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Supplement to farragutpress | Spring 2024




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Engel & Völkers

Knoxville

A self-professed introvert at heart, Cindy Kraus knows what it is like to face your most challenging fears, including the fear of success. She grew up in a challenging home environment and credits the love and stability of her grandmother and sister that shaped who she is today.

Cindy's first professional career was in the medical field. She was a Respiratory Therapist for 30 years. Having worked in this field so long, she understands instinctively why high-level professionals need an advocate who can provide turnkey solutions for services outside their everyday work lives. As her career was nearing the 30th year, her daughter was getting ready to go to college and she had an 8-year-old son at home. It was time for a career change. Real estate seemed a perfect solution because it combined her love for architecture with a schedule that would be flexible enough to give her son the time and care he needed throughout the rest of his school years.

Fast forward 11 years, with her son off to college the desire for a next step took root. After much research and analysis she knew opening a franchise with Engel & Völkers was the path to take. At Engel & Völkers their passion is exceeding client expectations, so it's only natural they align themselves with exceptional real estate professionals to serve clients across the globe. It's why they don't simply have agents, but rather, trusted advisors to guide you through your home journey with extensive neighborhood expertise, distinguished care ... and a bit of fun.

Cindy lives in Farragut, Tennessee with her husband, Paul. They have four children and two dogs. When she isn't busy at Engel & Völkers Knoxville or settling the specifics of a real estate deal for her busy clients, she enjoys walking her Goldendoodles, Bella & Henry, and volunteering with area groups and causes such as Emerald Youth Foundation, Wesley House, Charity Chicks, and Farragut Rotary.

Cindy's background and stellar service record make her a sought-after agent, but that isn't the main reason her clients and advisors appreciate her. She believes in treating all people with dignity, friendship, and a smile, no matter their walk in life. That character trait proves that, regardless of your childhood challenges, you can overcome the past and become an inspiration to others.



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Advertiser Index

Cindy Kraus, Engel & Völkers	4-5, 23	Mr. Handyman.....	12, 32
Citizens Bank.....	31	NHC Place Farragut	18, 25
Crown Title Insurance Agency Inc.	13, 21	ORNL Federal Credit Union.....	2, 14
Enrichment Federal Credit Union.....	17, 25	Pam Owen	11, 20
EXIT TLC Realty.....	3, 16	Pinnacle Assisted Living.....	15
His Security & Technology.....	29	Saddlebrook.....	29
Kriston Wilson	26	Tate Insurance Group	19
LCUB.....	26	Tennessee State Bank.....	18, 26
Lisa Dockery	28	The Villages of Farragut	Cover, 7-9, 13
Loudon County Habitat for Humanity	10, 27	Window Genie.....	15, 30
Meadow View Greenhouses & Garden Center.....	15	Y-12 Federal Credit Union.....	11, 29
Mortgage Investors Group.....	28		



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Faith, Family, Fellowship, Fun & Our Future!

Located in the heart of our hometown, The Villages of Farragut Senior community offers luxury living with a comfortable and catered lifestyle.

The community, owned by Goodworks Unlimited, LLC, opened in December of 2019 at Village Commons Boulevard, and has been thriving ever since. Located on the corner property at Kingston Pike and Smith Road, The Villages of Farragut is very proud to be a part of the fabric of Farragut, and the community will soon be celebrating 5 years of “Goodworks” in serving independent seniors.

Residents are living life to the fullest and thriving with a very active lifestyle. Each day offers different opportunities, including fitness and wellness, educational growth, spiritual studies, philanthropy, several clubs for various interests, social outings, live music and themed parties, and celebrations of special events and holidays.

The Villages is proud of their veterans as demonstrated by all the veteran photos displayed on the Wall of Honor. Resident veterans

participate in patriotic holiday events to celebrate the courage of all veterans who served our great nation. Veterans Club meets monthly to celebrate the courage of our residents and veterans who served our great nation. Our Walking Club promotes good health and encourages all residents to stay active by walking and counting steps. Total steps to date for this active group have taken them around the world and back again. Happy Hour with live music occurs every Friday, and residents enjoy an active and engaged social life all month long.

Resident Agnes Strevel stated, “When I walked in there was a warm feeling, and it felt like home. I knew this is where I wanted to live. I moved here a year-and-a-half ago, and I’ve made lots of new friends, the staff is wonderful, and I’m really happy with my decision.”

