



Spring

Home & Garden

A SPECIAL SUPPLEMENT TO THE
OSAGE COUNTY

Unterrified Democrat

MAY 3, 2023 | PAGES 1B - 32B



Create your native plant garden

Gardening is a worthwhile endeavor that not only passes the time, but can be a form of exercise and relief from the daily grind. Gardens also provide ample opportunity to experiment, as individuals can produce everything from vegetables to bountiful blooms.

Recent years have witnessed a growing emphasis on eco-friendly gardening that aims to reduce reliance on chemical fertilizers and pesticides in an effort to protect the planet. One way to do so is to rely on native plants.

What are native plants?

Native plants are indigenous to particular regions. The National Wildlife Federation says native plants grow in habitats without human introduction or intervention. Native plants have formed symbiotic relationships with local wildlife over thousands of years, which the NWF notes makes them the most sustainable options. Native plants help the

See **Native plants**, Page 5B

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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.

1. 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.

2. 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 awhile before the set temperature is reached could be nearing the end of its utility.

3. 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.

4. 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.

5. 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.

6. 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.

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Five signs it's time to renovate

Homeowners renovate their homes for a variety of reasons. Renovations can increase the value of a property and make homes safer and more comfortable for their occupants. Improvements also can be made to stay current with the times or to give a home a new vibe.

Statista projects \$510 billion will be spent on home improvements in 2024. The home improvement market is generating significant revenue. In fact, nearly a quarter of Americans opting to renovate their homes will spend an average of \$10,000 on their projects. According to a Home Stars Renovation report, 8 percent of Canadian homeowners who have renovated have spent more than \$20,000 on a home improvement project.

See **Renovate**, Page 5B

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Native plants • from page 2

environment and thrive with little supplemental watering or chemical nutrients.

Natives vary by region

Native plants vary by region. In arid climates, certain succulents may be native because they don't need much rainfall to thrive. In lush wetlands, succulents might be out of place.

Start native planting

The NWF offers native plants for 36 different states that can be shipped right to customers' doors to help replenish native varieties. In addition, gardeners can visit local gardening centers to select native plants. Small and independently owned centers often feature knowledgeable local staff whose expertise can prove invaluable to individuals seeking native varieties.

It's important to keep in mind that native varieties may look less cultivated than more exotic blooms and foliage designed to sell for their unique appearances. Wildflowers and native grasses may be the types of native plants found in abundance, which may grow up and out quickly. These other tips can help the process.

- Plan and prepare the site by remov-

ing weeds and turning over the soil. This will give seedlings an opportunity to take root without competition from weeds. Seedlings will give gardens a faster head-start than waiting around for seeds to germinate. However, gardeners can start seeds indoors and then move them outside once they are seedlings.

- Avoid planting native plants in rows, as that's not how they're likely to grow naturally. Vary the placement so the plants look like they sprouted up haphazardly.

- Gardeners can still exert some control over native gardens prone to growing a little wild. Borders and paths can better define the growing areas.

- Grow Native!, an initiative from the Missouri Prairie Foundation, suggests planting two to four species in broad sweeping masses or drifts. Mix grasses with flowering plants. The grasses produce dense, fibrous roots that can prevent weed growth.

Native plants should require minimal care. Keep an eye on them and supplement with water if conditions have been especially dry.

Renovate • from page 4

Kitchens and bathrooms often get the most attention when it comes to home improvement. However, every room and space in a home may need a renovation at some point, and the following are five signs it's time to renovate.

1. Age

The National Association of Home Builders states that 50 percent of U.S. homes are over the age of 40. That means that age alone could dictate a need to renovate, particularly if some materials are original to the home. For example, asphalt roofs typically last 25 to 30 years, while window frames can last 20 to 50 years depending on how well they have been maintained.

2. Inconvenient layout

Some homeowners scratch their heads when faced with awkward floor plan layouts. While one may live with the inconvenience for some time, typically a floor plan that isn't working for the homeowner is a major driver of renovations.

3. Outdated looks

A home can look dated even if it is a relatively recent build. That's because trends change quickly. For example, dark, cherry cabinets that were popular just a little while ago have now been replaced by lighter color palettes. Homeowners whose homes do not match the looks emulated in design magazines may consider a change, particularly if they're planning to sell soon.

4. Deterioration

Signs of water, storm or structural damage should be addressed as soon as possible. Any deterioration should be a strong indicator that it's time to renovate.

5. Efficiency

Escalating utility bills could be indicative of an inefficient home. Homeowners can conduct energy audits and then improve the areas where energy loss may be occurring, such as windows, doors, siding, and insulation.

"In the spring, at the end of the day, you should smell like dirt." — Margaret Atwood

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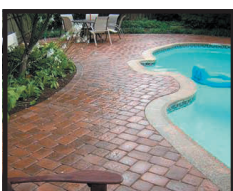
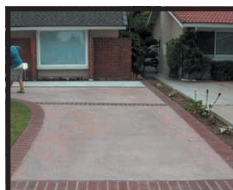
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Five patio projects to enhance outdoor living

Warm weather paves the way to more opportunities to enjoy fresh air. For homeowners who have the luxury of outdoor spaces, including private patios, now is the time to start thinking about projects to enhance these gathering spots.

A patio can be considered a transitional area that links the outdoors to the inside of a home. According to the home and lifestyle resource The Spruce, a patio is often an oasis for lounging and entertaining. And depending on homeowners' budgets and preferences, a patio can be just as comfortable and stylish as interior spaces. The following are five patio projects that can transform these valuable spaces.

1. Pretty pergola

A pergola is an open-air (traditionally wood) structure that adds a measure of shade and privacy without completely blocking views of Mother Nature. Installing a pergola over the patio helps define the seating area. Hanging plants can add to the ambiance and string lights can make this a great spot to gather when the sun sets.

