



The benefits of planting native species

The basics of fertilizing a lawn

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. TF235970

Spring marks the return of lawn and garden season. Lawns often bear the brunt of winter's wrath, so spring is a great time to nurse them back to health, and fertilizing can be an essential component of that process.

Fertilizing a lawn can be intimidating. An array of fertilizers, with each seemingly designed to address a different issue, can make homeowners' heads spin when visiting their local lawn and garden center. However, fertilizing is a very simple task that any homeowner can tackle. In fact, fears about fertilizing are often unfounded and can be overcome with some basic knowledge of the process.

- Identify which type of grass is in the yard. The home improvement experts at HGTV note that turfgrass is divided into two categories: cool-season grass and warm-season grass. A local lawn and garden center can help homeowners identify which type of grass is in the yard, and this often depends on location. Fescue, bluegrass and perennial ryegrass are some examples of cool-season grasses, while Bermuda, bahia, St. Augustine, and zoysia are considered warm-season grasses. Identifying which type of grass is in the lawn is important because that will indicate when to fertilize. Cool-season grasses are typically best fertilized in early spring, while warm-season lawns can benefit from an application just before especially warm temperatures arrive.
- Survey the lawn to identify which spreader to use. A small yard or a thriving lawn with only a few bald or unsightly patches may not need a full application of fertilizer. In such instances, a hand spreader can suffice. For larger lawns and areas, a broadcast spreader is the ideal op-



tion. Spreaders have multiple settings, and the fertilizer package will indicate which setting to utilize when using the product.

- Test the soil prior to purchasing fertilizer. The lawn experts at Pennington® note that a simple soil test can reveal soil pH and phosphorous and potassium levels. Soil tests can be purchased at most home improvement stores and lawn and garden centers, and they can help homeowners determine which fertilizer will most benefit their lawns.
- Water the lawn prior to fertilizing. The experts at Scotts® recommend a good watering a few days prior to fertilizing a lawn. Such an approach ensures the soil is ready to accept the fertilizer once it's applied.
- Follow the instructions carefully. Detailed instructions are typically provided on fertilizer product packaging. Once homeowners have identified and purchased the product they need, they can simply follow the instructions on the packaging, including how and when to water after application, which can make fertilizing less intimidating.

Fertilizing in spring can help a lawn recover from the previous summer and winter, ensuring it's lush and green when summer entertaining season arrives. TF234893

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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 en-



ergy 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. TF233745

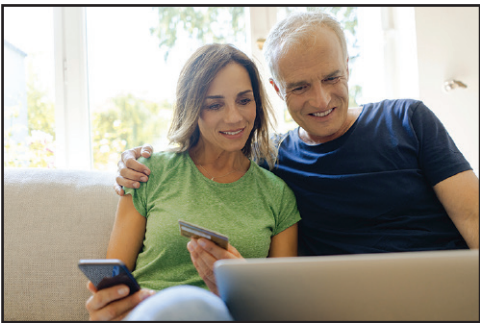
Options to finance home improvements

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 replacement 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 midsized 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. TF233754

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SPRING HOME IMPROVEMENT

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 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 remodeling project.
- **Window replacement:** The cost of new windows will depend on just how many windows must be replaced. But



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

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. TF234811

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.



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

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. TF23482

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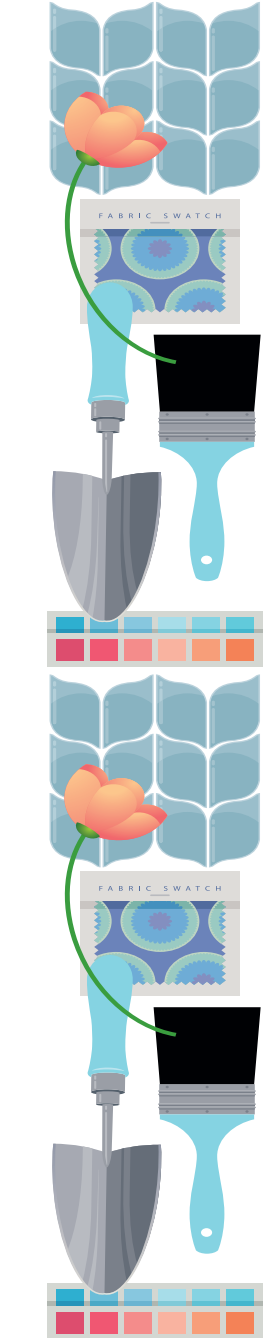
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The benefits of energy-efficient homes

Consumer efforts to be more eco-conscious are more and more noticeable. For proof of that, one need look no further than the increase in vehicle charging stations. Such stations are more accessible than ever and illustrate that consumer preference is increasingly leaning toward products that leave as small a carbon footprint as possible.