Resident family member, Nick Mattson, expressed his gratitude to the staff for going above and beyond in providing excellent services for his father. He complimented the beauty of the community, and said it’s evident when you come inside that people care about one another, and he has peace of mind knowing his father is

See **VILLAGES** on Page 8



Villages

From page 7

thriving here.

“When you choose to live here, you truly become part of our family,” said Melody Matney, Executive Director. “We are “Goodworks”, and we are so proud to be a part of the fabric of Farragut.”

The vision for The Villages took several years of planning and nearly three years of construction to become a reality, as married couple Gary and Ricki Keckley — owners of GoodWorks Unlimited, LLC — along with several local investor partners, worked on every detail. The community is adorned with portraits, pictures, and artifacts reflecting not only the Town of Farragut, but also the beauty of East Tennessee. The 25-acre campus provides breathtaking views of the Smoky Mountains from our outdoor porches. Residents also enjoy restaurant style dining with chef prepared meals offering many menu choices. We support an active and healthy lifestyle with paved walking paths and a Walking Club, cardio classes, Tai Chi, Bridge Club, Book Club, Poker Night, and Golf Tournaments on the putting green. We are also proud to offer on-site physical therapy through EmpowerMe Wellness.



Spacious apartments, in a wide variety of floorplans (from 685 to just under 1,500 square feet, many with balconies, sunrooms, or screened in porches), surround the main three-story palatial shared living spaces that include an expansive

See VILLAGES on Page 9



Villages

From page 8

dining area complete with a grand piano for live musical concerts. Residents have a variety of activities literally at their fingertips, from interpersonal social and creative opportunities to a wellness center, billiard parlor, and courtyard with putting green, along with a spa, and on-site salon services, among its many amenities.

Matney is proud to have a strong leadership team and great employees who have a servant heart. Sandi Simpson-Community Relations, Brittany Charnley-Resident Events, Daniel Beebe-Executive Chef, Tamichael Brown-Maintenance Director, and Sharon Wender-Administrative Assistant, and the Villages team all go above and beyond to provide exceptional services every moment every day.

Residents are invited to bring their ideas and customs to The Villages under the slogan “Your Life. Your Way,” which they incorporate into prominent social events, such as Fall Festival, Christmas Open House by Candlelight, Mardi Gras celebration, Kentucky Derby, and much more.



The Admiral’s Club is the residents’ way of giving back to the Community. The club has raised significant funds for Parkinson’s’ Research, Wreaths Across America for the Veterans, our local food pantry, and the walk for Alzheimer’s Tennessee. Residents in the Admiral’s Club also partnered with the Tennessee Valley Humane Society to help with needed supplies for their adoption program.

“We invite seniors to come visit and feel the warmth of our community and experience what catered living is all about,” said Matney. “The residents who come here want a happy, safe environment, providing great food, friends, and a family atmosphere — and that is exactly what we offer. Our goal is to help residents remain in the community, and a selection of supportive services can be added as the need may arise.”

While the Villages independent living community is flourishing, there are plans for future development.

Construction has commenced on the initial six villas within our expansive 25-acre property at The Villages of Farragut. These villas are part of Phase 2, which encompasses 28 out of the total 66 independent living villas, in addition to the first set of 10 garages designated for current residents. The street names have been chosen and ratified, with an announcement impending. Detailed floor plans, exterior designs, and pricing will be released shortly, accompanied by a press release outlining future developments. A number of deposits for the villas have been received, and we welcome interested individuals to contact or visit the community to join the waiting list. We are thrilled to present this effortless, maintenance-free living option to our community!

Additional phases of construction will include an assisted living and memory care community. The future development will allow for a continuum of care for seniors to age in place right here at home in the heart of Farragut.



A Safe, Comfortable Home Can Be a Reality

Imagine a world where you don't have to worry about tripping on your rug when you walk through your home; where you know you can safely take a shower because you have safety bars to help you get in and out of your shower; where your roof no longer leaks, or your on-again off-again air conditioner/heater has been replaced with a much more efficient model and you can keep cool in the summer and warm in the winter.

Maybe you or someone you love has only had dreams about being so safe in their own home. But they can be safe and they can be comfortable knowing that the home they have lived in for so many years, the neighborhood they have known for so many years, both can be theirs for more years to come.