2. Patio fire pit

Build a fire pit right into the design with the same materials used to create the patio. For example, if the patio is

brick or flagstone, build up to create an eye-catching fire pit. Fire pits not only look good, they also expand the time frame that the patio can be enjoyed, offering cozy spots to sit even when the weather chills.

3. Frame it in

Make the patio a true extension of the inside by putting up walls around three sides of the patio if it connects to the home. Leave the last open to the yard, or consider installing screens to mimic the look of popular lanais. The walls will offer more weather protection, meaning you can invest in high-quality patio furniture to make this a fully functioning outdoor living room. Hang a television that is rated for outdoor use for movie-watching under the sun or stars.

4. Ooh la la

Vintage bistro tables and chairs can turn a drab patio into one that calls to mind a Parisian courtyard. Whimsical lighting and accents that you would normally think to see indoors, like a gilded mirror, can add extra appeal. Soften wrought iron and other metals on the furniture by including plenty of flowers and greenery. Don't forget the candles and a place to stash a bottle of chilling wine.

5. Farmhouse chic



Transform a patio into an entertaining space that caters to guests. A large farmhouse style table flanked by benches and some upholstered chairs sets the scene for a dinner amid the fresh air. Watering cans filled with wildflowers and mismatched flatware establish a casual feel for gatherings in

the space. For those who plan to cook and serve outside with frequency, invest in outdoor appliances so you'll never have to miss a beat with guests.

The options for transforming patios into stylish gathering spots is only limited by the imagination.

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How to make outdoor living spaces more comfortable

Private backyards are now go-to spaces for recreation and entertainment and great places to recharge the body and mind.

One ripple effect of the COVID-19 pandemic was more time spent outdoors, even if it was predominantly on one's own property. OnePoll, in conjunction with the lawn care company TruGreen, surveyed 2,000 American homeowners and found participants spent 14 hours outside every week in 2021, which was three hours more than prior to the pandemic. In addition, respondents admitted that time spent outdoors was therapeutic.

A separate survey conducted for the International Casual Furnishings Association found that people now spend more time relaxing, gardening, exercising, dining, and entertaining outside than in years past. Though COVID-19 may no longer dominate headlines, the desire to enjoy outdoor spaces has not waned.

While enjoying outdoor living areas, homeowners can do all they can to make these spaces comfortable and welcoming. The following are some good starting points.

Get all lit up

Outdoor spaces can be enjoyed no matter the hour when there is ample lighting. That could be why the International Casual Furnishings Association reports those who plan to renovate their outdoor spaces list outdoor lighting as a priority. Outdoor lighting not only sheds light on entertaining spaces, but also makes spaces safer and more secure.

Increase privacy

No matter how friendly homeowners are with their neighbors, there comes a time when privacy is paramount. Fencing, whether it is wood or vinyl, or even



a natural fence made from closely planted hedges, can ensure residents feel comfortable venturing outdoors to swim, take a cat nap or even star gaze in private.

Address the elements

Homeowners should note the direction their backyard faces and the typical daily conditions of the space. For example, a yard that faces southwest may get plenty

of strong sun during the day, requiring the addition of shade trees, covered patios or arbors to cut down on the glare and heat. If the yard is often hit by winds, trees or bushes planted strategically as windbreaks can help.

See **OUTDOOR LIVING** on Page 10

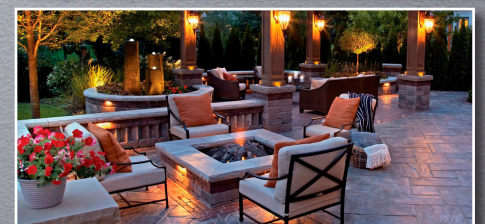
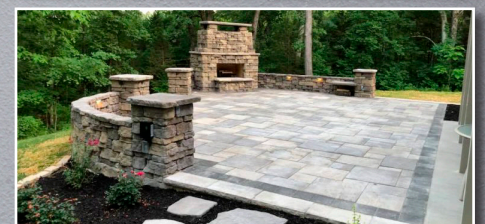
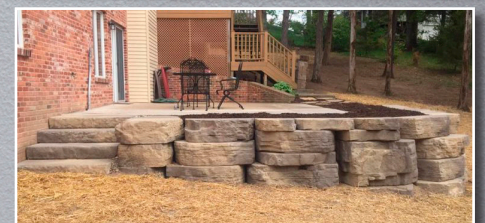
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Exterior renovations that boast the best ROI

Remodeling with a return on investment 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."

- 1. Garage Door Replacement: 93.3 percent recouped of \$4,041 cost

See **Renovations**, Page 10B

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How to pick the right trees

Trees benefit a landscape by serving both aesthetic and utilitarian functions. A home surrounded by healthy green trees can be a sight to behold, and those same trees can benefit surrounding plants and wildlife at the same time.

As appealing as trees are, not all trees and landscapes make for the perfect match. The Arbor Day Foundation notes the importance of planning when designing a landscape. Planning ensures the trees homeowners ultimately choose for their properties will grow well in the soil and moisture present in their yards.

Careful consideration of a handful of

See **Trees**, Page 10B

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Renovations • from page 8

2. Manufactured Stone Veneer: 91.4 percent recouped of \$11,066 cost
3. Siding replacement (Fiber Cement): 68.3 percent recouped of \$22,093 cost
4. Window replacement (Vinyl): 67.5 percent recouped of \$20,482 cost
5. Siding replacement (Vinyl): 67.2 percent recouped of \$18,662 cost
6. Window replacement (Wood): 66.3 percent recouped of \$24,388 cost
7. Deck addition (Wood): 64.8 percent recouped of \$19,248 cost
8. 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.

Trees • from page 9

variables can help homeowners determine which trees will make the best fit for their properties.

