

# Spring HOME

## IMPROVEMENT, DESIGN & DECORATING GUIDE



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Spring 2023 Supplement to The Shopper, Black River Falls & Neillsville  
Arrow Shopper, Whitehall

# Simple landscaping strategies that can transform a home's exterior

The interior of a home may be where homeowners and their families spend the majority of their time, and there's no denying that a well-planned interior goes a long way toward making a house a home. However, the exterior of a home, including its landscaping, can serve as a source of pride and catch the eye of prospective buyers when the home hits the market.

It's easy to walk past a home with an eye-catching exterior and assume the homeowner has a green thumb or has spent lots of time and money working on the landscaping. Though that may be true, oftentimes it's the simplest strategies that make all the difference. Homeowners can keep these strategies in mind as they look to transform the exterior of their homes.

**Dress up the walkway.** A longer walkway can give guests a strong first impression of a home and won't

break the bank. Create new planting beds and plant bright plants and flowers along each side of the walkway. If it's necessary and within budget, lengthen the walkway to create the feel of a more grandiose entryway.

**Make things more symmetrical.** A messy landscape can give a poor first impression, even if the area features some beautiful plants. In such instances, a little effort to make things more symmetrical, with equal parts grass and vegetation, can create a cleaner, more inviting look.

**Mulch your flower and tree beds.** Mulch is a relatively inexpensive but effective way to add aesthetic appeal to a landscape. Freshly mulched beds beneath trees and flowers creates a clean and organized look, and the mulch also serves a practical purpose, as it reduces weed growth and helps the soil retain moisture so plants stay healthy and look bet-

ter throughout the warmer months when rainfall may not be steady or significant.

**Plant shade trees.** Shade trees can be especially useful when selling a home. The shade provided by trees can shield grass from blistering summer sun, potentially helping it stay green. A lush green lawn appeals to buyers and gives the impression the home has been well maintained. In addition, shade trees can be used to create the look of a backyard oasis. A well-placed bench beneath a large shade tree can entice buyers who want a relaxing spot to enjoy warm summer days outdoors without getting a sunburn.

**Consider maintenance.** The more exotic an exterior landscape is, the more maintenance it's likely to require. Lawn and garden enthusiasts may not be turned off by landscape features that require steady maintenance, but homeowners who don't



Contributed photo

Some simple landscaping strategies can help homeowners transform their home exteriors without requiring a significant investment of time or money.

have much time for such work should keep things simple. A poorly maintained landscape, even if it includes exotic plants and elaborate designs, will adversely affect curb appeal.

Another feather in the cap of low-maintenance landscape features is they could prove more appealing to prospective buyers, who may view elaborate, exotic landscaping as a lot of extra work

they won't want to do. Some simple landscaping strategies can help homeowners transform their home exteriors without requiring a significant investment of time or money.

# How to design your dream custom-built home

There are many advantages to designing your own home. Gone are the builder-basic styles, layouts that don't work for your family and exteriors you can't tell apart from your neighbors'. To help with your planning, check out these tips.

Find the right property. There are no limits to what you can create with a custom-built home, but the size and quality of your lot do impose restrictions. While

you don't need to have everything decided when you purchase the property, make sure you have a general idea of what you need — your architect can help with this. Also, double check zoning laws, so you don't wind up not being able to build your dream three-story home on a residential street that only allows bungalows.

Consider your lifestyle. What kind of lifestyle do you want to live? What's im-

portant to you? From bigger elements like smart home automation and sustainability to smaller considerations like storage and organization, think of these things when designing the layout and built-in elements. For example, if you hate shoveling, now is the opportunity to make sure you have the shortest driveway possible.

Build for the future. Your needs and wants right now are at the top of your

mind, but a custom home is a significant investment in time, money and energy. It's also likely you want this to be your forever home, so it's a smart idea to build for tomorrow. Think about how your family will evolve and what your future needs will be. Consider building materials that are designed to stand the test of time, like insulated concrete forms (ICFs) from Nudura. This alternative to wood fram-

ing is a greener option and offers disaster resilience against high winds and fire. The superior insulation also means more comfortable, uniform indoor temperatures and less money spent on heating and cooling your home.

Avoid the fantasy trap. This is your dream home, so it's okay to indulge on that outdoor fireplace or luxury bathroom tiles that you've been envisioning. But to

keep your budget in check, focus on the priorities and items that will give you the best value for your dollar. Invest in features that will improve your everyday living and boost your property value, like energy-efficient construction or a finished basement.

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# Four tips for integrating nature into your interior design

(StatePoint) This spring home improvement season, get inspired by the outdoors with biophilic design.

“Biophilic design – the concept of integrating nature into interior design – is not only gorgeous, it fosters a healthy living environment, promotes happiness and comfort and reduces stress,” says Jennifer Kline, multimedia graphic artist at ProVia. “There are many ways to reap these wellness benefits while adding vitality to your living spaces.”

To connect to the natural world within your home, consider these ideas:

### Foster tranquility

Taking a stroll through the forest can summon feelings of tranquility. Capture this inner peace at home from the moment you step inside with a fiberglass woodgrain entry door. Those from ProVia provide authentic-looking wood-grain textures, such as oak, cherry, mahogany, knotty

alder and fir and can accommodate various door glass enhancements. Engineered for energy efficiency, they’re also a sustainable choice, helping you protect the natural world as you embrace its splendor. Other design choices, such as exposed rustic ceiling timbers, rich hardwood furniture, warm hardwood floors and vinyl woodgrain windows can help you carry the forest motif throughout the home, while imbuing interiors with richness and warmth.

### Let light in

“If you’re lacking natural light, it’s time to open those blinds and drapes and let the sunlight stream through your windows. It may also be time to consider a few enhancements that will help you enjoy more sunshine and observe your natural surroundings, even when you can’t be outdoors,” says Kline.

For kitchens and breakfast nooks, bathrooms and

dens, consider vinyl garden windows, which invite more light into your space and include shelves ideal for housing indoor plants, such as fragrant herbs. Their three-dimensional design helps give rooms an airy, spacious feel. Family rooms and bedrooms are great locations for vinyl picture windows, which let in large amounts of light while providing unobstructed views of outdoor scenery. Need inspiration? Visit ProVia’s Window Photo Gallery at [www.provia.com/windows](http://www.provia.com/windows).

To brighten your foyer, add an entry door with glass. Energy efficient sliding glass patio doors also let in sunlight and give you the option to invite fresh air into your home or enjoy the melodies of singing birds on nice days. Skylights can flood small or closed-off spaces such as walk-in closets or bathrooms with light and give you views of blue skies.

### Let it grow

To give your home a welcoming, fresh feel, add various houseplants and indulge in fresh-cut flowers. A windowsill with small plants of varying shades of green can add texture, while larger potted plants near doorways help guests feel welcome. Fill dark, underutilized spaces with taller plants and place bright, lightly-scented garden flowers in such spots as the kitchen island and

coffee tables. Use earthen or wood-carved vases for additional warmth.

### Create drama

From the warm brown tones of a picturesque southwestern mesa to the cool, earthy feel of quarried rock, manufactured stone veneer adds rugged texture, intriguing patterns and shapes, and a variety of hues straight from Earth’s natural color palette.

Whether you’re creating

a focal point in a bedroom with an accent wall, adding character to your kitchen with a stone veneer backsplash, surrounding a tub with stone veneer for a spa-like bathroom or highlighting your fireplace, different stone profiles and grout colors can help you customize the look. Experiment with combinations using ProVia’s visualizer tool found at [provia.com/stone/grout-visualizer](http://provia.com/stone/grout-visualizer).

## Small renovations that can make a big impact

Home renovations provide a host of benefits. Such projects can increase resale value and improve on the safety, aesthetics and functionality of a home.

Some homeowners may employ the mantra “go big or go home” when they embark on home improvements, thinking that only the largest renovations produce noticeable change. But that’s not the case. Various smaller renovations can provide a lot of bang for homeowners’ bucks as well.

- **Countertops (and hardware):** A complete kitchen overhaul may stretch some homeowners’ budgets. However, changing an older countertop for a new material can provide the facelift a kitchen needs. And while changing the cabinets may be homeowners’ ultimate goal, swapping hardware in dated finishes for newer handles and pulls can provide low-cost appeal.

- **Paint:** Painting a space

is an inexpensive improvement that adds maximum impact. Paint can transform dark and drab rooms into bright and airy oases. Paint also can be used to create an accent wall or cozy nooks. Homeowners also can showcase their personalities with their choice of paint colors.

- **Lighting:** Homeowners should not underestimate what a change in lighting can do. When rooms or exterior spaces are illuminated, they take on entirely new looks. It’s worth it to invest in new lighting, whether it’s a dramatic hanging light over the dining room table or task lighting in dim spaces.

- **Weatherproofing:** Improving windows, doors, weatherstripping and insulation in a home can offer visual appeal and help homeowners save money. The initial investment may be significant, but those costs will pay off in energy savings. According to One

Main Financial, space heating is the largest energy expense the average American homeowner has, accounting for around 45 percent of all energy costs.

- **Mudroom:** Turn an entryway into a more functional space with the addition of cabinets, benches or custom-designed storage options that perfectly fit the area. Cubbies and cabinets can corral shoes, umbrellas, hats, bags, and much more.

- **Accent updates:** Any space, whether it’s inside or outside a home, can get a fresh look with new decorative accents. Invest in new throw pillows and even slipcovers for living room sofas. Use new tile, or paint the brick on a fireplace in a den, then update the mantel with decorative displays. Purchase wall art that can bring different colors into a room. Change the cushions on deck furniture and buy color-coordinated planters.