For the past 10 years, Loudon County Habitat has been making these kinds of dreams come true for seniors and disabled adults in Loudon County who want to stay in their homes but can't afford to make the repairs that would make them safe again.

Through grants and, Loudon County Habitat has helped more than 180 seniors needing home repair through our Critical Repair and Aging In Place Program. From a simple ramp to allow the homeowner to come and go safely, to remodeling the bathroom for better mobility access, to taking up old carpets and putting down flooring that will take away that trip-hazard, these projects allow low-income seniors and disabled adults to remain in the home they have lived in for so long. It also has reduced the need for emergency room visit and nursing home care.

If you, a member of your family, or a neighbor is in need of repairs to their home, call Loudon County Habitat for Humanity at (865) 458-0704, Option 2, ext. 1. We can discuss the situation and see if the project qualifies for our program. Don't wait, applications are being taken now.

Loudon County Habitat for Humanity is an affiliate of Habitat for Humanity International, a worldwide Christian housing organization. All funds to build in Loudon County are raised locally to provide safe, affordable houses for low-income families who are willing to partner with Habitat. These partner families help build their houses and then buy them from Habitat through a no-profit affordable mortgage. Funds from these mortgages go into a Fund for Humanity which allows Habitat to build other houses.



Something as simple as a handrail can make all the difference.



By taking up worn, wrinkled carpet and replacing with vinyl laminate flooring, a serious trip-hazard is corrected.

Pam Owen

2023 Executive Award Winner loves to help clients find their dream home

Pam, one of Realty Executives Associates top producers has served the Greater Knoxville communities since 2009. A Knoxville native, Pam owned a local bridal shop for twenty-seven years and then worked for Whirlpool Corporation before obtaining her real estate license.

When asked what her favorite part of the job was Pam said, "I have loved every career I have had, but I love my career as a Realtor® more than any. I love being able to meet new people and help clients find the home of their dreams or sell their current home."

She also recognizes how crucial it is to listen intently to her client's wants and needs and to make herself available when they need her. "I send my clients updates and make sure I arrange my calendar to fit theirs. I believe making yourself available and good communication skills are key to a successful Realtor®," Pam stated. Working with her clients has enabled Pam to form lasting relationships with her clients.

Additionally, Pam Owen was a 2023 Executive Award Winner. Call Pam to discuss all your real estate needs at (865)-607-0318.



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Mr. Handyman

Top-of-the-line home improvement, maintenance and repair solutions

Mr. Handyman of West Knoxville has been the premier destination for top-of-the-line home improvement, maintenance, and repair solutions since 2009.

Located at 8081 Kingston Pike Suite 101, the trusted and experienced handyman franchise is dedicated to providing exceptional repair service for a diverse variety of residential and commercial needs. From assembly, carpentry and installation to painting, dry-wall work, and even remodeling, Mr. Handyman of West Knoxville has the skills and expertise required to assist you with both major and minor repairs.

The local franchise, founded by Penny Ellison and her husband Allen, has set itself apart from other repair companies thanks to its customer-centric approach that focuses on restoring clients' peace of mind. In fact, for Penny, Mr. Handyman's ultimate goal is to be someone's hero each day.

"Whether it's fixing a leaky toilet, addressing water damage, or rectifying a faulty roof, we get to help with something that's turned their world upside down," she said.

With this unwavering commitment to clients, Mr. Handyman of

West Knoxville has garnered numerous accolades over the years, including a prestigious Customer Service Award from the Better Business Bureau for maintaining an entire year without a customer complaint.

The Knoxville location has also earned many company achievements, such as Franchise of the Year, and was even named one of the Top 5 Mr. Handyman franchises out of nearly 200 locations across the United States and Canada.

This massive success is a direct result of the franchise's overall culture, which seeks to elevate the customer while fostering a strong sense of community and camaraderie among staff.

"I feel like we have assembled an exceptional team that can provide a remarkable experience to our clients," said Penny. "It's not just a job or a business – we're all family here."

If you're seeking reliable and efficient home improvement services in the West Knoxville area, Mr. Handyman is here to help. For more information about the company's comprehensive repair offerings, call 865-293-0080 or visit the official website at mrhandyman.com.