Another indicator of a growing interest in eco-friendly products is the popularity in energy-efficient homes. In fact, a recent survey from the National Association of Home Builders found that energy-efficient features are among the most sought-after “must-haves” among homebuyers. Among those surveyed, 83 percent desired Energy Star-rated windows, 81 percent wanted Energy Star-rated appliances and 80 percent preferred energy-efficient lighting.

Though eco-conscious sensibilities compel millions of homeowners to make their homes more energy-efficient, that’s not the only reason to upgrade your home. The following are a handful of the many benefits of energy-efficient homes.

- **Save money:** Inflation was one of the biggest stories of 2022, as the cost of living rose dramatically in the wake of world events. According to data from the U.S. Bureau of Labor Statistics, inflation led to an overall 6.5 percent increase in prices.

- But that increase was dwarfed by the cost of electricity, which increased by 14.3 percent in 2022. Energy-efficient appliances can help homeowners overcome that spike, as the U.S. Department of Energy indicates upgrading to such products can help homeowners reduce their energy costs by as much as 30 percent.
- **Improve resale value:** As the NAHB survey indicates, modern homebuyers want energy-efficient homes. They’re also willing to pay more for such homes. Research from the mortgage lender Freddie Mac found that homes with energy-efficient ratings sold for nearly 3 percent more on average than homes without such ratings.
- **Live healthier:** The benefits of energy-efficient homes aren’t just economic, though health-related benefits certainly produce an economic incentive as well. According to the American Council for an Energy-Efficient Economy, insulation and air sealing protect individuals from heat waves and other ripple effects of climate change. The ACEEE notes that weatherization can improve indoor air quality and comfort, a notable benefit for asthma sufferers and seniors. In fact, the ACEEE estimates that integrating energy efficiency programs in homes could reduce seniors’ risk for falls in their homes, potentially saving \$2 billion

in fall-related health care costs over the next decade, and improve asthma outcomes, which could reduce health care costs by as much as half a billion dollars.

Energy-efficient products and practices pay numerous dividends, making them a worthy expenditure for any homeowners looking to upgrade their homes. TF235945

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5 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.

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, as-

phalt 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 en-

ergy audits and then improve the areas where energy loss may be occurring, such as windows, doors, siding, and insulation.

Homeowners can renovate their homes when they see fit, but various signs may warn that it's time consider updating or remodeling a home. TF233741

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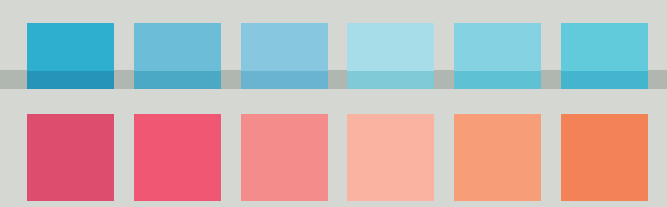



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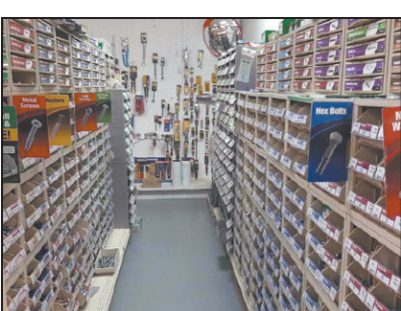

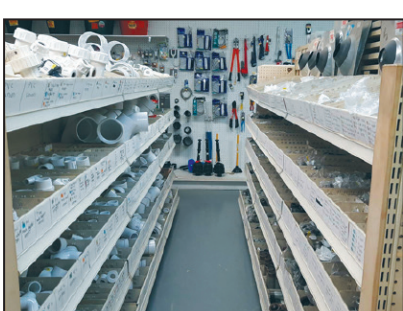
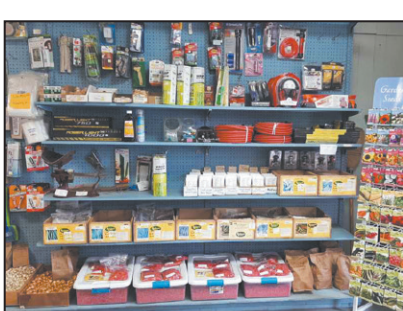