## Welcome home – unexpectedly useful housewarming gifts

Attending a housewarming is a great way to celebrate a friend’s new home, but how do you find the perfect present to accompany the visit? These unique gift ideas are not only bound to make a statement, they’re incredibly useful to boot.

**Fix-It essentials:** For practicality at its absolute best, pack up some must-haves for the house. Include a hammer, screwdrivers and some Original Duck Tape brand duct tape to help your friends get all those initial DIY projects handled – and cover bases for any future projects and everyday fixes that may pop up.

**Plant some love:** Flowers are always a great way to brighten a day, but why not offer something that can brighten a space for years to come and grow with the household? Bring over a gorgeous houseplant or orchid for a gift that lasts and makes your friends think of you every time they see it. Tie on a sweet note and a ribbon for a fun, personal touch.

**Organization must-haves:** Create a welcome home gift that will prove useful for years to come. Put together a basket that includes all those essentials we sometimes forget, like high-quality hangers, drawer organizers, rubber bands and paper clips for paperwork. Include additional essentials, such as Duck Max Strength Nano-Grab Gel Tape for securing miscellaneous items, photos and temporary seasonal décor, along with EasyLiner Brand Shelf Liner with Clorox for upgraded home organization.



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# Minor exterior upgrades that can help sell a home

The home improvement industry has been booming for years, but forecasters are projecting a deceleration in 2023 and perhaps beyond. Estimates from the Home Improvement Research Institute, which is the leading market research resource for the home and building products industry, indicate that growth in the home improvement products market is expected to decelerate from 7.2 percent in 2022 to 1.5 percent in 2023. Inflation continues to affect consumer spending, and homeowners may be looking to spend less on renovations in the year ahead.

Minor upgrades that aren't as costly as larger projects can still make a big difference, especially among prospective buyers. When looking for minor upgrades that can help sell a home, homeowners can rely on Remodeling magazine's

## Safety first with DIY electrical work

Home improvement projects can help homeowners transform their homes. Such projects are costly, but many homeowners save money by doing some, if not all, of the work themselves.

Homeowners who take the do-it-yourself route with electrical work should consider this safety tip, courtesy of the ESFI, before beginning a home electrical project.

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annual "Cost vs. Value Report." That report analyzes costs for an assortment of remodeling projects and determines the value of those projects at resale. Though resale value depends on a host of variables, including location, the following are some relatively minor exterior upgrades that impress buyers and provide a strong return for homeowners.

**Garage door replacement:** Garage doors matter more than sellers may recognize, as various real estate professionals note that buyers appreciate homes with updated garage doors. That's good news for homeowners, as the "2022 Cost vs. Value Report" indicated homeowners recoup roughly 93 percent of their garage door replacement investment at resale. The average cost of such a job is right around \$4,000, making this a budget-friendly remodel-



Updated garage doors add curb appeal and provide a strong return on homeowners' investment at resale.

ing project.

**Window replacement:** The cost of new windows will depend on just how many windows must be replaced. But there's no denying buyers like the idea of low emissivity (low-E) windows, which can cut energy bills by a significant amount over time. The Office of Energy Efficiency & Renewable Energy estimates that heat gain and heat loss through windows is responsible for between 25 and 30 percent of residential heating and cooling energy use, so sellers who can tell buyers they have new low-E windows can emphasize those savings in home listings. The "2022 Cost vs. Value Report" indicates that homeowners recoup roughly two-thirds of their

investment in new windows at resale.

**Landscaping:** Well-maintained landscaping is another home exterior component that can make a strong first impression on buyers. A recent survey of nearly 7,000 realtors conducted by the National Association of Realtors found that upgrading a landscape recouped roughly 83 percent of homeowners' initial investment at resale. In addition, 11 percent of realtors surveyed indicated that an upgraded landscape was the decisive factor that closed the deal for the house.

Updating a home's exterior doesn't have to bust homeowners' budgets. Many affordable projects also provide a substantial return at resale.

# Popular trends in home exteriors

Certain homes have an undeniable wow factor. That instant appeal tends to be noticeable the moment visitors pull up to the curb, and it might be a byproduct of homeowners' willingness to embrace the latest exterior design trends.

Trends come and go, but recognition of the current fashions can help homeowners create that highly sought-after wow factor. The following are some recent trends in home exteriors that have helped homeowners set their properties apart.

## Wood

Natural wood has undeniable appeal, and it hasn't only found newfound devotion among home interior decorators. Natural wood garage doors create a sense of warmth and can set a home apart from others with steel doors, which tend to be the most popular garage door material. In addition to the garage door, natural wood entry doors and wood decks are popular ways to impart this classical, warm look to a home's exterior.

## Painted brick

Like natural wood, brick is a traditional material that's both sturdy and classical. But homeowners can add character to brick with a coat of paint, which has become a popular trend in recent years. Light tones tend to be most popular when painting bricks. The experts at Better Homes & Gardens note that this could prove a

long-term commitment if homeowners so desire, as a properly painted brick exterior could last as long as 20 years.

## Hardscaping

Hardscaping isn't a new trend, but it has been trending in recent years. Hardscaping is an umbrella term that includes everything from outdoor living rooms to incorporating natural stone into a landscape. Outdoor living rooms are one hardscaping trend that has become increasingly popular of late. These spaces serve as an extension of indoor living spaces. The home improvement experts at HGTV note that recently homeowners have looked to create covered outdoor rooms that can be enjoyed more frequently than patios or decks that are not protected from the elements.

## Outdoor lighting

It makes sense that individuals looking to spend more time enjoying their properties outdoors would want more lighting outside. Ambient outdoor lighting can be utilized throughout a property. Such lighting can light up walkways and driveways and be used to light up landscaping features like trees and gardens.

Home design trends tend to be fickle. But recognition of the current trends in exterior home design can set homes apart and turn properties into awe-inspiring places to enjoy the great outdoors.

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# How to maintain hardwood floors

Hardwood floors have long been sought after by home buyers. In its 2019 "Remodeling Impact Report," the National Association of Realtors® revealed that new wood flooring was the fourth most popular project to attract buyers.

Of course, hardwood floors aren't just for buyers. Homeowners who already have hardwood floors know just how impressive these floors can be, especially when they're well maintained. Maintaining wood floors is not necessarily as straightforward as it may seem, and homeowners may benefit from a tutorial on how to keep the floors under their feet looking good.

**To polish or not to polish?**

Polishing floors is an inexpensive way to keep them looking good. But the home improvement experts at BobVila.com note that not all floors can be polished, and determining which ones can depends on the finish. Floors with waterproof barriers such as urethane will benefit from routine polishing. However, floors with penetrating finishes like tung oil will need to be waxed rather than polished.

**What finish is on the floor?**

The Hardwood Distributor's Association recommends a simple way for homeowners to determine which type of finish is on their hardwood floors. Homeowners are advised to rub a finger across the floor. If no smudge appears, then

the floor is surface sealed. If a smudge is created, then the floor has been treated with a penetrating seal. The HDA also notes that recently installed wood floors are likely surface sealed.

**How often should floors be polished or waxed?**

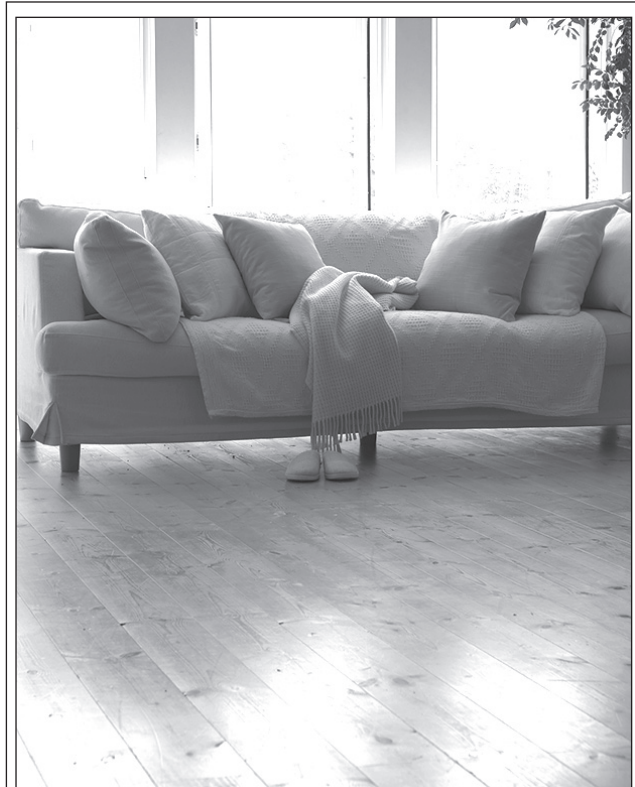
Wood flooring professionals recommend polishing floors that can be polished once every few months. Waxing wood floors does not need to be done as frequently, and most can benefit from a fresh coat of wax every 12 to 18 months.

**What can I do on a daily basis?**

Some simple tricks and daily maintenance can help wood floors maintain their impressive look.

Utilize floor mats. The HDA notes that floor mats near entryways can reduce the time it takes to clean hardwood floors and reduce the wear and tear they endure. For example, tiny particles like dirt can scratch the floor and contribute to the kind of minor damage that adds up to significant scarring over time. Floor mats near entryways ensures that most of that dirt never makes it to the wood floors.

Vacuum without a beater bar. Some vacuums contain beater bars, which are designed to pick up human hair, dog hair and other things that conventional vacuums may not be able to pick up. The HDA advises vacuuming without the beater bar, as it can contribute to small scratches in the



Contributed photo

Homeowners who already have hardwood floors know just how impressive these floors can be, especially when they're well maintained. Maintaining wood floors is not necessarily as straight-forward as it may seem.

floor. Sweeping with a high-quality broom or microfiber cloth is another way to pick up dirt without damaging floors.