- Height: Homeowners must consider the projected height of a tree before planting it. Avoid trees that will bump into anything when fully grown, as that can adversely affect surrounding greenery and pose a safety hazard. The ADF's tree sizing guide can be accessed at <https://www.arboday.org/trees/rightTreeAndPlace/size.cfm> and serves as an invaluable resource for homeowners who want to plant new trees around their properties.

- Canopy spread: Trees grow out as well as up, so it's important to consider their potential width at maturity as well. The ADF sizing guide can help homeowners get an idea of how wide a tree is likely to be at maturity. Trees that spread out quite a bit don't necessarily need to be avoided, but it's important that they're planted far enough apart so they don't adversely affect surrounding plants. In addition, wide trees that are planted too close together can make the landscape appear crowded, taking something away from its aesthetic appeal.

- Growth rate: Growth rate is an important variable because it can affect how quickly homeowners will see changes in their landscapes. Homeowners who want to plant for privacy can consider trees with quick growth rates or purchase more mature trees that are already near full growth. Those who are not in need of instant transformation can try trees with slower growth rates, which the ADF notes typically live longer than fast-growing species.

- Requirements: Different trees require different amounts of sun and moisture and different soil components to thrive. Homeowners can have their soil tested to determine which trees will thrive in it. Local garden centers can be a great resource for homeowners who want insight as to which trees will thrive in their local climates.

Trees serve many functions on a property. Choosing the right trees for a landscape requires careful consideration of a host of variables.

Outdoor Living • from page 7

Sit comfortably

High-quality comfortable seating increases the likelihood that homeowners will want to stay awhile in their outdoor spaces. A deep seating set complete with plush chairs, outdoor sofa or love seat and chaise lounge chairs gives people more opportunity to sit and stay awhile.

Take a dip

A pool can be the perfect gathering spot on a warm day, while a spa/hot tub can bridge the gap to cooler weather. According to the Family Handyman,

soaking in hot tubs can relax tired muscles after a long day, loosen up stiff joints, improve cardiovascular health, and reduce the time it takes to fall asleep.

Bite back at bugs

Homeowners may want to consider using a professional exterminator to get rid of ticks, mosquitoes and other nuisance insects from outdoor spaces.

As people spend more time enjoying their properties, they can consider the many ways to make outdoor living spaces more comfortable.

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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 hard-scaping. 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.

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Spring Home & Garden

WEDNESDAY, MAY 3, 2023 ■ PAGE 12B



OUTDOOR LIVING spaces are one popular hardscaping trend that figures to remain sought-after for years to come.

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.

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.

These subtle changes will not cost as much as full-scale renovations, but they can still help homeowners transform their homes.

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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

See **HOME EXTERIOR** on Page 15



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Home exterior • from page 14

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 better 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 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.

Why it pays to hire contractors

A sense of pride comes from a successful do-it-yourself home improvement project. However, quite often inexperience and time constraints lead homeowners to turn to professional contractors to make sure jobs get done correctly and on time.

Allied Market Research reported in 2021 that the home improvement services market is predicted to reach \$585.3 billion by 2030. The following are some reasons why renovation-minded homeowners benefit from the services of professionals.

- Tasks can be overwhelming: A home remodel is a large undertaking with many different steps. Contractors who have been around the block a time or two understand how to organize and manage time to get the job done. Plus, they're devoting all of their attention and time toward the remodel when on the job. This differs from when a do-it-yourselfer tries to work on a remodel in between other responsibilities.

- Network of suppliers: A good general contractor will have a list of material suppliers he or she routinely uses. Often contractors become preferred sellers, which means they get a lower wholesale rate.

- Licensed and bonded protection: Licensed and bonded contractors not only

have the skills for the job, they have insurance protection behind them. Therefore, if an injury occurs or the job goes awry, the homeowner will be protected from liability. A license means the contractor will have to uphold licensing standards, which could mean staying current on trade practices and skills.

- Expertise: Experienced contractors have done the work they have been hired to do many times, which means their skills are fine-tuned. Knowing the correct way to do a job results in fewer errors (and thus fewer repairs), shorter time periods to get the work done, and potentially lower costs overall.

- Frees up time: Homeowners who hire out for remodels can utilize their time in other ways, such as on the job or spending time with family.

- Reduces stress: Putting the work in capable hands means homeowners do not have to educate themselves about how to do the task, purchase tools, prevent injuries, and/or deal with potentially negative outcomes. Certainly having extra people in the house can be challenging, but it may not equal the stress caused by tackling a job on one's own.

There are many advantages to hiring contractors to renovate a home instead of taking the DIY route.

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How to prepare for drought in advance

Drought is becoming a more frequent problem. According to NASA, the last 20 years have produced some of the driest conditions in the American west on record. When drought occurs, it is now more severe and pervasive than it once was, which underscores the importance of planning for drought before it occurs.

Government efforts to combat climate change, which NASA indicates is behind the increase in drought over the last two decades, might produce large scale change needed to protect against drought. But there's also steps private homeowners can take to prepare for drought before it occurs.

- Check your well pump regularly. The U.S. Department of Homeland Security urges homeowners who have a well pump on their properties to check them regularly for leaks. If the pump turns on and off while water is not being used, it has a leak. Addressing the leak promptly helps to conserve water, which is one of the most effective means to combatting drought.

- Plant native species. The U.S. Forest Service notes that native plants are adapted to the local climate and soil conditions. That means they will require less water and will be hardy enough to



withstand heat waves in areas where especially high summer temperatures are the norm.

- Raise the blades on your lawn mower. The DHS notes that lawn mower blades raised to at least three inches en-

courage grass roots to grow deeper and hold soil moisture. That can help lawns survive drought without much intervention, including extra water during times when water restrictions are in place.

