids ask us what we’re doing, why we’re there.

And as we’ve repaired things and helped them throughout the years, we’ve had the chance to talk to them about Jesus.”

Home renovation ministries do a variety of different jobs, but common repairs include installing storm windows, repairing water damage, updating electrical or plumbing and roof repair. Accessibility improvements often include building wheelchair ramps, widening doors and modifying baths and showers.

Wendt said, “We do all sorts of things depending on the need that’s there.”

Both men agree that new volunteers are needed in home repair and construction ministries. Wendt said ARM likes to have at least two churches working on each job and noted that most of the groups are college- and high school-aged volunteers who are new to building projects.

Kirk said younger people are needed

to start learning the carpentry, electrical and construction skills that the older volunteers can teach. Kirk himself worked professionally in computer and electrical engineering. He learned building skills through summer missions work with Carpenters for Christ and became more involved after his retirement.

“Most of the guys who work with us are getting older so there’s a tremendous need for more volunteers,” he said.

Being ministered to

The benefits to the homeowner are tremendous but volunteers are ministered to as well, Wendt said.

“Our motto is ‘Ministry in the shadow of the steeple’ and every day we are helping people on both sides see that our work is about what Jesus told us to do: ‘Go ye therefore.’” ✝



Photo courtesy of Gary Wendt

An Authentic Renovation Ministries volunteer works on painting the exterior of a home.



Photo courtesy of Gary Wendt

Authentic Renovation Ministries volunteers build a wheelchair ramp. The nonprofit ministry works in Tuscaloosa County to provide hope to homeowners who need assistance with repairs or to adapt a home for special needs.

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BIBLICAL

stewardship

Home maintenance vital to keep home safe, provide 'natural place for evangelism'

By **Carrie Brown McWhorter**
The Alabama Baptist

For most of us a home is the single biggest purchase we will make and our most valuable financial asset. The ongoing expenses associated with home ownership go far beyond mortgage payments, however.

Since the home also is a place where ministry and discipleship often happen, home maintenance is one way to fulfill the biblical responsibility of good stewardship.

Good stewards exercise foresight and planning when it comes to all resources, including the home, said Ken Hemphill, director of the Church Planting and Revitalization Center at North Greenville University in Tigerville, South Carolina.

"Look at the life of Jesus and how many of His encounters are somewhere around a table. He invites Himself to the home of Zaccheus. The house we live in ultimately belongs to the Lord and is a natural place for evangelism," Hemphill said.

Though it might cost more in the short-term, preventive maintenance often saves money in the long-term, Hemphill said.

"At times you are literally saving money by spending money," he said.

Regular checkups

Just as the human body benefits from regular checkups and preventive care, a house needs routine maintenance to look its best, conserve resources and serve as a haven for those who call it home. Right now is a good time for such a checkup from the outside in:

► **Garage door.** The largest moving part of most houses, garage doors include several moving parts that need to be cleaned

and lubricated regularly. Tighten up any loose bolts and brackets, replacing those that are worn or damaged, and test the auto-reverse safety feature of your garage door opener by placing an object in the path of the door.

► **Exterior doors and win-**

dows. The U.S. Department of Energy estimates that the amount of energy lost annually through windows alone is \$35 billion. New windows or the addition of storm windows can dramatically improve energy savings, but caulking small cracks and joints can help eliminate drafts, as can new weatherstripping around doors.

► **Gutters and downspouts.** Clear the leaves and debris out of your gutters and downspouts. Make sure downspouts are flowing away from your house, since overflowing gutters are a major cause of excess moisture in basements and crawlspaces. Make sure gutters are attached securely to the house and use silicone caulk to seal leaking joints. While you are cleaning, look around for dead or dying branches that need to be removed.

► **Foundation.** Damage to a home's foundation is a problem often best left to professionals who can diagnose and repair the cause of the damage. Water is usually to blame, so your contractor can first correct the issues that are damaging the foundation. Once that problem is solved, repairs to the foundation, which might include filling in gaps with epoxy

or bracing areas that are cracked or bowed, should be completed immediately to avoid further damage.

► **Attic and roof.** Adding attic insulation is usually a "do-it-yourself" project that reaps big energy awards, according to Alabama

Power. Adding attic insulation can save a homeowner as much as 30 percent on heating and cooling costs. While you are adding insulation, inspect the roof for any signs of leaks or separation of the decking and repair as needed.

► **Heating and air conditioning (HVAC).** Changing the filters in your HVAC system should be part of your home maintenance

routine. How often depends on several factors, including the type of HVAC system, how often you use it, filter type and your location. Having a qualified HVAC technician check your system regularly can identify small problems and repair them before they become costly.