Use manufacturer-recommended cleaning products. Local home improvement stores sell a host of hardwood floor cleaning products, but the HDA notes that many flooring manufacturers now sell their own hardwood floor cleaners de-

signed specifically for their floors. These products are likely homeowners' best bets. Homeowners who can't find them can seek recommendations from a local flooring retailer.

Hardwood floors are attractive for many reasons. And they look even more stunning, and last much longer, when homeowners make an effort to maintain them.

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# Factors to consider before converting attics

At the onset of the COVID-19 pandemic, many homeowners suddenly found themselves in need of more usable square footage in their homes. Required to work from home due to social distancing recommendations, millions of working professionals suddenly found themselves setting up shop at kitchen tables or islands, in alcoves, garages or even walk-in closets. Those makeshift offices were never supposed to be permanent, but as companies loosen

workplace policies and embrace full remote or hybrid working arrangements, professionals are seeking more permanent home office solutions.

Home additions are a possibility for homeowners who need more usable square footage, but add-ons may not be the right option for everyone. If adding on won't work, homeowners may want to look up ... at their attics.

Attics with ample space can make for ideal home of-

fices, as they're away from the hustle and bustle of a home's main floor. That can make it easier to concentrate when everyone is in the house and reduce the likelihood that video calls with colleagues and clients will be interrupted by kids and pets.

Attic conversions are not always possible, and the following are three important factors homeowners may need to consider before they can go forward with such projects.

**Dimensions:** Both the renovation experts at *This Old House* and the real estate experts at *UpNest* indicate that at least half of a finished attic must be a minimum of seven feet high and seven feet wide and 70 square feet. Requirements may differ depending on where homeowners live, but that 7-7-70 guideline is generally the minimum requirement. An attic that fails to meet such requirements won't necessarily be a lost cause, but it might be costly to make adjustments that ultimately align with local codes.

**Access:** Access is another aspect that must adhere to local safety guidelines. Many attics are accessible only through pulldown ladders, but that will have to change if homeowners repurpose their attic spaces. A staircase that complies with local laws will need to be installed, and contractors can work with homeowners to

build that and estimate the cost. Homeowners who simply want to put desks in their attics without going with full-fledged conversions are urged to adhere to local access requirements anyway, as they're intended to ensure residents can safely escape attics in the case of a fire or another emergency.

**Climate control:** Attics are converted to provide residents with more livable space. Converted space is only livable if the climate within the attic can be controlled so it's cool in the summer and warm in the winter. An existing HVAC unit needs to efficiently heat and cool an extra room. If it can't, bills might spike because the rest of the home likely won't be as comfortable, forcing homeowners to adjust thermostats to offset that discomfort. That also could affect the unit's life expectancy. Before going forward with an attic renovation, homeowners should contact HVAC professionals to determine if attic spaces can be serviced with the existing units and ductwork, or if an alternative arrangement must be worked out to make the spaces livable.

Attic conversions can be great ways to make existing spaces more livable. Homeowners considering such projects should pay attention to three important variables as they try to determine if attic conversions will work for them.



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Attic conversions are not always possible, and there are three important factors homeowners may need to consider before they can go forward with such projects.

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# Six signs you may need a new HVAC system

There's no place like home, especially when that home is a comfortable and safe haven. One of the ways residents find comfort in their homes is by maintaining the right indoor temperatures, which fluctuate along with the seasons. While there is much to be said about opening windows and doors to let Mother Nature do her thing, indoor comfort is often maintained with an HVAC system.

HVAC stands for heating, ventilation and air conditioning. It can include heat pumps, furnaces and air conditioning units. It is an automated system that works by adjusting a thermostat to regulate air temperature, and sometimes humidity, in the home. According to Enviguard, a commercial contracting provider, HVAC systems also may be used to improve indoor air quality through filtration and oxygen replacement.

As with any mechanical device, an HVAC system has a life span that must be considered. Should any of the following conditions be present, it is likely time to consult with an HVAC technician to see if repairs or replacement of the entire system is warranted.

**Age** - If the HVAC system is more than 10 years old, it could be time to begin budgeting for a new unit. Many modern, efficient systems may last 12 to 14 years with routine maintenance. But it's good to keep an HVAC system's age in mind

so you can readily recognize when it might start to fail.

**Longer or constant running times** - An efficient, properly working system will quickly heat or cool the home and then turn off. A system that is turning on repeatedly or having to run for a while before the set temperature is reached could be nearing the end of its utility.

**Strange noises** - Groaning, banging or loud humming noises should be addressed. While these noises may indicate that certain components need maintenance or replacement, they also could be symptoms of age and a system nearing failure.

**Frequent repair visits** - Knowing the HVAC company's repair person by name is a sign that the system has required too much work in recent months. Repeated issues and repairs are probably signs that it's time to consider a system replacement.

**Higher bills** - Sticker shock when receiving electricity or gas bills likely mean the HVAC system isn't working efficiently and might need to be replaced.

**Poor indoor air quality** - If the home is dusty or humid or even if allergies seem to have cropped up out of nowhere, this could indicate a poorly functioning HVAC system.

HVAC systems are vital to keeping indoor environments comfortable and safe. Such systems may exhibit certain signs that indicate they need to be replaced.



Contributed photo  
 There are signs to watch for indicating it might be time to start thinking about replacing your home's HVAC (heating, ventilation and air conditioning) system.

## Spring cleaning tips

Spring is a time of year when change is in the air. Spring cleaning projects are popular this time of year, as residents take inventory of their living spaces and aim to declutter, clean and increase efficiency. Some people find the prospect of getting organized overwhelming. Here are some tips that can help anyone master spring cleaning.

**Create a plan.** Make a checklist and establish a cleaning plan of attack. Focus on areas that are not regularly cleaned, as they probably need a little attention.

**Assemble your cleaning kit.** Spring cleaning can be slowed down considerably if you don't have all of your equipment at the ready. Items to have on hand include an all-purpose cleaner, concentrated cleaner, microfiber cloths, paper towels,

mop, vacuum, dusters and a squeegee. Adjust your equipment based on the task at hand.

**Work from top to bottom.** Work efficiently by cleaning shelves, ceiling fans and other elevated items first, as dust and debris will trickle down and need to be cleaned next.

**Purchase or rent a carpet cleaner.** According to the experts at Clean That Up, carpets help filter indoor air by trapping debris and allergens. By deep cleaning carpets, homeowners can improve the indoor air quality of their homes. Use a carpet cleaner on a warm, dry day so that windows can be opened and cross breezes will help dry the damp rug.

**Clean windows.** Wash windows inside and out and utilize their screens to help brighten indoors spaces.



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# Should I buy or rent a home?

*It's important to know what your long-range financial goals are*

(StatePoint) If you're feeling stressed about rising rents and interest rates, you are not alone. Most American renters say their rents increased in the past 12 months, and for many, their wage gains didn't keep pace. In addition, mortgage rates have reached a two-decade high.

This means that for those in the market to rent or buy a home, there is a lot to consider. According to Freddie Mac, deciding whether to rent or buy depends on your financial situation, future plans and lifestyle. You should also carefully assess the benefits and financial

commitments that come with each option.

**Why buy?** If you plan to stay in your home for at least five to seven years, buying can make financial sense. Homeowners may be eligible for certain tax benefits, and increases in home equity are important to building long-term financial independence. Plus, for those with a fixed-rate mortgage, stable monthly payments provide important predictability when creating a budget. Another benefit to homeownership is the freedom to make decisions about your house that best suit your needs without the

approval of a landlord.

**Why rent?** Compared to owning, renting is flexible and is usually low risk. Renting can require less money up front and provides you immunity to declining home values. It's also a good option if you enjoy the ability to move relatively quickly. Not handy? Renting is also great if you prefer to leave home repairs to someone else.

**Next steps.** As you make your decision, here are a few questions to ask yourself:

Am I ready for homeownership? Mortgage-ready homebuyers typically have not had a foreclosure

or bankruptcy in the past seven years and no severe delinquencies in the past 12 months. Potential buyers are also often required to have credit scores and debt levels that meet certain criteria. To learn more about credit scores and managing credit, consider using free educational resources from Freddie Mac.

How much can I afford? Free online tools can help you get a better idea of how much you can afford based on your personal financial situation.

Do I have enough saved? Determine how much you have saved for a security deposit or down payment. Look into down payment assistance programs, low down payment mortgage programs and learn more about budgeting for upfront rental costs.

If you're still unsure which path is right for you, check out My Home by Freddie Mac, which offers financial education resources. Compare costs with the site's Rent vs. Buy Calculator, and explore the tips and tools geared to those who are renting or buying. Visit my-home.freddiemac.com to get started.

Whether you choose to rent or buy, it's important to keep an eye on your long-term financial goals. Building good credit and making a savings plan today can better position you for the future.



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# Outdoor improvements that boost home value

Whether home improvement projects are designed to improve the interior or exterior of a house, focusing on renovations that make the most financial sense can benefit homeowners in the long run. The right renovations can be assets if and when homeowners decide to sell their homes.

So how does one get started? First and foremost, speak to a local real estate agent who is knowledgeable about trends in the community. While a swimming pool may be something coveted in one area, it may impede sales in another. It also helps to study generalized trends and data from various home improvement industry analysts to guide upcoming projects.

The following outdoor projects are just a few renovations that tend to add value.

**Fire pit:** A fire pit is a great place to gather most months of the year. Bob Vila

and CBS news report that a fire pit realizes a 78-percent return on investment, or ROI.

**Outdoor kitchen:** Many buyers are looking to utilize their yards as an extension of interior living areas. Cooking, dining and even watching TV outdoors is increasingly popular. Outdoor living areas can be custom designed and built. In addition, prefabricated modular units that require a much smaller commitment of time and money are available.