Crown Title wants to put a ‘crowning touch’ on your next closing

Crown Title Insurance Agency Inc. hopes to make clients comfortable with the business by providing top-of-the-line service.

According to owner Robb White, the agency’s main focus is on honesty, hard work, integrity and professionalism.

“These were the traits that founded our business, that built our business, and keeps it growing and growing,” he said.

“You can’t compromise any of these traits. Character shows and clients will see it and appreciate it.”

Previously owned by White’s parents, the second-generation company opened at 9700 Kingston Pike, Suite 6, in The Shops at Franklin Square in 1990. In 2000, White took over ownership.

“Once I took over the family business, I fell in love with it,” said White, who had served as a territory manager in industrial supply sales.

In addition to closing services for both residential and commercial property, Crown Title handles estate closings, escrow services and abstracts of title.

White said the company also uses attorney-based title searches rather than Internet-based title searches, which helps prevent errors and inconsistencies.

“Our legal team actually goes to each Register’s Office of the county of record to perform our abstracts,” he said.

For more information, visit crowntitleknox.com or call 865-539-4910.



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Why You Should Choose A Credit Union for Your Next Home Loan

Credit unions offer numerous financial products that help people maximize their income and increase their savings, often with fewer or lower fees than traditional banks. Credit unions are similar to traditional banks in the sense that both institutions offer financial products to customers. Credit union members, like bank customers, have access to checking and savings accounts, CDs, loan products, and credit cards. Here are several reasons why credit unions can be more beneficial than a traditional or local community bank:

1. Making you a top priority. Unlike corporate banks, credit unions are working in the best interest of depositors, or members, not stockholders. This is why most can offer much better service and will go out of their way to make you, the member, happy. They're less focused on turning a profit and more focused on ensuring they're providing members high-level service and competitive rates. They even have a not-for-profit status so they're exempt from many taxes.

2. Low or no minimum balance requirements. As corporate banks continue charging high fees for dropping below a minimum balance on savings and checking products, credit unions are doing the opposite—lowering balance requirements so that maintaining an account is less stressful. Many only require a minimum balance of \$1 to \$10 and have very few rules or provisions for keeping your account in good standing.

3. Lower fees on banking products. Shop around for a loan or a checking account and you'll find that credit unions usually offer lower fees on basic transactions. Whether you're interested in opening a primary savings account or a new checking

account, your local credit union can probably offer the best financial products and packages in town.

4. Less restrictive credit eligibility requirements. If you've been denied a loan from a corporate bank, consider applying for a loan through a credit union. Many credit unions have less stringent loan eligibility requirements and may be willing to work with you when you have a low credit score. They can also make exceptions for unique circumstances, such as being self-employed or having a bankruptcy on your record.

5. Lower interest rates. Credit unions typically offer lower interest rates on most lending products, including mortgages. When you're looking to make some larger investments, don't forget to shop credit unions for the best rates. Many will extend the most competitive rates for personal loans, credit cards, and mortgages. Remember that the credit union is a not-for-profit organization and isn't going to raise fees just to turn a profit. They're also less likely to add on excess fees for different loan products.

A mortgage loan is often the largest single financial commitment a person will ever make. Obtaining a mortgage through your local credit union can be very rewarding. A credit union will take the time to help borrowers become financially literate about the best mortgage loan practices and offer tips for borrowers new to buying a home and the process that they will navigate through.

Another great feature of obtaining a mortgage through your local credit union is how the mortgage will be handled after closing. Most traditional lenders package loans in which they sell to other investors, or what is commonly referred to as the



Secondary Market. Because of this, loans have to adhere to certain standards in the lending industry. Otherwise, they would not be attractive to investors and the lenders would have trouble selling them. Credit unions typically keep most of the mortgages that they write in their own portfolios. This means that they do not have to worry about what other investors are going to think about the loans that they write. For the most part, they can write loans according to their own standards, and they will not have to worry about any outside influences. This further allows credit unions to offer products that most banks and brokers cannot, giving them a competitive advantage in mortgage lending.

From refinances and purchases, to construction loans and home equity lines of credit, your local credit union should always be your first stop for your entire mortgage lending needs. ORNL FCU is staffed and equipped to handle your mortgage requests. Together, we can navigate through the mortgage experience and help you thrive!

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Window Genie

from window and exterior cleaning to hanging your holiday lights!