- Reseed lawns with drought in

mind. When reseeding a lawn, consider the potential for drought. The DHS recommends individuals in areas affected or likely to be affected by drought plant drought-resistant lawn seed. Drought-resistant grasses, which include Bermuda and Zoysia grass, can withstand prolonged periods without water. However, before reseeding, consult a local lawn and garden professional to ensure the grass will thrive in your area.

- Devise a wise watering strategy. Come late spring, devise a watering strategy to take you through the dog days of summer. Water-efficient irrigation systems can protect flowers, plants and shrubs during prolonged periods marked by little to no precipitation. In addition, less water will be lost to evaporation when watering during early morning or evening hours when temperatures tend to be less extreme and the sun is not as high. If possible, hand water during these times of day or set irrigation system timers to do so.

Dry conditions are more common today than they were 20 years ago. That reality means homeowners must plan ahead as they try to help their lawns and gardens survive drought.



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Factors to consider before renovating a driveway

Driveways are oft-overlooked components of home exteriors. But driveways provide functionality and points of egress to a home. Industry experts estimate that a new driveway costs between \$5,000 and \$7,000, though the price will vary based on the materials homeowners choose and the square footage of the driveway.

When deciding whether or not to renovate their driveways, homeowners can review these considerations.

Materials

Driveways can be made from a variety of materials, even grass or soil. The following are some driveway materials homeowners may choose from:

- Gravel
- Chip seal
- Concrete
- Asphalt
- Rubber
- Exposed aggregate
- Pavers
- Permeable pavers
- Heated

Repair or replace?

Nearly any size crack can be patched with concrete or cold-patch asphalt, or specialty materials, according to This Old House, an online home improvement resource. Repairing and resealing a driveway can help prolong its longevity. Plus, this is a more cost-effective option for homeowners on a budget who want to improve curb appeal and safety.

Large holes or unsightly damage may require a driveway replacement. This also will be the case if a



homeowner hopes to expand the driveway. Replacing a driveway requires a time commitment. The existing driveway needs to be demolished and removed. The ground underneath typically is smoothed and tamped down. Substrate or wire mesh also may be installed. After the new material is laid, there may be a period of time for settling and curing, during which use of the driveway is prohibited.

DIY or professional?

While sealing and minor repairs generally can be handled by a homeowner who has researched the process, large repairs or driveway replacements should be left to professionals for the best results. Driveway slope

needs to be considered for proper rain runoff, and the professional will understand the thickness and preparatory steps necessary to ensure driveway durability. Installation of a heated driveways requires a specific skill set and this is a job best left to professional driveway contractors.

Driveway enhancements

The options do not end with the driveway material. There are other ways to boost aesthetics.

- Illumination: Homeowners can install recessed LED lights into the driveway to define the edges and

See **DRIVEWAY RENOVATIONS** on Page 19

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Quick and easy ways to give your kitchen a new look

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 that 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. That's beyond many homeowners' budgets. But the good news is that there are many quick and easy, not to mention less expensive, ways to give a kitchen a new look.

- 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



INSTALLING UPLIGHTING beneath kitchen cabinets is an inexpensive way to give a kitchen a new look.

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 more warm 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

See **Kitchen**, Page 19B

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Kitchen • from page 18B

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.



Did you know?

Vinyl siding is not something that many homeowners may consider painting, but it can be done. However, some contractors may not recommend it as the best option to overhaul a home. Painting siding means it will only be as durable as the paint used. It's also essential to determine if painting vinyl will void any warranties. Wood or engineered wood or fiber cement siding tend to be better options than vinyl should you want to switch colors down the line. But vinyl siding can be painted if it is done right, and it can be an affordable way to change the look of a home without investing in new siding. According to Benjamin Moore Paints, vinyl siding that will be painted will need to be cleaned thoroughly, including the removal of any mildew, chalk or dirt, to enhance paint adhesion. Pitted or porous vinyl siding always must be primed, but oth-

ers may not require priming. Choose an exterior paint designed for painting on vinyl. Benjamin Moore has a palette called Colors for Vinyl that can be used in select exterior paint lines. Two coats of paint are recommended. According to BobVila.com, paint for vinyl has acrylic and urethane resins that accommodate the expansion and contraction of vinyl and help the paint stick. Also, for the best results, the home improvement experts on the site advise painting when temperatures are mild and there is low relative humidity and an overcast sky.



Driveway renovations • from page 17

add aesthetic appeal.

- Stamped texture: Homeowners opting for the affordability of concrete can ask for a stamped design that mimics the look of stone or pavers.

- Gates: One doesn't have to live in an exclusive community to have their property enhanced by gates. Gates can give a home a distinguished look.

- Edging: Driveways can be edged with another material to create definition between the driveway and lawn, or to provide the perfect spots to plant beds.

Driveway renovations can add curb appeal and improve the functionality of a home.

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How to make a backyard safe for dogs

Dogs, particularly puppies, can be full of boundless energy. Channeling that energy into exercise with long walks or play sessions can help stem dogs' propensity to get into trouble around the house as they burn off extra adrenaline. Pets who don't have an energy outlet may chew off-limits objects or get into other mischief.

According to the American Kennel Club, the amount of exercise a dog needs depends on the animal's age and breed. For example, border collies or Siberian huskies may require much more exercise than English bulldogs, simply because the former are working breeds. Pet owners with large backyards often find those outdoor spots are ideal for when their dogs get the "zoomies," something that tends to be a daily occurrence. Letting their dogs run around yards, whether on their own or chasing tossed tennis balls, is an ideal way to provide exercise and tire out pups. In such scenarios, it's vital that pups have a dog-friendly yard in which to play.

USE SAFE LAWN CARE PRODUCTS

An expanse of grass is the perfect place to frolic or enjoy some sunbathing — for people or pets. But contact with chemically treated lawns can cause a number of health issues for dogs, such as

allergies or intestinal upset.