**Patio:** Homeowners who do not already have a patio will find that adding one can increase a home's value. Patios help a home look neat, add useable space and may help a home to sell quickly. The experts at Space Wise, a division of Extra Space Storage, say that refinishing, repairing and building a new patio offers strong ROI.

**Deck:** Decks can be as valuable as patios. A deck is another outdoor space that

can be used for entertaining, dining and more. Remodeling magazine's 2018 "Cost vs. Value" report indicates that an \$11,000 deck can add about \$9,000 in resale value to the home, recouping around 82 percent of the project's costs.

**Door update:** Improve curb appeal with a new, high-end front door and garage doors. If that's too expensive, a good cleaning and new coat of paint can make an old door look brand new. These easy fixes can improve a home's look instantly.

**New landscaping:** The National Association of Realtors says an outdoor makeover that includes well thought out landscaping can net 105 percent ROI. Installing a walkway, adding stone planters, mulching, and planting shrubs are ideas to consider.

Many different outdoor projects can add value to a home.



Contributed photo

Homeowners who do not already have a patio will find that adding one can increase a home's value. Patios help a home look neat, add useable space and may help a home to sell quickly.

## Exterior renovations that boast the best ROI

Remodeling with a return on investment (ROI) in mind can be a smart strategy for homeowners, whether one is thinking about moving in the next few months or further down the road. Though this approach is an inexact science, in many instances, it's savvy for homeowners to consider what buyers may want when planning home improvements.

Homeowners may be surprised to learn which renovations garner the best ROI at resale. The home loan and refinancing company, RenoFi, indicates that overall home improvement projects provide a 70-percent ROI on average. Many high-ROI projects add functional space and improvement.

The following are some exterior renovations that help homeowners recoup

the most money at resale, according to Remodeling magazine's "2022 Cost vs. Value Report."

**Garage door replacement:** 93.3 percent recouped of \$4,041 cost

**Manufactured stone veneer:** 91.4 percent recouped of \$11,066 cost

**Siding replacement (fiber Cement):** 68.3 percent recouped of \$22,093 cost

**Window replacement**

(vinyl): 67.5 percent recouped of \$20,482 cost

**Siding replacement (vinyl):** 67.2 percent recouped of \$18,662 cost

**Window replacement (wood):** 66.3 percent recouped of \$24,388 cost

**Deck addition (wood):** 64.8 percent recouped of \$19,248 cost

**Entry door replacement (steel):** 63.8 percent recouped of \$2,206 cost

The majority of renovations on Remodeling magazine's list of the best investments are exterior renovations, making this area of a

home a particular point of interest for homeowners.

The only interior project that cracked the top 10 ROI for projects was a minor midrange kitchen remodel.

Exterior renovations perhaps add the most bang for your buck because they're not only functional, but also because they add immediate curb appeal. Much in the way it has been said people eat with their eyes first - which is why chefs spend so much time on elaborate plating -buyers will judge a property by how it looks when they arrive, even before they've stepped inside a home. In essence, home buyers often judge a book by its cover. A worn exterior may indicate to potential buyers that the home was not maintained, however false that assumption may be.

It's important for homeowners to consider all factors before beginning a renovation. Certain projects offer a stronger return on investment than others, and that's a significant consideration for homeowners thinking of selling their homes.



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# The many styles of front doors

A grand entryway simply wouldn't be complete without an impressive front door. A front door can dazzle guests and create a homeowner's desired vibe before anyone even steps inside, which only underscores how important the choice of door style can be.

When shopping around for a new front door for their homes, homeowners can consider the many popular styles as they seek to choose one that fits an existing scheme or use a new front door as a springboard to a redesigned home interior.

**Farmhouse:** Farmhouse doors are not all one and the same. Traditional farmhouse doors provide a rustic look that's become popular in home decor over the last decade or so. Modern farmhouse doors are a little less rustic because they incorporate more contemporary elements into their design. Each option is ideal for homeowners who aspire to create a farmhouse vibe in their home interiors and exteriors.

**Modern:** Modern front doors tend to boast a bold look and many are made up of large glass panels. Some homeowners prefer modern front doors because the glass in them allows lots of natural light into their home's interior. The added light in the entryway appeals to homeowners who want to brighten up these spaces, which tend to be dark in homes with more traditional doors.

**Traditional:** Traditional front doors may be the most recognizable to today's homeowners. Often solid wood but sometimes enhanced with glass, traditional doors may feature subtle, yet ornate designs. Traditional front doors might feel out of place in modern or rustic homes, so they're generally best suited to homes with owners that prefer more



Contributed photo

When shopping around for a new front door for their homes, homeowners can consider many popular styles, from farmhouse to modern to traditional and even custom-built.

traditional decor inside their homes.

**Custom:** It's important that homeowners recognize they need not pigeonhole themselves into a particular design style for their front doors. Custom front doors may be costly, but many door manufacturers or contractors customize front doors. Custom doors may suit homeowners' with unique ideas about decor, and some can even mimic other popular styles while still featuring

subtle differences. For example, homeowners can request an arched double door that, while unique, features many of the same qualities that characterize traditional doors, including ornate designs.

A front door can greatly influence the first impression people get of a home. That makes it worth homeowners' time and effort to explore the many different front door styles now available.

# Let the outside in with all-season rooms

Many homeowners express interest in creating fewer barriers between the interior and exterior of their homes. Some may have backyards built for entertaining and want to facilitate the transition between the inside of the residence and the outside when guests arrive. In other instances, homes may back up to a nature preserve that homeowners want to enjoy more readily. Whatever the reason for bringing the outside in, all-season rooms can serve as a welcoming bridge between indoor and outdoor spaces.

## What is an all-season room?

Also known as a four-season room, all-season rooms are specially engineered spaces that provide a connection to the outdoors no matter the season. They are like sunrooms, but climate-controlled so that they will be comfortable throughout winter, spring, summer and fall.

## What is the difference between a three-season room and an all-season room?

The biggest difference between these two spaces is the level of usage and the capacity of the room to be heated and cooled. Individuals who reside in climates with moderate year-round temperatures may get by with a three-season room. However, those who experience all four seasons may need a more insulated space

to make the room usable throughout the year.

## Features of all-season rooms

One of the more notable features of an all-season room is an abundance of windows, which allow plenty of natural light to shine in. All-season rooms also can feature creature comforts like a reading nook, outdoor kitchen spaces and televisions. Retractable screens can be installed when privacy or shade is desired.

## Maintaining a comfortable temperature

All-season rooms can be built with adequate thermal insulation and energy-saving features. Insulation will be installed in the walls and roof, and homeowners may have a choice of window ratings for efficiency. Some all-season rooms are specially equipped with HVAC (heating, ventilation and air conditioning) systems that may or may not be tied in to the home's general heating and cooling system. Some

people use portable heaters or air conditioners to control the temperature in all-season rooms. It's best to speak with an all-season room contractor to identify heating and cooling needs.

## How much does an all-season room cost?

Prices vary by region and are contingent on the features homeowners desire. According to the outdoor resource Garden Center Care, a three-season room can cost anywhere from \$8,000 to \$50,000 to build. A four-season room can cost \$20,000 to \$80,000 to add. If there is an existing three-season room, it may be more affordable to upgrade the space into an all-season room, but an architect and contractor should inspect the space to determine the scope of the project.

All-season rooms can be an ideal addition to a property, providing extra space for entertaining or lounging and a connection to the outdoors.



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# Signs a home exterior needs updating

Renovations are a great way for homeowners to reshape their homes. Some may aspire to renovate so their home is more reflective of their personal taste, while others may do so in an effort to make their homes better align with modern styles and sensibilities. Regardless of why a homeowner chooses to renovate, the need to do so is often evident to the naked eye, especially when the time comes to update home exteriors.

Curb appeal is often discussed in regard to the effects it can have when selling a home. But curb appeal is equally important for homeowners who aren't putting their homes on the market. A well-maintained, aesthetically appealing home is a source of pride, while a home with fading curb appeal can make homeowners feel a little sheepish. Homeowners who want their homes to maintain their curb appeal can look for signs that it's time to update their home exteriors.

• **Curling shingles:** The roof may not be the first thing people think of when pondering curb appeal, but a damaged roof can contribute to problems that ultimately affect the exterior and interior of the home. Multiple curling shingles indicate it's time to replace the roof. The sight of curling shingles is not pretty, but the larger issue in such instances is the potential for costly water damage when water gets in through the affected shingles.

• **Dated entry door:** Many home improvement experts insist they can determine when a home was built or most recently renovated

simply by looking at the front door. Steel and glass doors are popular in modern homes, so homeowners with front doors with ornate designs and oval glass inserts can likely benefit from an upgrade to their entryway. A modern front door can make a statement, and real estate experts note how popular updated front doors are among buyers.

• **Unsightly landscaping:** It's not only the physical components of the home that may suggest an update is necessary. Homeowners without a green thumb may have exterior landscaping that has seen better days. If a spring or summer day spent tending to your landscaping is not your ideal weekend

pastime, then consider replacing unsightly landscaping with low-maintenance plants or hardscaping. These alternatives to more needy plants can create curb appeal without requiring any extra work for homeowners.

• **Cracked driveways/walkways:** If the driveway looks like a busy road at the end of snow-plowing season, chances are that's adversely affecting the impression people have of your home. In addition, cracked walkways indicate a need for renovations, as these areas are front and center when welcoming guests.

Updating a home's exterior can restore curb appeal and help homeowners feel better about their properties.