Window Genie is your local leader in home services. We specialize in window cleaning, window tinting, pressure washing, gutter cleaning and more. Our commitment to customer satisfaction and professionalism is what sets us apart from the competition. With over 20 years of experience, Window Genie has earned the trust of homeowners throughout the greater West Knoxville and Farragut area. You can feel safe knowing our team of field technicians are fully trained, insured, bonded and drive custom wrapped GENIEMOBILES for easy identification. Estimates are always fast and free!

When it comes to window types, there's a wide variety out there. Whether you have traditional double-hung windows, modern picture windows, or specialized bay or bow windows, Window Genie has got you covered. We even tackle those hard-to-reach skylights and the intricate detailing of leaded glass or stained glass windows.

Our versatile skill set also extends to the practical aspects of your home. Do you have sliding glass doors or basement hopper windows? We clean those, too! And don't worry about those tiny vent windows in your bathroom or the complex geometric shapes often found in modern homes; we're up for the challenge. Our expertise and attention to detail extends to our other services as well.

We are locally owned and operated by the trusted home service provider, Window Genie. Our fully insured and bonded field technicians are experienced professionals who are ready to transform your home for the holiday season. For a free consultation and to discuss your design concept, call 865-737-4228 to schedule a free estimate.

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Patti Whalen

Putting people before profit

Patti Whalen decided to purchase the EXIT TLC Realty franchise, primarily due to its focus on people. “People before profit.”

“We are like a family,” said Whalen. “I bought the EXIT Realty franchise because they were so different from any other brokerage. I can’t describe it, but I will try. The EXIT Realty Corp. approach to business and the care and dedication they give to their owners and agents is unbelievable. A very special feel.”

Whalen said that the company takes special care in vetting its agents to ensure that everyone fits well in the EXIT TLC Realty family.

“We help each other out no matter what,” she added. “We’re all on the same ship together.”

Even at the regional and corporate level, the company aims to always put their agents first.

“I can call our regional owners, Stacy Stobl and Kenny Lynn, or even our founder, Steve Morris, and they will answer the phone... I don’t know any other corporation who would do that,” Whalen said.

In an attempt to support the local community, EXIT TLC has set up a donation crate just inside the front door to the office.

“Part of our heart is helping out,” said Whalen, naming organizations like the Loudon County Animal Shelter and the Good Samaritan Food Pantry of Lenoir City. “We collect donations for whatever the need seems to be at the time.”

Whalen first got into the real estate industry 17 years ago after her husband retired from the Navy and her family relocated to

East Tennessee.

“Moving around so much, I really looked forward to looking at homes... that was exciting,” she said, adding that her mother, uncle and a sister also served in the real estate business. “So it was kind of just a natural progression, and I fell in love with it.”

Throughout her career, Whalen has served on many industry boards and organizations including the Knoxville Area Association of REALTORS® Board of Directors, as a Tennessee Real Estate Educational Foundation Trustee and Vice-Chair of Tennessee REALTORS® Broker Involvement Committee. She is also a graduate of Tennessee REALTOR’s Academy of Real Estate Advancement which is a leadership advancement program.

Whalen noted that while she loves helping others buy and sell properties, her real passion is teaching and mentoring agents, an endeavor she undertakes with Linda Kelly, a Broker with 33 years of real estate experience.

While they are busy training, her sister Debbie, a licensed REALTOR and Transaction Coordinator, helps with the paperwork and ensuring the agents have completed all necessary documents.

“Teaching and mentoring takes up a lot of time,” said Whalen “I am truly grateful for them both because I definitely couldn’t do all that we do here without them!”

For more information about EXIT TLC Realty, call 865-816-3094 or visit exitllcrealty.com



Did you know?

While home buyers typically take their time to examine each room and space inside and outside a home before making an offer, the real estate experts at Trulia note that two rooms in particular seem to merit the closest inspection among prospective buyers. Kitchens and the bathroom in an owner's suite can dramatically increase the value of a home. Trulia recommends that homeowners consider their neighborhood and identify their target buyers prior to beginning a kitchen or owner's suite renovation, as such variables can provide direction and inspiration when refurbishing these widely valued areas in a home.



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Two facilities on the NHC Place Farragut Campus take care of residents varied needs

Striving to make every moment count for the residents and patients at NHC Place Farragut is top priority because they believe in celebrating life at all stages.