Switching to native grasses can reduce the need to use chemicals to get lush lawns. When supplementation is needed, homeowners can switch to organic products or natural compost as safer alternatives than chemical-based products.

FENCE OFF THE YARD

Off-leash running and bounding through the yard will make any dog smile. However, a fence is a must-have to ensure a dog doesn't become an escape artist. Be sure the fence is high enough so that the pup cannot jump over it. Burying chicken wire in the dirt beneath the lower edge of the fence also can help prevent dogs who like to dig from exiting by crawling underneath the fence.

Consider installing a lock on the fence gate so that no one can wander in and surprise the dog, which may startle the animal and prompt it to defend the property. A lock also helps prevent dog theft.

KEEP THE YARD TIDY

Maintaining a clean yard also is key to safety. Inspect the yard regularly to make sure nothing is around that can prove harmful, whether it's poison ivy, felled branches or broken fence panels. Also, keep shrubs and grass trimmed to reduce flea and tick populations on the property.

AVOID POISONOUS PLANTS

Certain plants can be dangerous if



they're consumed by curious pups. Chrysanthemums, peonies, irises, and hydrangeas are some plants that can be poisonous. For a full list of poisonous plants, visit the ASPCA website (aspc.org).

KEEP AN EYE ON ANIMALS

Dogs can spend some unattended time in the yard, but check in from time to time. Should wildlife get into the yard, dogs may get hurt by tussles or bites. Birds of prey, such as owls, hawks and

even vultures, may attack small dogs in a yard. According to Pat Silvosky, director of the Milford Nature Center in Kansas, some birds can be territorial. While they might not view a dog as an easy meal, they could swoop down and attack to defend territory. The same may occur with other wild animals.

A dog-friendly yard may require a little effort to create, but it's worth a little sweat equity to keep pups safe.



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Revitalize your landscape on a budget

Many homeowners think they have to spend tons of green to get green in their landscape, but that isn't necessarily so. Homeowners can improve their landscapes without digging themselves into financial holes. These strategies can help anyone save some cash and still end up with attractive gardens and more.

- Use stones or gravel for a walkway. If commercially installed pavers or cement walkways are not within your budget, there are some affordable alternatives. Flagstone or individually purchased and spaced pavers and pea gravel can be used to create pathways. Some construction sites even offer free stones when asked. Soften the look with moss or other plants on the perimeter.

- Remove some lawn. Lawns can require hours of upkeep that may involve the application of expensive fertilizers and weed-killing products that are not always so eco-friendly. Reduce the size of a lawn by putting in a mixed planting bed of perennials or ornamental grasses, or use landscape fabric and mulch.

- Look for free mulch. Municipal recycling centers may offer residents access to free mulch made from grinding up leaves, branches and other plant debris collected throughout the town. Simply bring a few containers to the recycling center and spread the mulch for an ornamental look or to insulate landscapes over winter and protect against weeds.

- Repurpose old items into planters. Old wheelbarrows, barrels, watering cans, and other items can be repurposed into container gardening vessels. Figure out if items marked for the garbage bin can be incorporated



into garden features instead.

- Invest in plants that are easy to propagate. Perennials are the gardener's friend when it comes to saving money. These plants sprout anew each year, and many, such as sedum, catmint, ferns, hostas, and black-eyed Susans, can propagate by division. Figure out the best times of year to divide the plants and start growing them in individual containers before planting the sturdy new shoots in the ground. A single variety of plants grouped together in mass plantings is affordable and easy.

- Shop end-of season sales. Garden centers may begin to make room for holiday items come the fall. Take advantage of reduced costs on remaining plants and

landscape accessories during this time of year. Plants can be covered or allowed to thrive indoors until they can be planted in the spring.

- Pool your resources. Homeowners planning on a big landscaping or revitalization project may want to speak with neighbors to see if they're interested in doing the same. Contractors guaranteed business from a few homes in the same neighborhood may be willing to negotiate lower prices for the volume of work on things like driveway repaving, deck- or fence-building, or installation of paver patios.

Some handy ideas can help homeowners transform landscapes without spending too much.

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What to know about landscape lighting

Home improvement trends come and go, and one trend that has become wildly popular in recent years is recognizable in yards every night. Landscape lighting has transformed how people see and enjoy their properties at night, making it one of the more sought-after upgrades among modern homeowners.

Curb appeal is often seen through the lens of how homes appear during daylight hours, but landscape lighting can make homes look better and more modern, and potentially safer, after the sun goes down. With such potential, landscape lighting is worth exploring for homeowners looking to upgrade their properties.

Are there different types of landscape lighting?

When considering landscape lighting, homeowners should know that there are various options to consider. According to the lighting experts at Lumens, spotlights project a concentrated and narrow

See **LIGHTING** on Page 23

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Lighting • from page 22

beam of light that's usually around 45 degrees. Spotlights are often chosen to highlight specific features on a property, like a component of the landscaping. Individuals who want to cast light over wider, more general areas may consider floodlights, which Lumens notes spread light up to 120 degrees.

Inground lighting is among the more sophisticated landscape lighting options. Lumens notes that inground lighting illuminates the whole of a tree or structure, often creating a dramatic look. These circle-shaped lights also are great at illuminating walkways and driveways.

Post lights are another outdoor lighting option, and these are often used to light up long walkways and pathways so it's easier and safer to navigate dark areas at night.

Is landscape lighting a job a DIYer can handle?

Many homeowners consider a do-it-yourself approach when pondering a potential home renovation, and a landscape lighting project is likely to inspire such curiosity as well. The home experts at HGTV note that the feasibility of DIY in regard to a landscape lighting project depends on the type of lighting homeowners want to install and where they want to install it. Replacing an existing electrical fixture may be well within the skill

of a seasoned DIYer, but installing a new fixture is a job best left to the professionals. Homeowners whose homes currently have no or very little landscape lighting are almost certainly better off working with a professional. Solar lighting that does not require any electrical work can be installed quickly and easily by anyone, but such options may not provide the look homeowners are aiming for.