► **Gas heating appliances.** Furnaces and gas logs can build up dust and lint that may cause improper combustion, resulting in carbon monoxide (CO), an odorless, colorless poisonous gas that kills more than 400 Americans each year, according to the Centers for Disease Control and Prevention, which recommends homeowners install CO detectors in their homes. Regular maintenance of gas appliances can prevent problems, so blow out the dust, clean all parts thoroughly and inspect chimneys and pipes for rust spots, disconnection or damage. Alagasco says a properly adjusted space heater should burn with a blue flame. If the flame is orange or yellow, stop using the heater and contact a qualified contractor to service the heater.

► **Adding outdoor lighting.** As the temperatures warm, en-

tertainment may be part of your evening plans. Outdoor lighting can brighten your home's exterior while providing safer entering and exiting for your family and friends. The American Lighting Association (ALA) suggests a well-lit front entrance to greet guests and identify visitors. For added security and safety, ALA also recommends illumination for steps,

paths, driveways, garage entrances and any areas that are otherwise in shadows.

Many home maintenance and repair projects are suited to those who are handy around the home but make safety a top priority. Call a qualified contractor for assistance with challenging projects for your safety and that of your family. ✝

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**Ken Hemphill
director, Church Planting
and Revitalization Center,
North Greenville University**

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Ken Hemphill, director, Church Planting and Revitalization Center, North Greenville University



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Prepared for AGING

'Aging in place' modifications allow older adults to stay in their homes longer

By Carrie Brown McWhorter
The Alabama Baptist

For older Americans, staying connected to friends and family is important, which is why the ability to live as long as possible in one's home is so significant. Incorporating universal design into home renovations can help.

"Universal design" is a term used to describe features in a home or space that are accessible to everyone, including older people and people with disabilities. In home construction and renovation, the concept is often called "aging in place." It is a movement that

has become important in the last 10 years, said Joy Brown, a residential design and architectural drafting professional in Auburn.

"As a home designer I incorporate this practice in every addition, renovation and new housing project that I take on," Brown said. "Aging in place elements allow the homeowner to be prepared for aging in their own home or prepared should a physical life-altering event happen."

Aging homeowners

According to data collected by the U.S. Census Bureau, approximately 75–80 percent of people aged 55 and older own

their own homes, a number that has remained relatively unchanged for the past few years. Since approximately one-fifth of Alabama's population is 60 and older, that means there are many aging homeowners in Alabama. Based on the most recent census data, Alabama's aging population is growing, which is why the Alabama Department of Senior Services has set one of its goals as empowering older persons and individuals with disabilities to remain in their own homes as long as possible.

It is a goal that has great potential for improving quality of life for the aging, according to a 2001 study by the Joint Center on Hous-

ing Studies at Harvard University. The study found that the health and housing concerns on an elderly individual are often interrelated.

Health and housing

"When a living environment is affordable and appropriate, an aging individual is more likely to remain healthy and independent. When an individual maintains good health, he or she is more able to keep up with the maintenance of his or her living environment," wrote study author Kathryn Lawler. "As the population ages ... it becomes difficult to distinguish a health concern from a housing concern."

Recent studies from the Joint Center also suggest that a significant number of American homes do not have basic accessibility features such as a no-step entry and a bedroom and bathroom on the entry level.

According to a 2015 report by Abbe Will, "While some aging households will look to move into homes that are better suited to their needs, many others will choose to remain in their current homes and communities and 'age in place,' finding out of preference or necessity that they will need to remodel their homes to fit their changing needs."

Elements like 3-foot-wide door openings, curb-less walk-in showers that can accommodate a wheelchair or walker and grab bars near toilets and showers are easy to add to any design, whether new construction or renovation, Brown said. Building an exterior point of entry that can be accessed with few or no steps is another important consideration, since even a young family member can experience an injury that limits mobility, if only for a short time.

The key is thinking ahead, Brown said, since adding such

Common modifications

- ▶ Adding grab bars
- ▶ Adding a ramp to the entrance
- ▶ Increasing the width of doorways
- ▶ Adding a bathroom on the ground floor
- ▶ Adding lever-handled doorknobs
- ▶ Changing flooring to prevent injuries
- ▶ Adding pullout shelves in the kitchen
- ▶ Widening the front entrance
- ▶ Shifting the master bedroom to the first floor
- ▶ Lowering electrical switches
- ▶ Adding a lift on the stairs
- ▶ Lowering countertops
- ▶ Installing higher electrical outlets
- ▶ Adding a personal alert system

(Compiled by Carrie Brown McWhorter)

elements to a plan is generally more cost efficient than trying to adapt a home when an emergency need arises. Major renovations can cost thousands of dollars and take months to complete, leaving home occupants struggling to maneuver if their physical mobility is suddenly limited. Renovations done in a hurry might not be as visually appealing either, which may reduce a home's value down the road.