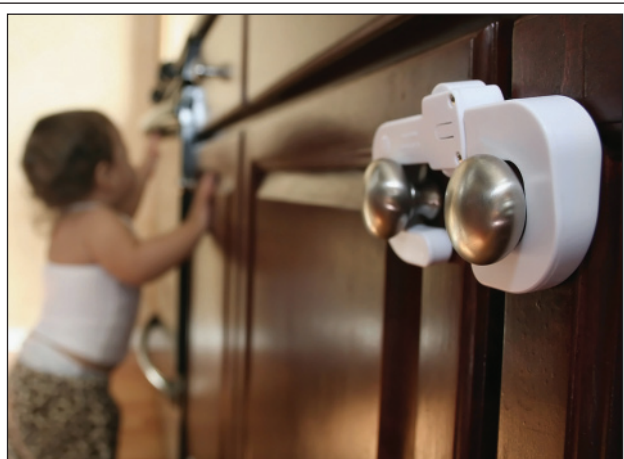


Contributed photo  
Updating a home's exterior restores curb appeal and shows those passing by the homeowner's pride they have in their home.

# This childproofing checklist can help keep kids safe

It's not long before newborns who need their parents to cater to their every need become toddlers who can't wait to go exploring on their own. The curiosity can come quickly, which underscores how important it is for parents to childproof their homes.

Childproofing is essential in the nursery where children tend to spend much of their time, but it's necessary elsewhere in the house as well. The Children's Hospital of Los Angeles says fractures are the most common injuries among infants and toddlers as they develop a sense of curiosity and gain mobility. Head and mouth/tooth injuries are some additional injuries curious kids may suffer during this period in their lives. This childproofing checklist can help reduce the risk of injury.



Contributed photo  
There are several precautions that can be put in place to protect the youngest members of the family. Child-proof cupboard doors and drawers that sooner or later come into a youngster's reach.

- Follow United States Consumer Product Safety Commission crib safety regulations, which include fixed sides, a firm mattress and slats that are no more than 2 3/8 inches apart.
- Install UL-listed car-

bon monoxide detectors and smoke detectors on every story of the house and check batteries in detectors frequently.

- Install a temperature guard on the water heater and never set it above 120 F.

• Cover all sharp furniture edges and corners with safety padding or specialty bumpers.

• Block all open outlets with outlet covers or safety plugs.

• Place lockable covers on the garbage.

• Install stove knob covers.

• Use latches on any drawers, toilets, doors, or cabinets within the child's reach.

• Anchor heavy furniture, such as televisions, bookshelves and dressers, to the walls.

• Install safety guards on windows.

• Pull the crib away from other furniture.

• Use cordless window blinds.

• Place gates at the top and bottom of stairs and use them to prevent access to rooms that are off limits.

• Store cleaning supplies, tools and breakable items out of reach or in a locked

cabinet.

• When the child reaches 35 inches in height or can climb out of the crib, it's time to transition to a toddler bed.

• Choose toy chests or other furniture with spring-loaded hinges.

• Do not hang heavy wall art or shelving over cribs.

• Cover radiators, hot pipes, etc., with protective materials.

• Remove flaking paint and be sure to have paint tested for lead.

• Inspect the home for protruding nails, bolts or other hardware that can cause injury.

These are some childproofing measures parents can implement to keep kids safe. Parents can customize childproofing plans based on their needs and the designs of their homes. Consult with a pediatrician for other tips on making a home safe for young children.



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# Spring cleaning: don't toss that 'junk,' it may be valuable

(StatePoint) It's time to hit the garage, basement, attic and closets for that age-old task of spring cleaning. Before hauling unwanted possessions to the curb, you may be surprised to learn they might be valuable - especially if you have sports cards and memorabilia gathering dust.

With prices of sports cards rising in recent years, take time to determine if yours are valuable and how to best sell them.

"Older sports cards and memorabilia aren't just highly collectible; they can be worth lots of money. Recent sales of scarce vintage cards have topped anywhere from thousands of dollars to tens of thousands, even hundreds of thousands. And really rare cards can go higher," says Al Crisafulli, auction director at Love of the Game Auctions, an internet sports auction house that helps families identify and sell valuable items.

Crisafulli has assisted people in selling such keepsakes as a grandparent's autograph collection and an uncle's childhood baseball cards, for tens of thousands of dollars. In one life-changing event, he helped a family determine that a baseball bat that spent decades protecting their home was used by Hall of Famer Lou Gehrig - and Love of the Game Auctions sold it for almost half a mil-

lion dollars. Today, that bat could bring more than a million dollars.

The key is understanding what makes old sports collectibles valuable. To help, Crisafulli is sharing some tips:

Older is usually pricier. Cards from the 1960s and earlier are collectible, and those from before the 1940s can be worth a lot of money, especially those depicting stars. Do you have cards of Hall of Famers, such as Mickey Mantle, Babe Ruth, Honus Wagner or Ty Cobb? Even non-stars from the early days of a sport can be worth big bucks, especially if the cards have no creases and retain sharp corners and original gloss.

If you have very old cards from the 1880s through the 1930s, look for tobacco, gum and candy brands, such as Old Judge, Piedmont, Sweet Caporal, Goudey or American Caramel.

If you want to sell sports items for the most money,

consider a specialty auction, such as Love of the Game, which has the expertise to properly research sports ephemera and maintains bidder lists of collectors specializing in sports. More information is available at loveofthegameauctions.com.

Postcards and photographs: We all have keepsakes of vacation destinations, but most aren't valuable. However, photographs and postcards depicting sports stars and ballparks can be significant. Look for early "real photo" postcards from the 1900s through the 1940s, which are photographs printed on postcard backs.

As with sports cards, star power matters, so preserve those Babe Ruths as opposed to images of great grandma's baby cousin once-removed. And when it comes to photos, look for old markings on the back, such as photographer, publication and date stamps.

Memorabilia: Set aside old advertising posters de-

pecting sports stars and food, tobacco or sporting goods brands. Ads from magazines aren't valuable, but those used as store displays and for other marketing purposes can be pricey. Tin signs from the 1960s and earlier can be highly prized, but reproductions aren't.

Family sporting goods, such as balls, gloves and bats, can be valuable. Pre-1950s uniforms and catcher's masks, helmets and other equipment are highly collected, especially when endorsed by star players. Top condition brings the highest prices, but even used equipment can be valuable.

"The golden rule is the older the sports card or item, the more valuable it usually is. Pre-1975 pieces start to get interesting and are worth researching," says Crisafulli.

Don't just clean out your "junk" this spring; examine it closely to potentially maximize its value.

## Shedding some light on home solar

Consumers shopping around for home improvement projects may be leaning toward overhauls that can reduce energy consumption and save them money in the long run. This is a driving factor behind a growing number of homeowners investigating solar energy for their residences.

How does solar power work? Solar power harnesses the sun's energy and converts it into electricity that can be used in homes. Many people are familiar with photovoltaics (PV), which are the panels that absorb sunlight and create an electric field across their layers. Another solar technology, known as concentrating solar power, is primarily used in large power plants and is not appropriate for residential use, according to Energy.gov.

According to the Office of Energy Efficiency and

Renewable Energy, hundreds of thousands of solar panels have been put in use across the United States since 2008.

### Costs associated with solar

The upfront expense of solar panels is significant, costing anywhere from \$10,000 to \$14,000 for initial installation. However, comparatively speaking, homeowners can spend \$1,500 or more per year on electricity, so solar panels will pay for themselves over time. Keep in mind that costs may vary, depending on energy needs and how many panels will be required to service the system.

### How much electricity can I expect?

The Federal Trade Commission's Consumer Advice says the amount of power generated from a solar energy system depends on a few factors: 1. The average

number of hours of direct, unshaded sunlight your roof gets each year; 2. The pitch (angle), age and condition of your roof, and the compass direction it faces; 3. The size and strength of your system; and 4. Environmental factors such as snow, dust or shade that may cover the system.

### Save even more money

Consumers can contact their utility companies to find out if they provide homeowners who produce solar power with "net metering." This program pays the homeowner money or gives credit for excess power the system produces and returns to the electric grid. Individuals also may be eligible for energy tax credits or other benefits. Homeowners may find it worthwhile to explore solar energy, particularly if they consume a high amount of electricity.



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# Why excavation is best left to the professionals

When shopping for a home, buyers often try to envision themselves living in a given property. Images of family gatherings and holidays may instantly come to mind, but prospective homeowners also may begin to envision changes they would make to a property if they were eventually to call it home.

Changing an existing structure or building an entirely new home on an empty plot of land can be exciting. Such changes typically require excavation, which is

a complicated process that may be necessary for projects big or small.

What is excavation? Excavation is the process of extracting material from the ground by digging. Earth, rock and other materials may be moved during the excavation process.

Can do-it-yourselfers excavate? Skilled DIYers (do-it-yourselfers) who have participated in excavation projects in the past may be able to handle a project on their own. However, it's important that homeowners

recognize that excavation is about more than just digging in the ground. It's a complicated process that requires the use of specialized tools and equipment. In addition, a strong understanding of the land that will be excavated is required for the project to be safe and go smoothly.

Why hire an excavation professional? Even the most skilled DIYer might be better off hiring an excavation professional than going it alone. That's true for a number of reasons.

Liability: Homeowners

who hire a fully licensed and insured professional excavation firm can rest easy knowing that they will not be responsible for any damages or injuries that may occur during the project.

Permits/requirements: A professional excavation firm typically files all the necessary paperwork for work permits or can advise which permits homeowners will need to go forward with the project. In addition, professionals will know the local laws regarding building and excavation. For example, homeowners may be unfamiliar with the concept of lateral support, which refers to landowners' right to have their land physically supported in its natural state by adjoining land and underground structures. This is an important concept to understand during an excavation project, and professionals can advise homeowners if a project they want to undertake will violate lateral support laws.

Experience: Perhaps the best reason to work with excavation professionals is their experience. A lack of excavation experience can result in damage to a homeowner's property and surrounding properties, which can prove costly. DIYers may not know the type of soil they have on their property nor recognize the different types of challenges each type of soil can present during an excavation project. Such knowledge comes with experience and is often invaluable.