How much lighting is necessary?

The amount of lighting homeowners want to install is up to them. If the home currently has little or no landscape lighting, a consultation with a professional can help to determine how much lighting to install and where to install it. When discussing landscape lighting, homeowners may want to inquire about dimmers. Dimmers can increase or decrease lighting depending on the situation. For example, homeowners may want a little extra light during a party, but less when relaxing alone outside at night. Dimmers allow homeowners to adjust as necessary.

Landscape lighting is a popular home renovation trend. Homeowners considering adding landscape lighting to their property are urged to work with a skilled professional to devise and install a set-up that makes their homes more appealing at night.



Did you know?

Vinyl siding is not something that many homeowners may consider painting, but it can be done. However, some contractors may not recommend it as the best option to overhaul a home. Painting siding means it will only be as durable as the paint used. It's also essential to determine if painting vinyl will void any warranties. Wood or engineered wood or fiber cement siding tend to be better options than vinyl should you want to switch colors down the line. But vinyl siding can be painted if it is done right, and it can be an affordable way to change the look of a home without investing in new siding. According to Benjamin Moore Paints, vinyl siding that will be painted will need to be cleaned thoroughly, including the removal of any mildew, chalk or dirt, to enhance paint adhesion. Pitted or porous vinyl siding always must be primed, but others may not require priming. Choose an exterior paint designed for painting on vinyl. Benjamin Moore has a palette called Colors for Vinyl that can be used in select exterior paint lines. Two coats of paint are recommended. According to BobVila.com, paint for vinyl has acrylic and urethane resins that accommodate the expansion and contraction of vinyl and help the paint stick. Also, for the best results, the home improvement experts on the site advise painting when temperatures are mild and there is low relative humidity and an overcast sky.

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The benefits of planting native species

Spring and summer present ideal growing conditions for many plants, making these seasons an ideal time to tend to lawns and gardens. Though it's easy to succumb to the temptation of exotic plants, avid gardeners and eco-conscious planters recognize the significance of native plants.

Novices may not realize that native plants are much better for a landscape and the local ecosystem it calls home. Recognition of the many benefits of native plants can make for healthier lawns and gardens and a healthier planet as well.

- Native plants are built for local climates. One of the issues gardeners who plant exotic plants run into is keeping those plants thriving when weather turns harsh. For example, exotic plants may require extra watering in areas that experience drought or even long periods without precipitation in spring and notably summer. The United States Environmental Protection Agency reports that at least 40 states anticipate water shortages by 2024. Planting native plants can help to combat those shortages by reducing the need to water plants if conditions become dry in late spring and summer.

- Native plants save money. It's also important to note that native plants save homeowners money. Because they're

capable of thriving in local conditions, native plants tend to require less watering, which can help homeowners reduce their utility costs. But native plants also require less upkeep, which means homeowners can save on potentially costly, not to mention eco-unfriendly, pesticides and other amendments in order to maintain the look of exotic plants. And though it's not always the case, exotic plants tend to cost more at nurseries than natives.

- Native plants save gardeners time. In addition to saving money, native plants don't require as much attention. Though spring and summer is a great time to be in the yard, it's also a great time to be out and about. Because native plants thrive in local conditions, gardeners won't need to spend much of their free time tending to them. Exotics tend to require a lot of extra attention and effort, especially when conditions become harsh. Spending more time outdoors in harsh weather does not appeal to most gardeners.

- Native plants blend in with an existing landscape. Native plants look natural within an existing landscape, adding some instant aesthetic appeal without breaking the bank. When planting exotics, homeowners may feel a need to redesign their entire gardens to create a certain look (think Japanese garden). That can quickly consume a budget and take



up a lot of free time in both the short- and long-term.

Planting season marks a great time to revitalize a landscape. Choosing native

plants when doing so pays numerous dividends for homeowners and the planet they call home.

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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 re-

spites 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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Tips to pick the right plants for your landscape

Each year, gardening enthusiasts anxiously await the arrival of spring. Spring is a great season to plant new flowers, plants, grasses, and trees, making it a popular time of year to spend sunny days out in the yard.

Veteran gardeners may know their landscapes well and be able to pick the right plants on their own. Novices may need a little help as they look to give their landscapes a whole new look. The following are some helpful tips to help homeowners pick the right plants for their landscapes.

- Conduct a site evaluation. A colorful landscape featuring an array of plants and flowers can be eye-catching and add curb appeal to a property. However, where plants will be planted is a significant variable that must be considered before homeowners choose what to plant. The Center for Agriculture, Food, and the Environment at the University of Massachusetts Amherst notes that site evaluation is the first step when picking plants. A number of factors must be evaluated, including light availability; water availability; exposure to the elements, including wind and extreme temperatures; and competition from existing vegetation,



among other things. Document these variables prior to picking plants. For example, take note of the area you plan to plant to see if it is full sun or partial shade, and then pick plants whose growing conditions align with those you observe.

- Look at more than looks. Aesthetic appeal might be what homeowners most desire from their landscapes, but that appeal is only achieved when the right plants are chosen for a space. If the wrong plants are chosen, they're

unlikely to thrive or they could threaten existing vegetation, thus compromising the overall appeal of the property. Native plants can often handle local weather conditions, so prioritize natives over more exotic plants whose key attribute is aesthetic appeal. If jaw-dropping aesthetic appeal is your top priority, speak with a local landscaping professional about which natives can provide that without compromising surrounding vegetation.

- Consider maintenance prior to

planting. Maintenance is another variable gardeners must consider. Newly planted trees may require substantial watering until they've fully established their roots, and some homeowners may not have time for that. In addition, certain plants may require a considerable amount of pruning in order to create and maintain the look homeowners desire. Individuals must be willing to invest the time and effort necessary to maintain new plantings that require such diligence. If not, look for plants that don't require much maintenance while keeping in mind that even low-maintenance plants still require some effort and attention.

