



WHICH HOME IMPROVEMENT PROJECTS REQUIRE A PERMIT?



When it's time to remodel or make improvements to your home, you may wonder whether you need a permit. For many projects, having a permit from the city government is crucial because the changes to your home go on record with the city, and it ensures inspectors will check for any red flags. Also when you try to sell or refinance your home, buyers and lenders want to know your remodels comply with building codes, so you need to have proof via the permits from the city. The general rule of thumb is that structural, electrical, plumbing or mechanical work will require a permit.

Remodeling with a Permit

When speaking with a general contractor about permits, here are some projects that will always require one or more:

- **Fencing Installation or Repair:** When you install or repair a fence, it's important to check with your city to see if there is a height restriction. Some cities and even suburbs have certain heights that fences can't go past.
- **Window Installations:** When you install new windows that are bigger than your old windows, a permit is required to cut holes for them. This will also include cutting holes for skylights and new doors with windows.
- **Plumbing and Electrical Work:** When installing or replacing plumbing, you will most likely need a permit. The same rule applies when installing or replacing electrical wiring, whether it's an outlet, switch, ceiling fan or overhead lighting.
- **Structural Changes:** When you make any kind of structural changes to your home, the contractor will need to get a permit. This may include changes to the load-bearing walls, balconies, decks, porches, roofs or foundation flooring.
- **Heating Maintenance:** If you replace the water heater, the heating contractor you've hired to do the work will need to get a permit. Changes to the ventilation system, gas and wood fireplaces and ducts will also require a permit. This does not include filter changes, motor lubrication or equipment cleaning.
- **Additions and Remodels:** Additions, new construction, remodels, repairs, replacements, upgrades and any other additions and remodeling projects totaling \$5,000 or more will require a permit. This will include detached structures like garages, sheds and platforms. Exceptions to this rule include construction that's less than 200 square feet, as well as painting, carpeting and wallpaper.

Renovating Without a Permit

There will be some projects that won't require a permit ahead of time, like small plumbing and electrical projects. Other projects you can do without a permit include:

- Painting and wallpapering
- Installing flooring like hardwood, carpeting, linoleum or vinyl tile
- Minor electrical repairs and light fixtures
- Installing new countertops
- Installing or replacing a faucet
- Landscaping work

Courtesy of Redfin Blog



Clean hands
save lives

Clean Your Hands The Right Way



Moisten your hands with water and apply soap. Lather, making sure the suds reach between your fingers and under the nails. (Soap is preferable in liquid form, especially in public settings, as bar soap can spread germs and skin infections from one user to another. Liquid soap also tends to contain moisturizer, which will prevent drying and cracking of the skin.) Lather, making sure the suds reach between your fingers and under the nails. Rub your hands together briskly for a minimum of 20 seconds; it's advised to time yourself by singing two choruses of "Happy Birthday to You." Don't skip this step -- health professionals consider scrubbing essential. Rinse off all the suds and dry with a clean cloth or paper towel.

KEEP YOUR FURRY FRIENDS SAFE THIS HOLIDAY SEASON

HOLIDAY PET SAFETY TIPS

Christmas Tree

Securely anchor your Christmas tree so it doesn't tip and fall, causing injury to your pet. This will also prevent the tree water from spilling.



Wired Up

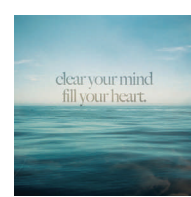
Keep wires, batteries and glass or plastic ornaments out of paws' reach. A wire can deliver a potentially lethal electrical shock and a punctured battery can cause burns to the mouth and esophagus, while shards of breakable ornaments can damage your pet's mouth.

No Feasting for the Furrries

You already know not to feed your pets chocolate and anything sweetened with xylitol, but do you know the lengths to which a fur kid will go to chomp on something yummy? Make sure to keep your pets away from the table and unattended plates of food, and be sure to secure the lids on garbage cans. For more tips [CLICK HERE](#).

HOW TO CLEAR YOUR MIND IN 15 MINUTES

Courtesy of Kevin Daum @ Inc.



The next time the world is spinning you in all directions, go find a quiet place for 15 minutes and use this exercise to clear your thoughts and rebalance yourself.

5 MINUTES OF PHYSICAL ACTIVITY

Even though you may already have your blood pumping from running around the office, experts suggest that heading outside and running or fast walking around the building will give you a break from the immediate chaos. Separation from the action will help your mind let go of the immediacy of issues. The release of endorphins will lift your mood and begin to break the stress.

4 MINUTES OF GRATITUDE

Now that your body is a little looser, you can start to clear your thoughts. The easiest way to slow down the pace is to remember why you are doing all of this to begin with. Use these minutes to contemplate how grateful you are for the people around you who support you and add value to your life. Be thankful for good health, good opportunities, and the wonders of the world you live in. You can take a broad approach and make a list, or pick one person and write a note.

3 MINUTES OF MEDITATION

Now that you are in a positive state of body and mind, you can go to work on getting your mind to clear. Meditation is a very effective way of clearing out all the distractions and allowing you to find your center. There are several approaches you can use. Some people use prayer to quiet the outside and create an inward focus. Others cross their legs and hum. If you don't have an established method, you can find some examples on the Internet or find a guided video on YouTube. Either way, make sure it has specific structure that guides you through the process so you have one less thing to think about.

2 MINUTES OF SILENCE

With your mind clear, the last thing you need now is to walk back into the distracting frenzy. Find a quiet place you can sit and desensitize. Even if you are at your desk, turn out the lights, turn off your computer and electronics, put on some noise canceling headphones, and block out all stimuli. Be alone with yourself and focus on your calm.

1 MINUTE OF DEEP BREATHING

At the end of the quiet mode, set one more minute on the clock and focus on slow breathing as you bring yourself back to awareness. You'll find that just the act of deep breathing will slow things down. For the rest of the day, if you find things edging out of control, you can simply go to a quiet space and repeat this one-minute breathing exercise, which should settle things down again. If it doesn't seem to work, just find another 15 minutes and go back to the top.