The residents and patients arrive for a variety of reasons. Many are short-term, having left a hospital needing skilled nursing and/or rehabilitative care to get them back home. Others have chosen NHC Place as their home with assisted living care or memory care.

The NHC Place Farragut's private and spacious campus is home to a 100-bed post-acute Health Care Center, an 84-apartment Assisted Living Center and the 60-bed Cavette Hill Assisted Living & Memory Care Center. The campus amenities include a walking trail, courtyards with gazebos and recreational amenities like a putting green.

NHC Place is dedicated to offering their residents and patients the independence wanted with the support that is needed. In fact, all NHC partners prepare for their work day by reciting one of the organizations 20 promises each morning. The goal is to provide the best rehabilitative and clinical services based on the activity and care needs of each of our residents.



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Did you know?

Electrical fires are more common than one might think. The Electrical Safety Foundation says home electrical fires account for an estimated 51,000 fires each year, nearly 500 deaths, and more than 1,400 injuries. Certain conditions can lead to electrical home fires. The National Fire Protection Association indicates home fires can result from overloading electrical outlets and inadequate distribution of lighting equipment. When this occurs, these fires most often originate in a bedroom. Another common cause of electrical home fires is faulty wiring and related equipment malfunction. It is important for homeowners to be aware of potential electrical issues and remedy them quickly to avoid home fires. Ensuring electrical systems are up to code and addressing issues with the help of a qualified electrician can reduce the risk of electrical fires.

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Did you know?

Home buyers must confront a host of variables in the best of times, but in recent years buyers have been forced to contend with a real estate market marked by a significant increase in home prices. According to the Federal Reserve Bank of St. Louis, the median home sales price in the third quarter of 2023 was \$431,000. That marks a significant increase since the start of 2020, when the median sales price was \$329,000. That 31 percent increase in a little less than four full years can be traced to a host of variables, not the least of which is the global COVID-19 pandemic, which officially earned that designation in early March 2020. But the rise in home prices is not as recent a phenomenon as some may think. In fact, data from the Federal Reserve Bank of St. Louis indicates the median home sales price rose by 576 percent between 1980 and the third quarter of 2023.



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Tips when hiring a contractor

Contractors perform important work for millions of homeowners every day. Home improvement projects are complicated undertakings, and the experience of skilled contractors can ensure jobs are completed on time and within homeowners' budgets.

Homeowners have undoubtedly heard horror stories from neighbors about projects that have gone awry. Projects can go sideways for a number of reasons, but a skilled contractor can help homeowners navigate such situations successfully. That underscores how important it can be to find the right professional for the job. The following are some tips homeowners can consider as they look to hire a contractor.

- Identify which professional you need. Some contractors are of the jack-of-all-trades variety, but many specialize in a particular line of work. It's important that homeowners identify which type of contractor they should work with prior to starting a project. This requires homeowners to define the goal of the project (i.e., new wood floor installation), which can serve as a springboard into finding the right type of contractor.

- Prioritize building safety. Safety should be the utmost priority for homeowners and contractors alike. Prior to hiring a contractor, homeowners should identify any safety restrictions that might be enforced by local governments and take note of all the permits necessary to get a job done. Homeowners can then discuss those restrictions and permits as they interview

contractors. Projects that do not adhere to code are illegal and can compromise homeowners' ability to sell their homes in the future. So it's vital to work with contractors who are familiar with local codes and aware of which permits are necessary to ensure a project can go forward.

- Insist on written estimates. Handshake agreements offer no protection to homeowners or contractors, so estimates indicating what will be done and how much the project will cost should be provided. Homeowners should insist on receiving written estimates and interpret an unwillingness to provide one as a significant red flag.

- Know your rights. Laws vary by region, but in general homeowners have a right to a written contract and contractors are obligated to provide a copy of that contract signed by both parties. That contract must be provided prior to the start of the project. The contract should provide a detailed account of the work that will be done, as well as a timeline indicating important dates that components of the project will begin and be completed. The contract also should detail materials and who is providing them. Details regarding payments, guarantees and warranties also should be cited.

- Do not pay in cash. Some contractors may suggest that the project will cost less if they're paid in cash. However, home improvements should never be cash transactions. Cash does not indicate proof of payment, which can be problematic if a dispute arises.