- Consider local wildlife. If your lawn is routinely visited by local wildlife, then look for plants that won't look like a meal to these welcome, if uninvited, guests. For example, if you routinely see deer lounging around in your backyard, look for deer-resistant plants. This is a good way to protect your investment, of both time and money, and ensure minimal wildlife traffic through your newly landscaped yard.

Spring gardens are awe-inspiring, especially when homeowners embrace various strategies for successful planting.

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How to create more privacy on your property

An inviting backyard can serve as a welcome retreat from the hustle and bustle of daily life. After a long day at the office or an exhausting day spent transporting kids to and fro, it's hard to resist the allure of a peaceful outdoor space in which to unwind.

Privacy is a key component of any backyard oasis. Some homes may be so remote that privacy isn't an issue. But many suburban homeowners recognize they might need to tweak their landscapes if they hope to create a private oasis outside.

FENCING OR PLANTING?

Most homeowners looking to create more privacy on their property will have to choose between fencing and planting. Fencing provides immediate privacy because, once it's installed, no one can see into the yard. Fencing also doesn't require watering or other immediate upkeep, which will be necessary when planting to ensure tree roots can establish themselves.

But planting has its benefits as well. Planting for privacy is essentially creating a living fence that can grow over time and provide even more privacy as trees reach maturity. Plants also tend to be less costly than fencing. The home renovation experts at BobVila.com estimate that fencing projects typically cost between \$1,667 and \$4,075. However, fencing projects can cost considerably more than \$4,000, especially for homeowners with large properties they want to en-



close. Large, mature trees can be expensive, though it's unlikely they will cost as much as fencing. In addition, fencing requires more maintenance and will potentially need to be replaced, while na-

tive trees won't require much upkeep and can last for generations.

PLANTING

Homeowners who choose to plant for privacy will next have to decide which

type of plants to add to their properties. Evergreens provide year-round privacy because they don't shed their leaves, so

See **PRIVACY** on Page 28



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Did you know?

Though plants might not seem like the first thing individuals think of when they ponder long-term investments, perennials can be just that. The home and garden experts at HGTV note that some perennials can live for a very long time. For example, according to HGTV, the colorful flowering plant peony, despite a blooming season that usually lasts just seven to 10 days, has been known to survive for 70 to 100 years. Hostas are another popular perennial because they require little maintenance, and that extra free time can add up over the course of the hosta's life, which can exceed 15 years. Long-living perennials are not necessarily unusual, but gardeners should know that many perennials, and particularly those characterized as "short-lived," tend to live around three years.



Privacy • from page 27

these are the ones most often chosen when creating a living fence. A number of varieties of evergreen trees can do the job, but it's important that homeowners consult with a landscape architect prior to choosing trees so they can ensure the trees will thrive when faced with the growing conditions on their properties. During such a consultation, homeowners may discuss the following popular privacy trees.

• Leyland cypress: The Arbor Day Foundation® notes that the Leyland cypress is popular for hedges and boundaries, likely because a typical tree reaches a mature height of 60'-70' and can spread as wide as 25'. The Leyland cypress grows fast, which may appeal to homeowners who don't want to wait to establish privacy.

• Green Giant Arborvitae: There are different varieties of the arborvitae, but the Green Giant tends to be the go-to option for privacy. The ADF notes that Green Giants will grow

up to three feet per year until they reach maturity, providing a fast-growing option for privacy planters. The Green Giant can spread as wide as 20 feet at maturity, which is another attribute that makes it so popular among homeowners desiring privacy.

• Eastern White Pine: The ADF notes that the eastern white pine, which can reach heights as high as 80 feet, is favored in spacious yards. That's likely due to its height and its potential spread, which can reach 40 feet. Homeowners who choose the eastern white pine might like it for its resemblance to a Christmas tree, and in fact it is widely used for that purpose. The privacy provided by the eastern white pine is significant, but it might be best suited to especially large properties.

Whether it's fencing or planting, homeowners have many options to consider as they seek to create more privacy on their properties.

"A garden is a grand teacher. It teaches patience and careful watchfulness; it teaches industry and thrift; above all it teaches entire trust."

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Siding materials to consider for your home

Exterior renovations consistently top the list of projects that offer maximum return on investment, according to Remodeling magazine's annual "Cost vs. Value Report." Siding replacement is a popular exterior renovation and one that can completely transform the look of a home.

Siding comes in a variety of materials, and homeowners can explore the pros, cons and affordability of each to make the most informed decision when replacing their existing siding. Factors to consider apart from price include durability, maintenance and aesthetics.

VINYL

Vinyl siding is one of the most popular siding materials in North America. That popularity is perhaps due to the relatively low cost of vinyl siding replacement, which Forbes Home estimates is between \$6,150 and \$15,900 to install for a 2,000-square-foot home. A wide array of color options as well as weatherproof protection makes vinyl siding worthy of consideration.

PVC, which is what vinyl siding is comprised of, also is quite fire-resistant. Potential pitfalls of vinyl are that it can fade more quickly than other siding materials and is sensitive to excess UV exposure.

ENGINEERED

Engineered materials cost more than vinyl but are considered very durable. They can be advantageous in damp climates or ones where insects are problematic. LP SmartSide™ is a type of engineered hardwood that is very durable, so much so that a 50-year warranty often is offered for the product, according to First American Roofing & Siding. This material can be painted if homeowners desire a change of color down the line. This siding costs around \$2.50 to \$4.50 per square foot for siding and all trim accessories with an additional installation cost of \$5.50 to \$12.00 per square foot. The product is made of wooden strands that have been coated with wax for moisture resistance. A special zinc-based solution is added to protect against rot and insect infestation.