Skilled DIYers can tackle many home improvement projects on their own. However, the complex nature of excavation makes these types of projects the kind that are best left to skilled professionals.

# How tree services can protect your property

Cold weather can take its toll on a property, especially in regions of the world where winters are harsh. Most parts of the landscape are vulnerable to damage from winter storms, but trees may be especially susceptible. By the end of winter, many homeowners wonder if their trees would benefit from some professional TLC.

Tree services provide a host of services. While fall is a popular time to remove trees from a property, doing so in spring is not unheard of, especially if trees were affected by winter storms and now pose a threat to a home and the people who live inside it.

Homeowners considering tree services can explore the following ways that some professional arbor attention can protect them and their homes.

- Tree services can help protect a home's foundation. Old trees that stretch well into the sky can be captivating, but they also can pose a threat to a home's foundation. Such trees may have especially large root zones that may extend beneath

walkways and even a home. In the latter instance, foundations may crack as roots try to stake their claim to the ground beneath a home. A professional tree service can remove aging trees that might be beautiful and awe-inspiring but still pose a threat to a home and the areas surrounding it.

- Tree services can improve visibility. Trees that have aged a bit since their last trimming might affect the view of a property from inside a home. Overgrown branches can compromise residents' ability to see and experience the natural beauty just outside their windows. The average homeowner may be able to trim short trees on his or her own, but if views from the second floor of a home or higher have been compromised, it's much safer to call a professional tree service. Such services have the right tools and experienced personnel necessary to safely trim high branches on tall trees.

- Tree services can help prevent future damage. Even if trees made it through a recent winter un-

scathed, that's no guarantee next winter or even the coming seasons of spring, summer and fall won't ultimately prove their undoing. Travelers Insurance notes that weather-related roof damage, including damage resulting from falling limbs and branches weighed down by snow during the winter months, accounted for more than half of all Travelers property loss claims between 2009 and 2016. According to BNC Insurance and Risk Advisors, homeowners may be liable if a tree they knew posed a threat falls onto a passerby or a neighbor's property and causes damage or injury. Having all trees properly trimmed each year, but especially those that can fall on your home and your neighbors' homes, may prevent future damage and legal issues.

Tree services can ensure trees maintain their awe-inspiring beauty and help homeowners protect their homes and their belongings.

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# Safety upgrades for seniors' homes

Many seniors want to spend as long as possible residing in the comforts of their own homes. According to AARP's 2021 "Home and Community Preferences Survey," more than three-quarters of U.S. adults age 50 and older prefer living at home. But getting older often comes with certain deficits that may not make current living situations the safest for seniors.

Retirement Living reports that an older person is treated in an emergency room for a fall-related injury nearly once every 10 seconds. Falls cause millions of injuries and 32,000 deaths a year, according to the U.S. Centers for Disease Control and Prevention. Seniors may be affected by low vision, mobility limitations, cognitive decline, balance issues

and loss of muscle strength. Certain adaptations may be necessary if seniors want to stay in their homes, particularly in older homes that have not recently been renovated.

### Change knobs to levers

This is an easy modification. Levers are much easier for individuals with arthritis or persons who lack dexterity in their hands. Everything from doorknobs to faucet knobs can be replaced with levers.

### Create zero-threshold entryways

Zero-threshold entryways, also known as flush entries, do not require crossing a lip or any raised barrier. They can appear on doorways and showers and make it easy for people who have mobility issues, as well as those using scooters,

walkers and wheelchairs, to move about unencumbered.

### Clear clutter/move obstructions

One inexpensive modification is to remove extraneous furniture and accessories. Such a change widens walking spaces in a room and accommodates walkers and wheelchairs. In addition, furniture can be pushed to the room's perimeter to make moving around easier. It's also important to remove area rugs, as they're often tripping hazards.

### Install grab rails and supports

Minimizing falls could come down to providing support in key rooms of a home. Adding grab rails in the bathroom near the toilet and in the shower can help a person use those facilities without assistance. Install a

grab rail close to seating in the kitchen to add support.

### Consider smart lighting

Motion-activated or darkness-activated lighting switches and fixtures can automatically turn on lights, thereby improving visibility. Also, rocker light switches are easier to maneuver than standard toggles.

### Invest in a stairlift

Single-story homes are preferable for growing older gracefully, but many seniors live in multi-story homes. A stairlift makes a multi-floor home more accessible, according to Elder, an elder-care service provider. Stairlifts make it easier to traverse staircases and reduce the risk for falls.

These suggestions are just a few of the many home modifications that can help seniors safely age in place.

# How to handle a lengthy renovation

The global pandemic reignited people's passions for home renovations, as they directed dollars that would normally have been spent elsewhere into the places where they were now spending the most time - their homes. According to the 10th annual Houzz & Home survey of more than 70,000 respondents in the United States, higher-budget projects cost around \$85,000 or more in 2020, compared with \$80,000 in the two years prior. Kitchen projects were the most popular among renovating homeowners.

Even though many COVID-19-related restrictions have lifted and life has largely returned to regular programming, renovations remain a popular investment. Homeowners embarking on home renovation projects understand that a certain measure of upheaval

is to be expected, but some may not fully anticipate the impact that renovations have on daily life. The following are some tips for making it through a lengthy renovation.

**Discuss the timeline with contractors.** It may be easier to make a plan for how much life will be disrupted if you have an idea of how long the renovation will be (if everything goes according to plan). Sit down with contractors and have them spell out the minutiae of the project so you'll be able to anticipate what's going on day-to-day.

### Start at the right time.

Some contractors may say they can fit your project into their schedules in between other jobs. While this may seem convenient and timely, your work may be put on hold if there are delays with the other job or jobs. Instead, it may be better to

hold off until the contractors can devote the bulk of their attention to your renovation.

### Recreate commonly used spaces elsewhere.

A kitchen or a bathroom remodel often requires giving up spaces that are used throughout a typical day. Unless you have a spare full bathroom or kitchen, you'll need to make due. Set a microwave, tabletop electric burner and a coffee pot on a folding table in the garage or utility room. Rent or purchase a small refrigerator where you can store a few necessities. Ask your contractor to set up a makeshift outdoor shower so you have a place to get clean when the bathroom is under construction.

### Pack up and cover.

Remodeling one room may cause a trickle-down effect on other areas. Dust from drywall sanding can infiltrate many rooms in

the home. Pack and label boxes with items not immediately needed and store them in another area. Cover most things so a film of dust won't form on them.

### Adjust your schedule.

Sleeping in will be a thing of the past for the duration of the renovation, as may be working from a home office. Try to get out of the work zone as much as possible for new scenery and respites from the noises and smells.

### Ease up on cleaning standards.

It's challenging to keep a home clean during a renovation. Relax standards and expect a mess for some time. Explain to guests what they'll find if they drop by.

Renovations can disrupt life, but often are well worth the sacrifices homeowners must make to see them through to completion.

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# Tricks to trim your utility bill

According to the U.S. Bureau of Labor Statistics, energy prices rose by 41.6 percent in the 12-month period that ended in June 2022, marking the highest 12-month increase since April 1980.

The significant spike in energy costs is somewhat misleading, as the BLS considers motor fuel prices, which rose more than 60 percent in the 12-month period ending in June 2022, part of the energy category. However, during that same period, electricity prices rose by nearly 14 percent while natural gas prices in-

creased by 38 percent. Both of those increases were more significant than the more publicized rise in food prices, which rose by right around 10 percent.

Families need to eat, and many professionals now must return to in-person work after years of pandemic-related remote working, which means they must confront higher fuel costs. That leaves little room to save money in those areas. However, there are ways for families to reduce home energy costs without adversely affecting their quality of life.

Run appliances during

off-peak hours. According to the United States Department of Energy and the U.S. Environmental Protection Agency, the best time to use appliances in a home is when overall electricity use is low. Though this time changes depending on the season and can vary based on geography, the DOE and the EPA both note that after 9 p.m. and before 9 a.m. are generally the off-peak hours in most areas.

Strategically use your shades and blinds. The energy providers at ConEd estimate that about 40 percent of unwanted heat comes

through windows. Strategic use of curtains, shades and blinds can keep heat out on hot days, thus allowing homeowners to turn the thermostat up on their air conditioning units in summer. Opening curtains, blinds and shades on winter mornings and afternoons will allow more sunlight in, allowing homeowners to control heating costs more effectively.

Reorganize your refrigerator. There are plenty of contradictory strategies regarding how best to store foods in a refrigerator so the unit consumes as little energy as possible while still keeping foods fresh and chilled. But various energy providers, including ConEd, recommend that consumers avoid packing a fridge too tightly. By allowing cold air to circulate within the refrigerator, the refrigerator won't need to work as hard, and thus consume as much energy, to keep foods cool. It's important to note that the opposite should govern how the freezer is packed. Packing frozen items tightly in the freezer will help the refrigerator work a little less hard.

Turn off the lights. Estimates from the U.S. Energy Information Administration indicate that electricity for lighting accounts for around 10 percent of electricity consumption in homes. A concerted effort to turn off lights in rooms that aren't being used can help consumers save money.

Rising utility bills are compelling millions of people to seek ways to trim their energy consumption. Thankfully, there are many ways to do that without upsetting daily routines.

## Tips for a budget-friendly home

Home interiors can be spruced up in a number of ways. Ideas run the gamut from relatively inexpensive changes in paint color to more extensive (and expensive) remodels that may include demolition and reconstruction. Investing in new home decor is another way to breathe new life into spaces, and this approach that falls somewhere in the middle in regard to cost.