Contractors help homeowners turn dream projects into reality. Homeowners can employ various strategies to ensure they find the right professional for their home improvement project.



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Give your living room a new vibe

An “out with the old, in with the new” mentality can extend to people’s visions for their homes. A home in need of repair or renovation can serve as a catalyst to take inventory of personal style and help make interior spaces reflect one’s unique vibe.

A living room can grow stale over time and often serves as a catch-call for clothing, blankets, gadgets, and other items. Upon recognizing a living room has seen better days, individuals may decide it’s time to give the space a new vibe. That transformation can start with these strategies.

Organize first

Clutter frequently is the culprit behind a living room that may not give off the vibe individuals desire. As families grow and people add belongings, space may be at a premium. Less is more has never been a more important concept. Remove extraneous items before purchasing new furniture or transitioning to a new design. You may even want to remove everything and start from scratch before reintroducing desirable elements to the space.

Seek the assistance of professionals

Some people are adept at decorating and designing spaces. But just as you wouldn’t perform your own medical procedures, you should leave jobs like interior design and renovations to the professionals. Hiring a professional interior designer and contractors can really bring a living room together in ways homeowners may have never imagined. These

pros can build off of your ideas and truly create a space that may be worthy of a magazine spread.

Promote wellness

You may want to consider adding natural materials in the design to promote well-being. Eco-friendly furnishings, raw fibers and organic textures will create an environment from sustainable choices. Plenty of plants also can create a welcoming environment that helps you surround yourself with positive energy and the items you love.

Light it up

One of the easiest ways to transform a room’s vibe is to utilize lighting. Change draperies to allow more natural light to shine in. Consider additional windows or skylights if yours is a particularly dark home. If you desire to create a more vivid or cozy ambiance, use a combination of accent, task and supplemental lighting in the space so there are no dim corners.

Create an industrial or urban vibe

Industrial-chic design celebrates the bones of a building. It’s what makes city lofts so appealing, with their exposed beams and brick. Even those who live in suburbia or out in the country can give a living room this look with subtle nods to the style. Unadorned windows, clean lines on furniture, oversized, gallery-style art, and metal accents can add touches of this popular look to your home.

Revamping a living room doesn’t have to be difficult. With an idea in place and some professional touches, an entirely new vibe can be achieved.

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West Branch, Eliane Hipshire. Inset: Northshore Branch. (Standing L-R) Tiffany West; Sarah Steakely; Janee Williams, Manager. (Seated, L-R) Ethan Bowman; Katie Van Petten, Sr. Branch Manager.

Report for Enrichment Federal Credit Union.

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How DIY can be bad for homeowners' bottom lines

Homeowners know it can be tempting to go the do-it-yourself (DIY) route when starting a home improvement project. Home repairs and renovations can be costly, and the notion of saving money on such projects compels many homeowners to try their hand at home improvements. However, the DIY approach can be costly as well, and if things go awry, homeowners may end up with empty pockets and unfinished projects.

Online tutorials and advertisements for home improvement retailers can make DIY seem like a snap. However, there are potential pitfalls to consider that could make the ostensibly less expensive DIY route far more detrimental to the bottom line than homeowners may recognize.

• **Permits:** Permits ensure work is done in accordance with local codes, which are designed to ensure the safety of residents and their neighbors. Licensed contractors know which permits are necessary for projects they're hired to work on, and many even procure permits for their clients (homeowners are urged to read estimates and contracts to determine who will be responsible for acquiring the appropriate permits). DIYers may not know about local permits, and therefore go ahead with projects without procuring any. That can be harmful in the short- and long-term. In the short-term, a failure to procure the appropriate permits can make a home less safe and potentially lead to costly fines and necessitate a complete do-over of the project. In the long-term,

homeowners who did not secure the appropriate permits may not be given a certificate of occupancy (CO) when putting their homes on the market, which can make it very difficult to sell the home.

• **Ancillary costs:** The ancillary costs of DIY are not often noted in online tutorials. However, such costs can dramatically increase the amount of money DIYers shell out in order to complete projects on their own. Ancillary costs include but are not limited to the price of tools and equipment; disposal fees for materials that will need to be discarded; and the cost of permits. These costs are often included in estimates provided by contractors, but they're easily overlooked by novice DIYers.