"Aging in place doesn't mean that you have to meet the ADA (Americans with Disabilities Act) building standards but addressing a few of the items above makes living in your own home for as long as possible a good option." ❖

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Adding VALUE

Insurance policy review can save money before, after home renovations

By **Carrie Brown McWhorter**
The Alabama Baptist

There's nothing quite like the satisfaction of finishing a project. A fresh coat of paint, new flooring or updated cabinetry can make even the oldest space feel new again.

Homeowners should take one more step after the project, however — an insurance review.

"Any time you spend a significant amount of money, \$8,000–10,000 or more on your home, you should notify your insurance carrier," according to Bill Sager, executive vice president of Alabama Independent Insurance Agents, headquartered in Birmingham.

A home renovation generally adds value to the home. Since one of the main purposes of home insurance is to protect both the house and the personal property inside in the case of a loss, homeowners should check with their insurer to make sure new additions are covered adequately, Sager said.

One example is in policies that cover replacement costs for lost or stolen items. New appliances and furnishings are more costly to replace, so once installed, the homeowner's insurance policy should reflect current values for those improvements.

Policy renewals

Another good time to review your insurance policy is when the policy renews, Sager said. Homeowners often forget about jewelry, guns or heirloom items that they have acquired during the year. Valuable items need to be noted in the policy, however, and some may need a separate policy to be covered at replacement cost, Sager said. If the renovations are secured by a loan, the lender may require proof of adequate coverage as well.

Completion of a significant home renovation may signal a good time to compare insurance rates with different companies.

According to the Alabama Department of Insurance website, insurance rates vary based on the home's description, square footage and distance from the nearest fire department and fire hydrant. Checking rates with different insurers may save homeowners money if the coverage is comparable.

Insurance discounts

During the renovation there are often ways to add elements that can save money on insurance costs, Sager said. For example most carriers give a credit to homeowners with a basic security system, which can be installed as other renovations are taking

"Any time you spend a significant amount of money, \$8,000–10,000 or more on your home, you should notify your insurance carrier."

**Bill Sager
executive vice president,
Alabama Independent
Insurance Agents**

place. The website of the Insurance Information Institute notes that many insurers also provide small discounts for smoke detectors and deadbolt locks. The Institute recommends checking with your insurer prior to choosing such protection to compare initial installation costs versus long-term premium savings.

If you are installing a new roof, there may be measures you can take to make your home more resistant to windstorms, also a potential rate reducer. Modernized heating, plumbing and electrical systems can help reduce the risk of fire and water damage. Though these improvements may require a little more money to implement, the insurance discounts spread out over 10–20 years may recoup the initial cost and lead to savings down the road, Sager said.

Communication between the homeowner and the agent is key to saving money on insurance costs, Sager said.

"Make your agent aware of what you are doing," he said. "When agents don't know, they can't advise. Your agent has the experience and knowledge to help you maintain coverage that will put you back as you were if a loss happens.

"Most every agent I know would enjoy hearing from a client who wants to make sure they are covered well." ❖



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Spring cleaning CHECKLIST

Interior

1. Dust crown molding and baseboards
2. Dust ceiling fans and wash lighting globes
3. Dust and clean windows, inside and out
4. Vacuum corners with a crevice attachment
5. Clean under beds
6. Wipe down doors and walls and touch up paint
7. Clean curtains
8. Vacuum furniture, including under cushions
9. Clean stains from upholstered furniture
10. Deep clean carpet, rugs and floors according to manufacturer's directions
11. Replace batteries in smoke and carbon monoxide detectors
12. Clean and organize the refrigerator
13. Vacuum refrigerator coils
14. Clean and disinfect trash cans
15. Scrub the bathtub and/or shower
16. Polish wood cabinetry and use touch up paint or stain to cover nicks and blemishes
17. Clean, organize and de-clutter cabinets and drawers
18. De-clutter and organize closets
19. Clean and disinfect electronics, including phones, computers and remote controls
20. Clean out the lint hose and outlets of your clothes dryer

Exterior

1. Sweep and clean decks, porches and entryways
2. Wash windows and siding
3. Touch up paint on trim, doors, shutters and other fixtures
4. Clean or replace door mats
5. Repair any broken bricks, foundation cracks or masonry
6. Inspect roof shingles
7. Clean and update outdoor furniture
8. De-clutter and organize garage
9. Plant seeds, bedding plants or vegetables and mulch appropriately
10. Add one "wow" element to your primary entry way to welcome guests

(Compiled by Carrie Brown McWhorter)