



Tips and trends for homeowners, buyers and sellers

Give Your Lawn a Fall Reset Before Winter

September can be one of the best times to help a cool-season lawn recover from summer heat, foot traffic and dry spells. Cooler temperatures support new growth, while the soil is still warm enough for seed to establish. Timing varies by region and grass type, so check local guidance before getting started.

- ❶ **Inspect the lawn.** Look for bare patches, compacted soil, weeds and areas where water tends to pool.
- ❷ **Aerate if needed.** If the ground feels hard or rain runs off instead of soaking in, core aeration can loosen compacted soil and help air, water and nutrients reach the roots.
- ❸ **Overseed thin areas.** Choose a seed blend suited to your climate and sunlight conditions. Keep newly seeded soil consistently damp until the grass is established.
- ❹ **Feed carefully.** A fall fertilizer can support root growth, but follow product directions and avoid applying more than your lawn needs.
- ❺ **Keep mowing.** Continue mowing while the grass is actively growing, removing no more than one-third of the blade height at a time.

A focused fall reset can thicken the lawn, address summer damage and help it head into winter in better shape. Start early enough for new grass to establish before freezing weather arrives.



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Create a Home Inventory Before You Need It

A home inventory is a record of what you own, from furniture and electronics to clothing, tools and valuable collections. Creating one may not feel urgent, but it can make an insurance claim much easier after a fire, theft or other loss.

Q: Where should I begin? Start small. Choose one closet, cabinet or room rather than trying to document the entire house in a day. You can also begin with recent purchases, then work backward.

Q: What details should I include? Record a description, make, model and serial number when available. Note the purchase price and keep receipts or appraisals for higher-value items.

Q: Do I need to photograph everything? Photos are helpful, but a room-by-room video can be faster. Open drawers and closets as you record, then describe important items aloud.

Q: Where should the inventory be stored? Keep a copy somewhere you can access if your home is damaged, such as secure cloud storage or an off-site location. Do not leave the only copy inside the house.

Update the inventory after major purchases or once a year. A current record can help document losses, confirm whether your coverage is adequate and move through a claim with less guesswork.



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LAYER YOUR LIGHTING AS THE DAYS GET SHORTER

As daylight fades earlier, rooms that felt bright all summer can suddenly look dim or flat. Instead of relying on one overhead fixture, layer several kinds of light to make your home feel warmer and work better through fall and winter.

Begin with ambient lighting, the general illumination that fills the room. Ceiling fixtures, chandeliers, pendants and floor lamps can all provide this base layer. Next, add task lighting where you read, cook, work or get ready. A desk lamp, under-cabinet light or bedside lamp places brighter light exactly where it is needed.

Finish with accent lighting to create depth and draw attention to features you enjoy. Wall sconces, picture lights or a small lamp on a bookshelf can highlight artwork, architectural details or a favorite corner. The fixtures do not have to match perfectly, but complementary finishes and shapes can make the room feel connected.

A thoughtful mix of ambient, task and accent lighting can make shorter days feel noticeably cozier without requiring a full room redesign.

Bright idea:

Use dimmers or adjustable lamps to change the mood as the evening unfolds. Brighter light can support homework or cooking, while softer light helps a room feel relaxed later at night.



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