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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 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 mid-sized 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 sec-

ond 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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Choosing 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 land-

scapes 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-drop-

ping 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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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 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.

Can a DIYer handle landscape lighting?

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.

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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.

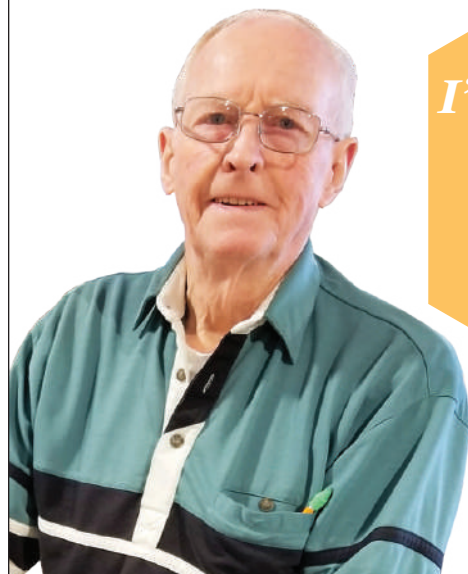
Doing your own demo

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.

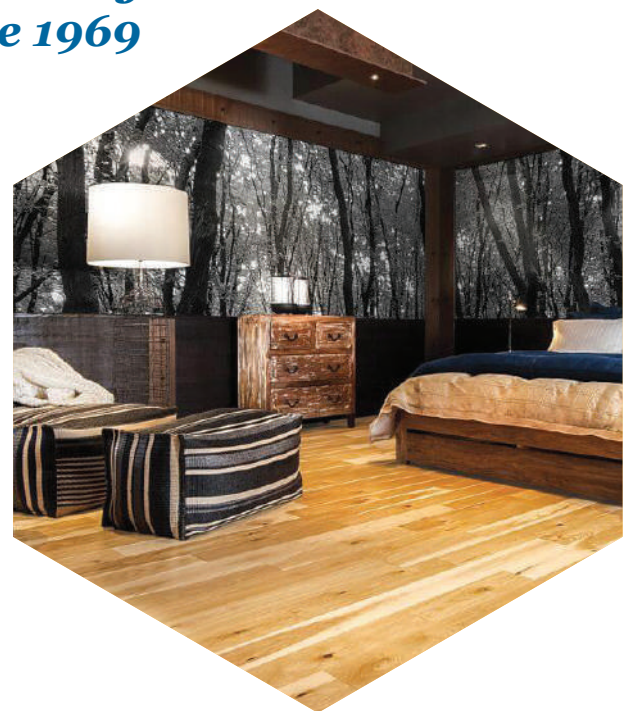
Comparing contractor work bids can be tricky, but it helps homeowners know they're getting the best value for their money.