Material and product costs remain high across the board, so individuals interested in changing the furniture and other design elements in their homes might be seeking ways to do so in the most affordable way possible. In such instances, homeowners can try these budget-friendly ways to overhaul their home decor.

Create the illusion of more space. Light, bright and white are key attributes to remember when selecting design elements for rooms where you want to create the

illusion of more square footage. Painting the walls in very light colors, increasing natural and artificial light, including using well-placed mirrors to reflect light, and decorating with light-colored fabrics can help a space seem more roomy.

Replace the accessories. Replacing curtains, area rugs, throw pillows and chair cushions is an easy way to change a room without a big investment. Consider updating some wall art and tying color schemes together with all of the newly introduced elements.

Splurge on statement pieces that will be used frequently. These may include chandeliers, unique rugs or an eye-catching piece of furniture.

Shop "discount" stores for furniture and accents. Traditional design centers can be great places to find plenty of high-quality merchandise. However, don't overlook local discount or

close-out centers that may have items at very reasonable costs. Stores like Home Goods, At Home and Big Lots routinely get new merchandise that changes with the season, helping homeowners to refresh their spaces without having to dig deep into their pockets. Shop the high-end stores for inspiration, then try to find "dupes" in the discount stores that will mimic the looks for less.

Cut out the clutter. Modern homes are lean and clean. A home's interior instantly looks more high-end and appealing when the clutter is removed. Consider keeping main living areas free from too many knick-knacks and other accents. If you want to display a special collection, set aside a room specifically for such items.

There are many budget-friendly ways to make interior spaces more inviting.



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# Quick and easy kitchen updates

Kitchens are often described as the busiest rooms in a home. Kitchens are where meals are prepared and tend to be go-to gathering spots on holiday get-togethers and during other events when homeowners host family and friends.

With so much time spent in the kitchen, it's easy to see how homeowners might grow a little bored by these rooms. The cost of a kitchen remodel won't be cheap, as the home improvement resource, Angi.com, notes, the typical cost of such a project in the United States is between \$13,000 and \$38,000. Angi.com estimates even indicate that a high-end remodel could cost homeowners as much as \$61,000. The good news is there are many quick and easy, not to mention less expensive, ways to give a kitchen a new look.

## One-day projects to transform your home

(StatePoint) Want to give your home a fresh look but don't have a lot of time to spend? Check out these home projects that can be completed in just one day.

**Refresh the wall paint**  
 If there's one area in desperate need of a refresh, painting is a great place to start. With the right planning (and an early start), you can easily paint a room in a day. Purchase the materials you need, including primer, the paint color of your choice, brushes and rollers and a high-quality painter's tape like FrogTape Multi-Surface painter's tape. Made with PaintBlock Technology, FrogTape ensures crisp and professional paint lines, so there will be no time wasted on touch-ups.

### Replace bathroom accessories

Once you have your supplies, tape the walls, apply primer and paint away.

**Organize cabinets, drawers and shelves**  
 Once the hardware has been replaced on cabinets and drawers, open them up and get things in order. Start by going through what you have and deciding what can be eliminated. Clearing out clutter is particularly important for open shelves that are visible in the room. Once you've decided on what to keep, replace items in an organized manner so they're easy to find going forward. Sorting out these small spaces can help keep things running smoothly.

### Repaint and restyle the cabinets.

Cabinet space is an undeniably precious commodity in a kitchen, especially as more and more homeowners embrace their inner chef and cook more complicated meals at home. After all, the more expansive a home chef's culinary repertoire, the more space that person needs to store all the tools of the cooking trade. A full cabinet replacement is unnecessary if the cabinets are still functional and not overcrowded, so repainting them can be a great way to give the kitchen a new look while keeping costs reasonable. During the painting project, homeowners can install new cabinet knobs and/or drawer pulls to freshen up the style of the cabinets even further.

### Install under-cabinet lighting.

Another inexpensive way to give a kitchen a new look is to install under-cabinet lighting. Under-cabinet lighting serves both an aesthetic and practical purpose. From a purely aesthetic standpoint, under-cabinet lighting can make a kitchen feel warmer and keep the kitchen illuminated when meals aren't being prepared and homeowners don't want

to have their overhead lights on but still want to be able to navigate the kitchen safely. During meal prep, under-cabinet lighting can illuminate counters so it's easier to chop, peel and perform other prep tasks.

**Replace existing backsplash.** Replacing backsplash is another simple, inexpensive and effective way to give a kitchen a new feel. Homeowners can opt for something neutral that won't upset their existing decor or go with a more bold backsplash that immediately draws the attention of anyone who enters the room. This simple job can be done by the average do-it-yourselfer, and the cost of new backsplash won't break the bank.

**Replace existing seating.** Whether you have an island countertop with bar stools or a breakfast nook with cushioned seats, replacing the seating is a budget-friendly job that can create a new look when entering the room. Countertop bar stools come in many styles, so giving this area of the kitchen a new feel can be as simple as shifting from classic high-back stools to more modern swivel stools with a chrome base. For the breakfast nook, replacing a light-colored bench cushion with a bolder alternative can instantly transform the look of the space.

Kitchen remodels can break the bank. But there's a host of budget-friendly ways for cost-conscious homeowners to revitalize these popular spaces in their homes.

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# New tax credits increase appeal of heat pumps for homeowners

(StatePoint) More and more people are turning to heat pumps to heat and cool their homes. It is estimated that 18 million American households already use them. With new energy incentives being offered, and more homeowners choosing greener technologies, that number is expected to rise dramatically.

## What is a heat pump?

Heat pumps are powered by electricity and transfer heat using refrigerant. Heat pump technology moves heat outside your home in warmer months and is able to pull heat into your home during cooler months. Here are three reasons to consider one for your home:

1. Sustainability. Heat pumps are electric and don't burn fossil fuels like furnaces do, making them more environmentally friendly. In fact, heat pumps are becoming the heating, ventilation and air conditioning (HVAC) industry go-to for reducing consumers' carbon footprints.

2. Control. Newer two-stage and variable speed heat pumps offer high- and low-stage heating to warm your space when outdoor weather changes; they operate more efficiently for longer periods of time at lower speeds and use less energy. They provide more precise temperature controls and more consistent comfort. Both options contribute to managing humidity levels too.

3. Technology. Heat pumps today are more advanced than ever and handle both heating and cooling by redistributing air. Carrier's Infinity 24 Heat Pump with Greenspeed Intelligence op-

erates at temperatures down to -15 degrees Fahrenheit, making heat pumps an advanced solution for mild and colder climates. Does your region get colder than that? Heat pumps can be combined with a gas furnace for a dual fuel system that is energy efficient and cost effective. Looking ahead, heat pumps that work in colder temperatures are in development and will be available soon.

## Get the right size

There are several factors that go into picking your ideal heat pump. The size of your home, climate, sun exposure, desired features and ductwork all play into the size of heat pump. An undersized unit will work overtime to hit target temperatures. A unit that is too large will achieve the desired temperature before its cycle is complete and waste energy. It is best to work with a professional dealer in choosing the heat pump that is best for your home.

## Money-saving tips

Heat pumps, including installation, can range anywhere from \$3,000 to \$15,000 or more. Thankfully, there are many cost-saving options for homeowners.

The Inflation Reduction Act of 2022 includes federal tax credits that reward homeowners for purchasing certain high-efficiency HVAC equipment, including many of Carrier's line of heat pumps. Up to \$8,000 in tax credits are available for all-electric heat pumps.

Lower energy consumption means energy bill savings, up to \$500 on energy bills every year in some cases. Look for Energy Star cer-

tification and Seasonal Energy Efficiency Ratio (SEER) ratings. The SEER rating is like your car's mileage per gallon – the higher the number, the greater the potential for savings.

Many manufacturers and utility companies also offer

rebates and low-rate financing.

Beyond the basics, today's heat pumps offer new comfort-enhancing, energy-saving features that could help you reduce your heating costs.

## How to be a nurturing plant parent in 3 easy steps

(StatePoint) Plants add color, life and vibrancy to your home's indoor and outdoor spaces and can even improve indoor air quality. However, if you are new to plant ownership, you may be wondering how to make your foliage thrive. Here's are three tips for healthier plants:

Make a move: Many plants that do well outdoors in the warmer months can't tolerate the cold. So don't wait for subfreezing temperatures to bring planters indoors for the season. Be sure to give your newly-transported plants the right amount of light. This may require using special grow lights. Keep in mind, though, that different types of plants thrive better with different color spectrums and intensities, so group plants under the right lights accordingly. If your indoor air is dry in winter, you may find that misting the leaves of your warm climate and tropical plants will help provide needed humidity.

Prevent pests: Unfortunately, keeping houseplants often attracts insects that can harm them and bug you. But there are steps you can take to prevent a pest problem in your home. One important thing you can do is to be

sure you are not overwatering plants. Too much water in effect drowns plants. It can also create standing water that becomes a breeding ground for flying insects. You can also provide round-the-clock protection from fruit flies, gnats and flies by plugging a Zevo Flying Insect Trap into a regular outlet near your plants and wherever flying insects enter your home or gather. Rather than chemical insecticides, the traps use multi-spectrum light technology to attract flying bugs into a discreet glue sheet cartridge. When the cartridge is full, replace it and toss the used one without ever having to touch a dead bug. To learn more, visit zevoinsect.com.

Know your lifestyle and limitations: There are many plant species that while beautiful, don't require much care. So, if you're new to owning plants, consider starting out with lower-maintenance options, such as succulents or snake plants. Because these plants don't need much water, they are also great options for those who travel frequently or those who are simply forgetful. Have furry friends? Always check whether a given plant is toxic to pets before bringing one home.

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# Turn your yard into a vacation-worthy oasis

Warm weather means more time to relax outdoors. For those homeowners lucky enough to have entertaining spaces outside, spring and summer provides plenty of opportunities to enjoy fresh air under the sun or stars.