• **Repairs:** Even experienced contractors make mistakes, so DIYers, particularly novices, can anticipate making a few errors along the way. Minor mistakes may not prove too costly, but more significant mishaps can quickly negate any cost savings associated with DIY renovations. The cost to fix DIY mistakes varies depending on the project, but a 2019 survey from Porch.com found that the average DIY mistake cost homeowners \$310 and added five and a half hours to the overall time spent to complete a project. It's worth noting the Porch.com survey was conducted prior to the dramatic increase in materials costs related to inflation in recent years. So it's reasonable to assume that fixing DIY mistakes in 2024 could end up costing considerably more than a few hundred dollars.

Before diving in to DIY, homeowners may want to consider the real costs associated with forgoing professional experience in the potentially misplaced hopes of saving a few dollars.

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Continuing to build upon its 74-year-old financial legacy

Y-12 Credit Union continues to build upon its 74-year-old financial legacy by proudly announcing the launch of its bold new look on February 1. The transformation reflects Y-12 CU's innovative spirit and adaptability in an ever-evolving financial landscape.

Although the logo has a new design and color scheme, the integrity of the past remains intact, signifying homage to the Credit Union's rich history and name.

Vice President of Marketing Amber Price shared how its boldness reflects the diverse landscape East Tennessee has become. "Our new brand reflects our commitment to growth, innovation, and the unique story that defines us. Everyone has distinctive goals and dreams, and our Credit Union is here for every why," said Price.

Chief Experience Officer Courtland Crouchet shared how the new brand voice will better position the Credit Union to connect with its members and communities. "Financial speak is traditionally formal and often heavy to digest. We want our members to feel at ease when they bank with us," explained Crouchet.

The Credit Union developed a dedicated page on its website to share brand details and answer questions. Visit y12fcu.org/every-why to learn more.



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Renovations that help sell homes

The adage “there’s a lid for every pot” suggests that, even in relation to the real estate market, there’s bound to be a buyer for every home on the market. Price is a significant variable in the minds of potential buyers, but there are additional factors that can affect the impression people get of a given home.

Certain home features can tip the scales in favor of sellers. In fact, various renovations can help sell homes more readily. And these renovations need not cost a fortune. Putting a home on the market can be stressful, but these renovations may help it sell fast.

- **A fresh coat of paint:** Although painting is relatively inexpensive and a job that some do-it-yourselfers can tackle, it’s not a task relished by many. Painting is messy, it takes time, and requires moving furniture. In fact, prepping a room for painting often is the toughest component of any painting job. But fresh coats of paint can create a strong first impression. Choose a neutral color and get painting. Jennie Norris, chairwoman for the International Association of Home Staging Professionals, says gray is a “safe” color that has been trending in recent years.

- **Minor bathroom remodel:** Remove dated wall coverings, replace fixtures, consider re-glazing or replacing an old tub, and swap old shower doors for fast fixes in a bathroom. If there’s more room in the budget, replacing a tub, tile surround, floor, toilet, sink, vanity, and fixtures can cost roughly \$10,500, says HGTV. You’ll recoup an average of \$10,700 at resale, making a minor bathroom remodel a potentially worthy investment.

- **Redone kitchen:** The kitchen tends to be the hub of a home. This room gets the most usage and attention of any space, and it’s a great place to focus your remodeling attention. The National Association of the Remodeling Industry estimates that homeowners can recover up to 52 percent of the cost of a kitchen upgrade upon selling a home. Buyers want a functional and updated kitchen. Trending features include drawer-style microwaves and dishwashers, commercial ranges, hidden outlets, and even wine refrigerators.

- **Updated heating and cooling system:** Better Homes and Gardens reports that homeowners may be able to recoup 85 percent of the cost of new HVAC systems when they sell their homes. Heating, cooling and ventilation components are vital to maintain. You don’t want buyers to be taken aback by an older system, and many millennial buyers are not willing to overlook old mechanical systems.

- **Fresh landscaping:** A home’s exterior is the first thing buyers will see. If they pull up to a home with eye-catching landscaping and outdoor areas that are attractive yet functional, they’re more likely to be intrigued. Often buyers will equate a home that features an impressive exterior with upkeep inside as well. The American Nursery Landscape Association says the average homeowner may spend \$3,500 for landscaping.

Improving a home’s chances to sell quickly and at a higher price often comes down to making smart improvements that catch the eyes of buyers.



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