A similar product, HardiePlank™, is engineered from a blend of cement, wood fibers, fine sand, and water. It is similar in price point to the SmartSide and offers resistance to rot and insects. HardiePlank also can be repainted.

Engineered products can be more expensive to install and generally are not DIY renovations, which may deter homeowners working on tight budgets.

WOOD SIDING

Wood is one of the oldest siding materials. It can be stained or painted and comes in a variety of styles, from boards to shingles. It's a popular choice in historical homes or ones with classic, architectural details.

It's important to note that wood is a combustible material that can be suscep-

tible to water and insect damage. It also needs to be maintained continuously to look its best. This makes wood siding a true commitment on the part of homeowners. The cost is midrange between vinyl and engineered sidings.

METAL

Those interested in one of the most energy efficient options in siding can look no further than metal siding. Metal isn't just for roofing. According to Colonial Contracting, Inc., metal siding creates a uniquely modern appearance and comes in a variety of styles that complement homes.

Unlike fiber, wood or vinyl products, metal siding reflects the sun's rays and keeps interior temperatures cooler in the summer, a boon in hot climates but maybe not the most insulating option for cold climates. One potential pitfall is the possibility of rust, which would make metal siding a less ideal choice for those who live near the ocean. The cost of metal siding is comparable to other siding products, at around \$10 per square foot.

These are a few of the siding options homeowners can investigate if they're re-vamping the exteriors of their homes.



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Options to finance home improvements

Renovating a home is a great way to impart personality indoors and out. Improvements can make spaces more livable and address safety issues. Home renovations often take residents' lifestyles into account, and changes can be customized to accommodate a growing family or an empty nest.

No matter the job, home improvements tend to be costly. According to the financial resource SoFi, on average, the cost to renovate or remodel a whole house runs between \$10 and \$60 per square foot. Certain rooms demand a higher cost, with a kitchen or bathroom remodel costing around \$100 to \$250 per square foot due to electrical and plumbing needs. Figuring out how to pay for the improvement project is as essential to the planning process as picking out materials and contractors.

The following are some financial considerations and financing options for homeowners looking to renovate their properties.

- Consider if the investment is worth it. Remodeling magazine routinely assesses common improvements and how much homeowners can expect to recoup on the investment in its annual "Cost v. Value" report. In 2022, a homeowner spending \$4,000 on a garage door re-

placement recouped 93.3 percent of the investment, whereas adding a midrange bathroom at \$63,000 would only offer a 51.8 percent return. Homeowners must decide if they want to go forward with the project if they're likely to get just a \$33,000 return when they choose to sell the home later on.

- Refinance the home mortgage. Homeowners can use a cash-out mortgage refinance as a way to access thousands of dollars for a remodel. This taps into a home's equity. Keep in mind that the mortgage will then be a new mortgage at the current interest rate and an outstanding balance higher than what was the current one. Typically 20 percent equity in the home is needed to refinance.

- Take out a personal loan. For those who do not want to refinance, a personal loan or home improvement loan can be good for midsize projects, according to American Express. Personal loans for home renovations typically require no collateral and one's credit score determines the interest rate.

- Utilize a home equity line of credit. A HELOC is a form of revolving credit, like a credit card. Homeowners borrow against the credit line granted with the home being the collateral. As a person pays down what is owed, he or she can



borrow more. This is a good idea for recurring or long-term home improvements.

- Try a home equity loan. Home equity loans use the home as collateral like a HELOC. The home equity loan is an installment loan for a fixed amount on a fixed monthly schedule for a set term. These are sometimes called second mortgages.

- No- or low-interest credit card. Smaller projects can be financed using credit cards. Many will offer introductory rates with no interest for a few months. This is generally only preferable if a person can pay off the balance before interest is charged.

These are the primary ways to finance home improvement projects when costs exceed available cash on hand.



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Questions to ask your renovation contractor

Individuals looking to renovate their homes typically reach out to a number of professionals for estimates before choosing a contractor. Once that decision has been made, it's customary to sign a contract to ensure all parties are protected during and after the work.

A renovation contract outlines the details of a remodeling job. The construction company or the general contractor will create this legal document, which will list the steps of the job and how issues will be resolved should problems arise. Prior to signing a contract, however, homeowners should engage in a conversation with the contractor and ask key questions.

• How long have you been in business? Verify the information that the contractor and/or company provides by doing a search with the Better Business Bureau and perusing online reviews to confirm the company is dependable.

• Are you independently owned? Some companies are independently owned businesses while others are franchises. Franchised businesses may have to follow a strict set of rules, while independent contractors may

have more leeway in terms of policies.

• What is your licence number? Obtain the licensure information as well as the contractor's insurance details. A contractor's general liability insurance protects your home and property in the event of an accident.

• Are you familiar with local building codes? Check to see if the contractor has worked in the area before, and if he or she is familiar with the permit process. Make sure a contract documents who will be securing the permits.

• How will the project be supervised? Some contractors sub-contract out the work and may only stop by to check on progress. Understand how often those drop-ins will take place, and how to get in touch with the person in charge should a problem arise.

• Is there a warranty? Certain contractors will stand behind their work for a period of time, even coming to make repairs if there are any issues. Check to see if a warranty policy is in place.

• What is the policy for home protection and clean-up? You'll want to ensure the rest of your home doesn't become damaged or soiled due to the

construction. Have the contractor spell out plans for mitigating mess during demolition, and whether the construction company will be responsible for removing the debris.

• What is the final price? One of the more important questions to ask is if the price stated on the contract will be the final price, or should incidentals be expected if issues are unearthed

during construction? Some contractors may need to tack on charges for extra materials, and that can stretch homeowners' budgets.

It's important to touch base with the contractor and ask key questions about the project, which will be reflected on the contract both parties eventually sign.



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