

Your Home

Spring 2023



Real Estate:
Always A Good Investment

5 Signs it's Time to Renovate

How to Revitalize Your
Landscape on a Budget

The
Brookings
Register

REAL ESTATE: ALWAYS A good investment

By: John Kubal, *The Brookings Register*



Location. Location. Location. That's one element of the real estate market that is similar at all levels: nationwide, statewide and local. Representing their respective markets are: National Association of Realtors, which also encompasses all of the realtors nationwide; South Dakota Realtors; and East Central South Dakota Board of Realtors. Emilie Portz, GRI, presently serves as president of SDR and is a past president of ECSDBOR.

In Portz's overview of today's real estate markets, she notes that the real estate market at all levels — national, state and local — is driven by the economy. Statistics show that the national trend in real estate is similar at the state and local levels. And recently the economy and the real estate market took a hit at all three levels with the coming of the COVID-19 pandemic. Even though COVID is now in the rearview mirror, the housing market is still feeling its effects.

"COVID had a huge impact on real estate," Portz explained. "That's of course when the interest rates dropped for housing and they were so low that people were buying, buying, buying; so there was an uptick.

"Now we're seeing that the interest rates have increased, so the housing market has slowed to the point where people can't afford what they could when interest rates hovered at 2.5 to 3%. Now they're sitting at about 6 to 6.25%."

However, buyers still want to purchase; they realize that year after year, real estate is the best investment they can make. And housing is driven by multiple factors. When housing slows, it's not the only industry that slows. When people purchase real estate, the economic impact of just that one purchase ripples across the community and the nation.

Taking an especially big hit has been the availability of housing — nationally, statewide and down to the local market. Think of the market as being one of three levels or a mix of two: in a "buyer's market" there are plenty of houses listed, the price is reasonable and the buyer can pick and choose; in a "seller's market," even with prices a bit higher, buyers are still out there." While it's a "seller's market" right now, with fewer houses on the market and interest rates higher, there are still buyers looking to get into the market.

An old adage says, "Marry the house and date the rate" — buyers recognize that the interest rate is not forever and refinancing with lower rates will almost always be out there in the future.

East Central South Dakota Board of Realtors (a geographic area that includes Arlington, Aurora, Brookings, Bruce, Elkton, and Estelline) presently has about 45 houses actively for sale: prices range from \$45,000 for a mobile home to new construction priced at \$800,000. Houses are still selling if they're priced right and they bring multiple offers. And some sell at "over asking-price."

Average asking price for a house in the 2022 ECSDBR geographic area was \$256,997; this year it's \$288,955, a price jump of 12%. In the city of Brookings alone, 2021 to 2022, the average price was about \$265,000; for 2022 to 2023 the average price is about \$307,000. That's a price increase of about 15%. Meanwhile housing inventory is down about 34%.

Statewide sales in December 2022 were down 41%. For January 2023 an increase was being seen and sales were down 28%.

The median sale price for a house anywhere in the entire state of South Dakota is \$141,000. In the real estate world there is no "cheap" housing; some housing is "less expensive." And the talk of "affordable housing" is vague, nebulous and unexplainable. The name of the game now is "work force housing." The would-be buyer's ability to purchase a house is determined by the paycheck they take home.

In housing in Brookings, "owner occupied" vs. "renter" is about a 50/50 split. A lot of renters would like to buy a house; in the meantime they wait patiently until they are ready to make their move. But the inventory is not there.

"We need houses; we need mobile homes all the way up to executive homes," Portz said. "When all is said and the good, the bad and the ugly are factored in the bottom line is: There is never a poor time to buy a house. Year after year, it is the best return on your investment that you can make."

Let the outside in WITH ALL-SEASON ROOMS



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

WHAT IS AN ALL-SEASON ROOM?

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

WHAT IS THE DIFFERENCE BETWEEN A THREE-SEASON ROOM AND AN ALL-SEASON ROOM?

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

FEATURES OF ALL-SEASON ROOMS

One of the more notable features of an all-season room is an abundance of windows, which allow plenty of natural light to

shine in. All-season rooms also can feature creature comforts like a reading nook, outdoor kitchen spaces and televisions. Retractable screens can be installed when privacy or shade is desired.