Over the last few years, families have become especially familiar with what works about their yards and where there is room for improvement. Pandemic-related travel restrictions and early stay-at-home mandates resulted in plenty of time spent in backyards on staycations. Even though many such restrictions have been lifted, homeowners may have seen the benefits of having functional respites right outside their doors.

A backyard renovation can cost anywhere from \$5,000 to \$50,000. The American Society of Landscape Architects suggests homeowners budget the cost of a major landscaping project at between 5 and 10 percent of their home's value. Large or small, here are ways to make an outdoor oas-

is at home.

Create living privacy. Living in close proximity to neighbors may make privacy harder to come by. Wood or vinyl fences, however effective, may not provide the all-natural look many people desire. Vertical gardening, which trains easy-care vines, like English ivy, Clematis or various climbing roses, to grow on trellis or fencing adds greenery and privacy. Hedges and fast-growing shrubs also can be used for natural barriers.

Install a pool. Pools are the ultimate spots to cool off on hot days. An elaborately shaped inground pool can blend in with the landscape and offer the ultimate hangout zone. However, above-ground pools also serve the purpose and are more budget-friendly. Stock tank pools are popular among those who want minimal pool expenditure or have small spaces to work with. Stock tanks are metal vessels traditionally used as watering holes for livestock. They also can be "adult kid-

die pools" when combined with some plumbing. Galvanized steel frames make them sturdy. With floats and other accessories, they can become the perfect oasis.

Provide outdoor atmosphere. Create a bespoke bistro vibe by using free-standing planters and posts along with hanging lights to make an intimate outdoor hangout spot at night. For those with permanent structures, like a deck or a gazebo, lights can be strung across the area or on railings or edging.

Extend the living space. Decks and patios can help make outdoor entertaining areas more comfortable by eliminating the need to sit on the grass or gravel. Plus, they add another "room" to the home. When paired with weatherproof patio furniture, such as sofas, loungers and tables, a private seating area can be crafted and utilized for any number of entertaining desires.

Hang a hammock. Few things evoke feelings of relaxation better than a ham-



Contributed photo

**Homeowners see** the benefits of having functional respites right outside their doors. For those with permanent structures, like a deck or a gazebo, lights can be strung across the area or on railings or edging.

mock. Fitted between two trees (or two posts if trees are sparse), a hammock is an ideal place to grab a nap

or read a book.

Additional oasis-inspired ideas include outdoor kitchens, lighting up

lanterns, cascading water features and bird feeders to attract the sounds of nature.

## Combining fun with function: easy home office updates

(StatePoint) Brightening up your home office can bring a sense of fresh energy to your workspace, but making changes can seem overwhelming if you're not sure where to begin. Family organizing expert Jessica Litman, also known as "The Organized Mama," shares her pro tips to creatively update your home office without stress.

### Unique storage options

Large plastic tubs can offer practical storage solutions, but for a more stylish look, change things up with

woven baskets or colored boxes instead. "Regular tubs can be a quick way to organize," Litman offers. "But if you're looking to create a chic appearance, try storing your files in a wire-framed basket for texture or collapsible storage cube for a cool burst of color."

Label the baskets to keep things organized. Make bright, removable labels with multipurpose Duck Masking Color Masking Tape, so finding office supplies is a breeze.

### Power of plants

Add nature-inspired hues to your office with a houseplant, either fake or real. Faux plants require no maintenance at all (which removes a task from the to-do list) and can brighten a workspace to bring some color to a room. Real plants provide the added benefit of clarifying the air and can be tailored to the environment of your office, whether you have a sunny window or a more shaded space.

Litman adds, "Plants have been proven to reduce stress, especially during

those winter months! Adding a fresh, easy-to-care-for plant is a great way to help boost morale on long work-from-home days."

### Case closed

Create a tablet or laptop case that's completely customized to you. "So many people like to personalize phone cases or bags," Litman offers. "But creating laptop or tablet cases with colorful, printed Duck Tape can add personality and vibrance to office equipment."

Duck Tape brand prints are fun, trendy and available

in a huge variety of colors and patterns to craft almost anything you can imagine.

### Shifting schedules

Schedules are a part of everyone's life, but that doesn't mean getting your calendar organized has to be a chore. Use acrylic or dry erase boards, poster boards or cork as a blank slate to customize into a weekly or monthly chart. Adding items with colored markers or tape can be a way to stay ahead of due dates and meetings, as well as highlight important assignments

or contacts.

### Pens and pencils down

Who says students get to have all the fun? Jazz up your desk décor with some pencil cups, a stapler or sticky note holder to keep office supplies organized and fabulous. There are no rules when it comes to how artistic you can get – make your home office as unique as you.

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## More than 800 NEW lawn tractors and zero-turns in stock now!

Save \$200 on in-stock like-model 2022 Premium Riding Lawn Equipment!



2022  
\$200 OFF!

sale \$3,599 w/42" deck  
**X330 Select Series Lawn Tractor (2022)**

- 22 hp V-twin Cyclonic engine
- 42-in. Accel Deep™ mower deck
- Twin Touch foot pedal controls
- 4-Year/300-hr. Bumper-to-bumper warranty<sup>1</sup>



2022  
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sale \$5,299 w/48" deck  
**X380 Select Series Lawn Tractor (2022)**

- 23 hp Kawasaki V-twin engine
- 48 or 54-in. Accel Deep™ mower deck
- 18-in. Cut & Sewn high back seat
- 4-Year/300-hr. Bumper-to-bumper warranty<sup>1</sup>



2022  
\$200 OFF!


sale \$3,099  
**Z335E ZTrak™ Zero-turn Mower (2022)**

- 20 hp V-twin engine
- 42-in. Accel Deep™ mower deck
- Hydro-gear transmission
- 2-Year/120-hr. Bumper-to-bumper warranty<sup>1</sup>

NEW In stock lawn tractors starting at \$2,599, and zero-turns starting at \$3,099

**4.9% APR fixed rate for 60 months<sup>2</sup>**  
OR No Interest if Paid in Full within 9 Months<sup>3</sup> on new X300 & X500 Select Series Lawn Tractors.

Add 2 more years of coverage for only \$100 with Tractor Central's extended powertrain warranty!



**SAVE A Bunch**  
SPRING SALES EVENT  
Through 5/31/23

**15% OFF**

**Riding Lawn Tractor & Gator Utility Vehicle Attachments & Accessories**  
Carts | Material Collection Systems | Lights | MulchControl™ | Bumpers | Brush Guards  
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Hood Racks | Hitches | Windshields | Floor Mats | ... and more!

For complete details on this offer and more seasonal parts specials, visit [TractorCentral.com/Parts](http://TractorCentral.com/Parts)

## Small Tractors + Big Options = BIG Impact!



Tractor Central *includes* a 10-Year Limited Powertrain Warranty with new 1-4 Series Compact Tractors!<sup>4</sup>



**0% APR fixed rate for 48 months<sup>2</sup>**  
or cash offer of \$500 off!



**\$134 per month!**  
**1.9% for 84 mo<sup>2,3</sup>**



**Save over \$2,500!**

### 2022 1025R Tractor, Loader, & Mower Deck: \$21,999

- 23.9hp, 3-cylinder diesel engine
- 4-Wheel Drive, Power steering
- 120R Quick-park Loader *connects and detaches tool-free!*
- 54-in. Autoconnect Drive-over mower deck
- 6-yr/2,000 hr. Powertrain warranty<sup>1</sup>

**Save over \$1,000!**

### 1023E Compact Tractor: \$14,041

- 22.4hp, 3-cylinder diesel engine
- 4-Wheel Drive & Power steering
- Twin Touch foot controls
- Hydrostatic transmission
- 6-yr/2,000 hr. Powertrain warranty<sup>1</sup>

### 3025E Tractor, Loader & Forks: \$26,299

- 25 hp 3-Cylinder diesel engine
- 4WD & Power Steering
- 2-Stage hydrostatic transmission
- Factory installed loader & bucket
- AP11F Pallet Forks
- 6-yr/2,000 hr. Powertrain warranty<sup>1</sup>

**0% APR fixed rate for 48 months<sup>2</sup>**  
or cash offer of \$1,500 off!

Ask about our rental return 4M series compact utility tractors - *Really low hours, really big savings!*

## Order your 2023 Gator™ by March 31<sup>st</sup> & Save \$500!



Order your Gator Utility Vehicle just the way you want, and we'll take \$500 off the top!

Learn more about all the options at [TractorCentral.com/Gator](http://TractorCentral.com/Gator)

**We want your Gator!**

Trade values are at an all time high, so ask your sales consultant for an evaluation of your equipment.

## Commercial Mowing Offers

Be **READY** for Spring!

No Payments/No Interest until January 2024 (followed by 3.9% APR<sup>3</sup> for 48 months,) or 2.9% APR<sup>3</sup> for 60 months on all Z900 series ZTrak™ mowers, QuikTraks, Front Mounts, and Wide area mowers



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EOE

Offers valid on qualifying equipment purchased by March 31, 2023. Some restrictions apply, see dealer for details. 2022 Models limited to dealer stock. <sup>1</sup>Warranty based on years or hours used, whichever comes first. <sup>2</sup>Financing subject to approved installment credit by John Deere Financial, f.s.b. <sup>3</sup>Down payment may be required, average down payment is 25% \$134 payment option based on sale price of \$14,041, with \$3,510 down payment or trade-in, followed by 84 months at 1.9% APR. <sup>4</sup> For residential use only. <sup>5</sup> No down payment required. Interest will be charged to your account from the purchase date at 17.90% APR if the purchase balance is not paid in full within 9 months or if your account is otherwise in default.

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