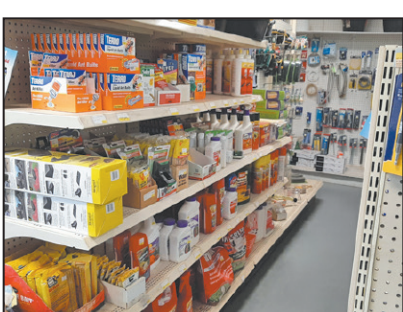
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How to compare contractors’ bids

Home renovation projects are significant undertakings. It is common for homeowners who may not have the time nor the expertise to do the work themselves to call in professionals to tackle these jobs.

According to the home improvement resource HomeGuide.com, for a bathroom remodel, which is one of the more popular improvement projects, installation and labor accounts for 10 to 25 percent of the total project cost. In general, many contractors pay themselves \$300 to \$500 for an hourly rate, while helpers may make \$150 per hour.

Materials used account for the other components of an overall project cost. Homeowners negotiate the best rates possible by obtaining a number of bids from contractors, spelling out both labor and material costs and determining their best option. Here’s how to compare bids.

Check as many reviews as possible

Go online, ask friends for recommendations, or rely on the Better Business Bureau to find reliable contractors. A contractor who seems too good to be true will not necessarily be so, but it’s still best to vet each professional thoroughly prior to signing a contract.

Cost basis vs bid basis

Certain contractors will produce an estimate based on the best guess of the cost of supplies then add on a flat fee or percentage for their services. This is called a cost basis bid. Others will create a bid that includes all their anticipated supply and labor costs, known as a bid basis bid. Know what you’re getting to make the most accurate comparison.

Create a master itemized checklist

It’s easy to explain the project differently from one contractor to another when doing so verbally. That may result in a different plan and price. Rather, make a checklist of what you want done and have several copies to give to the



contractors with whom you meet. This makes it easier to compare costs line by line.

Have specific materials in mind

Make sure bids are based on the same materials and tasks. For example, if you’re comparing window replacement quotes, be sure that each quote is based on the same window material and coating. Vinyl replacement windows may not cost the same as fiberglass or wood.

It is much easier to compare pricing when contractors provide estimates reflecting the same materials.

Small versus big contracting companies

Some bids may differ based on the manpower of the company. One contractor may view a project as an easy one that can be slipped right into the schedule. Another may have to devote more time and effort if it is being undertaken by one or two people. This can affect cost in the quote. Furthermore, a contractor who does a lot of advertising in print, television or online, or has an office or warehouse space, may have extra overhead costs that are passed on to the customer.

Doing your own demo

Figure out if the contractor will allow you to perform a portion of the tear-out, clean-up or other tasks to save on labor costs. Make sure this is included in the bid.

Comparing contractor work bids can be tricky, but it helps homeowners know they’re getting the best value for their money. TF233751

Details to include in a renovation work contract

Contracts provide protection for all parties signing on the dotted lines. According to LegalMatch.com, a contract is an agreement between two parties that creates a mutual legal obligation. Oral contracts are possible, but written contracts are preferred for a number of reasons.

Any time a person sets out to do a home improvement project that involves the use of contractors and other professionals, he or she should have a contract drawn up. A contract can ensure that the work will get done safely, within a given time frame and according to specifications. A contract should contain certain details.

1. A defined scope of work: Here is where the scope of the job should be spelled out in detail. This portion should include the materials being used, what the homeowner has requested, special details, and who will take care of each facet of the job. For example, if the homeowner will be providing the materials, it should be noted here.
2. Procedure for changes: To be comprehensive, renovation contracts should note the process that will be followed for any alterations or additions to the project.
3. Floor plans: In some instances, the contract will include floor plans, architectural drawings and other details.
4. Indemnity clause: The contract should include a clause that indemnifies the property owner against legal liability should



any damages or injuries take place on the property.

5. Work schedule: The contract also should include a work schedule that identifies the requested start time and estimated end time for the project. Parties should understand that inclement weather or other delays could affect the schedule.
6. Cost: The contract should reference the agreed upon bid price, highlighting the agreements for procedures if additional materials are needed or if the job runs long
7. Warranty: If a warranty is being offered, the details should be included in the contract. Homeowners should expect a reasonable one-year warranty to cover any defects in the contractor’s work.

Renovation contracts are essential any time there is an agreement between homeowner and contractor. Good contracts will include various components. TF233753

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