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How to Make Your 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 (aspcasite.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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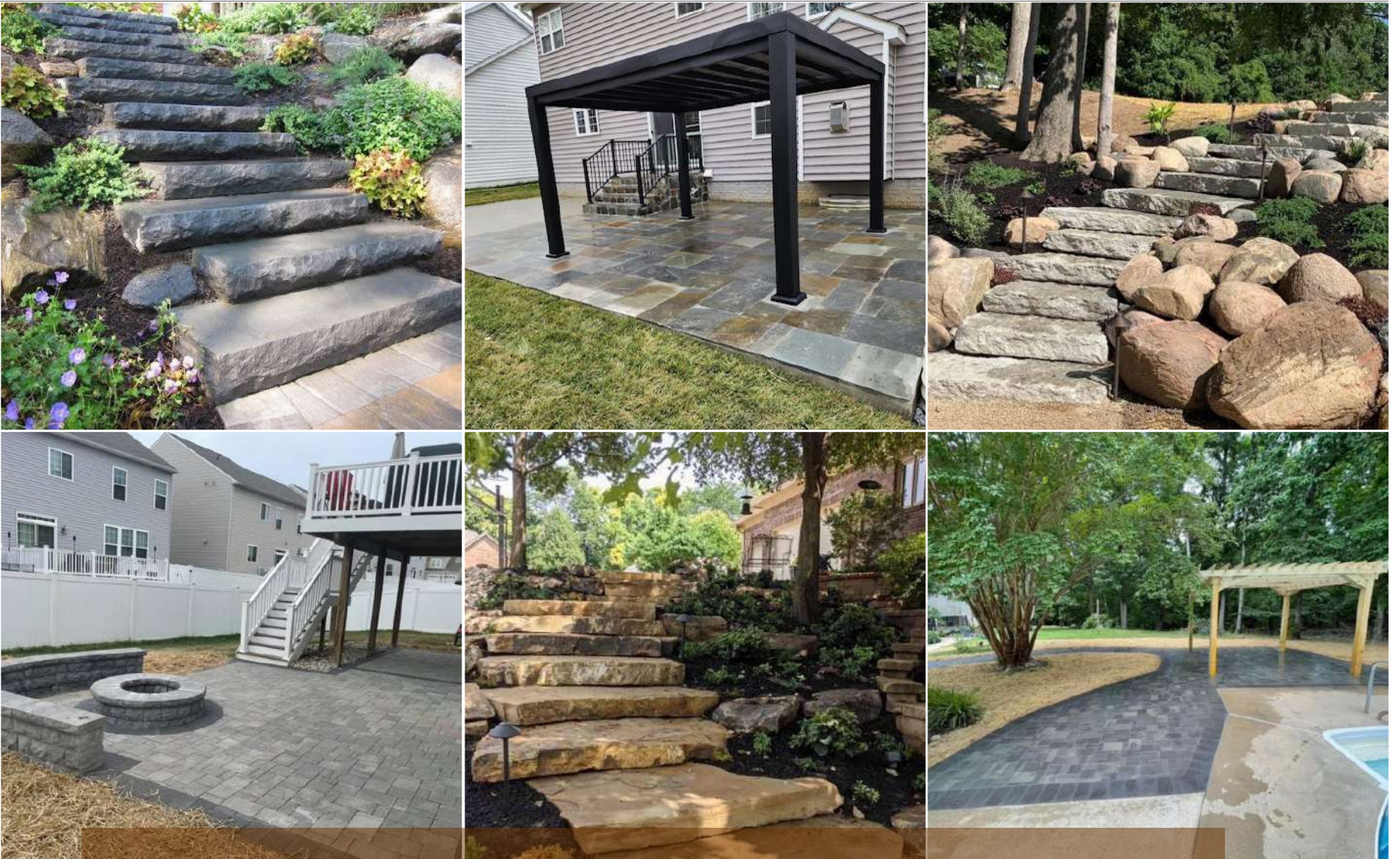
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Create More Privacy on Your Property



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 enclose. 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 native 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 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.



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Some Hidden Costs of DIY

The home renovation industry is booming, and that's reflected in the cost to upgrade a home. Home Guide says remodeling a kitchen costs \$25,000 on average, and a bathroom renovation runs around \$10,000. Though rates fluctuate depending on a host of variables, renovations can cost \$15 to \$60 per square foot depending on the project.

The average homeowner wants to save as much money as possible when renovating their home. Many think doing much of the work themselves is the easiest way to keep costs low. What some homeowners may not realize is that DIY can be costly and prove a big hassle in the long run. The following are some hidden costs of DIY and renovating in general.

Time

DIY projects are a major drain on free time. Homeowners taking the DIY route typically work on weekends or after work. Few people can take off and devote their undivided attention to a remodel like a contractor can. Time is a valuable resource that is not renewable. Therefore, think of a DIY project in terms of what it would equal in lost wages. Because homeowners are not professionals, a DIY project may take double the time it would take a contractor. It may be worth it to simply hire it out.

Mistakes

Many resources are available to help DIY enthusiasts work on a project, but there are still tricks and techniques learned after years on the job. DIYers may damage their homes by taking shortcuts or not understanding how to do a job properly. A plumbing mistake, for example, may lead to flooding that damages another room in the home. And such mistakes may not be covered by homeowners insurance policies.

Fines

Permits are required for many home improvement projects. Forgetting to obtain permits or not realizing one may be necessary could subject you to hefty fines and/or force the job to be redone so it's up to code. Professionals likely know the rules regarding permits and often include the cost of acquiring permits in an estimate.

Remediation

It's only after opening up walls or removing floors that you may discover issues you did not anticipate, such as termite damage or mold. These unforeseen factors can drive up the overall costs of a project.

Disposal

Removing old building materials or gutting a room is part of many renovations.

Chances are this refuse simply cannot be left at the curb for trash pickup. As a DIYer, you may not factor the costs for a dumpster or the time and money required to haul debris to a recycling or landfill center.

Tools

DIYers may have to purchase tools

as they engage in new projects. These expenses can add up and negate the savings of doing some of the work yourself.

DIY projects may initially seem like a way to save money, but weekend warriors should calculate the hidden costs associated with DIY renovations before deciding to do some work on their own.



In addition to overhead lines, SMECO has many underground electric lines. Call **Miss Utility at 811** before you dig.



Stay safe around power lines

With the return of spring, many people are excited to head outdoors and get started on some projects around the house and yard. It's important to stay safe and be aware of overhead power lines. Look up.

- Never climb power poles or transmission towers.
- Never climb trees near power lines.
- Keep equipment away from overhead lines when carrying ladders, pool skimmers, and pruning tools
- If you are doing work close to power lines—such as trimming trees, working on your roof, or doing exterior renovations—keep yourself, your ladder, and anything you are handling a safe distance from the power line.
- Contact SMECO to disconnect power if you are doing work that requires close contact with overhead lines attached to your home.
- Use a licensed electrician for all electrical work.
- Plant trees away from power lines.



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Shedding Some Light on Home Solar

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

How does solar power work?

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

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

Costs associated with solar

The upfront expense of solar panels is significant, costing anywhere from \$10,000 to \$14,000 for initial installation. However, comparatively speaking, homeowners can spend \$1,500 or more per year on electricity, so solar panels will pay for themselves over time. Keep in mind that

costs may vary depending on energy needs and how many panels will be required to service the system.

How much electricity can I expect?

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

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

Save even more money

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

Homeowners may find it worthwhile to explore solar energy, particularly if they consume a high amount of electricity.

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Budget-Friendly Ways to Freshen Up Your Home's Exterior

As any homeowner knows, renovation projects tend to cost a lot of money. The average cost of a home renovation is difficult to gauge, as such endeavors run the gamut from complex projects like a kitchen overhaul to simpler ones like painting a room inside a home. Indeed, the National Association of the Remodeling Industry notes that scope is what drives the cost of a renovation project.

Though there might not be an "average cost" of a renovation project, homeowners can expect to spend thousands of dollars on projects that are not very small in scale. Navigating such an expense at a time when inflation remains high might be difficult for some homeowners looking to maintain the appearance of their home exteriors. However, there are many budget-friendly ways homeowners can tend to the exterior of their properties.



- **Power washing:** Power washing won't break the bank but it can revive the look of a home. Power washing removes dirt and grime from the siding of a home and a power washing can be used to clean porches, walkways and patios as well. Hardware chains like Home Depot and Lowes typically rent power washers, but homeowners who don't want to do it themselves can hire a professional for a few hundred dollars, if not less. Power washing after winter can be a good idea, as the elements can take a toll on a home's exterior. A good power washing before spring and summer entertaining season can thus give a home a fresh, clean look without breaking the bank.
- **Furnished front porch:** A furnished front porch can serve as a welcome sign to neighbors and provide a great place to relax with a morning cup of coffee and a good book. Homeowners with a small porch won't need to bust their budgets to upgrade their front porch furnishings. Some small chairs with bright cushions, a small table and a rug underfoot can revamp an

entryway at low cost.

- **Window box installation:** Installing window box planters is another cost-effective way to brighten up a home's exterior. Homeowners can hang window boxes outside windows on the front of their homes and then fill them with brightly colored flowers to add an inviting pop of color to their home exteriors. The experts at Better Homes & Gardens urge homeowners to take weight into consideration before buying window planters. Keep in mind that soil and developed plants can be heavy, so look for a sturdy box as well as one that has drainage holes.
- **Replace hardware:** Another simple way to freshen up a stale exterior is to replace hardware. Door knobs, knockers, house numbers, and even the mailbox can appear dated after a while. Replacing these items is inexpensive and quick but can have a profound impact on how the exterior of a home appears to residents and visitors.

Exterior renovations need not break the bank. Various simple and inexpensive tweaks can quickly revitalize the exterior of a home.



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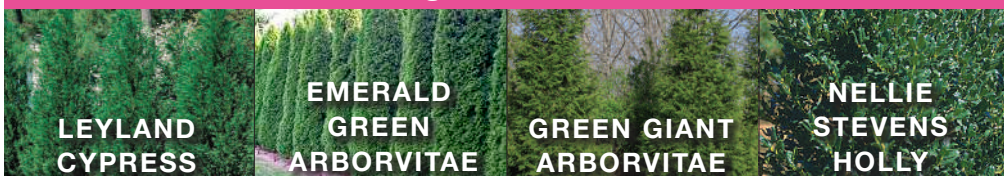
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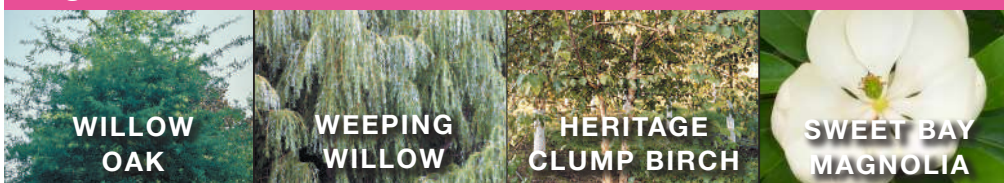
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