MAINTAINING A COMFORTABLE TEMPERATURE

All-season rooms can be built with adequate thermal insulation and energy-saving features. Insulation will be installed in the walls and roof, and homeowners may have a choice of window ratings for efficiency. Some all-season rooms are specially equipped with HVAC systems that may or may not be tied in to the home's general heating and cooling system. Some people use portable heaters or air conditioners to control the temperature in all-season rooms. It's best to speak with an all-season room contractor to identify heating and cooling needs.

HOW MUCH DOES AN ALL-SEASON ROOM COST?

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

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

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, 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.

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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.

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

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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 advertisement features a photograph of a modern kitchen with white upper cabinets, light wood lower cabinets, and a white countertop. A wine rack is on the counter. The Bullseye Custom Cabinetry logo is overlaid on the image.

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The advertisement includes a header with the services offered, a collage of three photos showing different window treatments in a living room, a bedroom, and a bathroom. The Blinds by Nancy logo is prominently displayed, followed by a call to action and contact information.

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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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
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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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WHY IT PAYS TO *hire contractors* FOR HOME RENOVATIONS



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.

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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, and will often pass those savings on to the customer.

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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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.

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REPAINT AND RESTYLE THE CABINETS.

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

INSTALL UNDER-CABINET LIGHTING.

Another inexpensive way to give a kitchen a new look is to install under-cabinet lighting. Under-cabinet lighting serves both an aesthetic and practical purpose. From a purely aesthetic standpoint, under-cabinet lighting can make a kitchen feel 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 easier to chop, peel and perform other prep tasks.

REPLACE EXISTING BACKSPLASH.

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

REPLACE EXISTING SEATING.

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

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



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FACTORS TO CONSIDER WHEN *buying furniture*

Buying furniture can be an exciting prospect. The opportunity to breathe new life into a home with the addition of different furnishings inspires many people. However, at the same time, searching for furniture can be a tad overwhelming, especially when homeowners do not know where to begin.

Statistics Canada reports that Canadians spend an average of \$934 on furniture each year. The Bureau of Labor Statistics reported that, in 2017, Americans spent an average of \$2,484 on furniture. While furniture may not be the most costly investment, it's also not the cheapest, which is why getting it right is important.

DETERMINE YOUR NEEDS

The first step in purchasing new furniture is to decide what is needed. Assess current furniture and think about what works for certain pieces and what doesn't. Then you can gear purchases around desired features. For example, if you've determined chenille fabric holds on to too much pet fur, the next couch may be leather or microfiber.



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MEASURE MORE THAN ONCE

Measure your room multiple times and create a mock floor plan. This will help when figuring out if certain pieces can fit into the space. Some retailers even offer floor plan software on their websites so that you can upload the dimensions of your room and see how certain items will fit in your spaces. In addition, be sure to measure the width of doors to ensure that it's easy to get the furniture into the home when delivered.

DETERMINE YOUR STYLE

Figure out which style best fits your personality and lifestyle. This may be traditional, transitional or modern. Incorporate pieces accordingly, or mix and match to create a look that is completely unique.

CONFIRM MATERIALS

Consider your budget when choosing the construction materials for the furniture. Solid wood tends to be more expensive, but often more durable than engineered products. In addition, check to see how items are built. Pull out drawers and check hinges to ensure the quality is there.

SAVE MONEY ON SALES

Furniture can be expensive, but there is room for savings. Shop when retailers offer seasonal sales. Consider warehouse retailers, which often sell select items at a discount.

READ REVIEWS

Before taking the plunge, be sure to read reviews of items and retailers. While items may appear perfect, reviews can shed light on how pieces stand up to wear and tear.

Shopping for furniture means taking steps to measure, match style, read reviews, and find pieces that fit homeowners' lifestyles.



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*The City of Volga and Volga Development Corporation
invite you to*

COME GROW WITH US!

Growth continues in the City of Volga and we want to have your family or business be a part of our community! With an excellent and growing school system, city parks and amenities, easy access to Highway 14, housing opportunities, new and established businesses, and friendly neighbors, Volga is a wonderful place to call home!

New construction and changes have been constant highlights in Volga. Creekside Industrial Park continues to fill with opportunities still available. Volga's downtown holds opportunities to expand or move your business. New businesses have been constructed and plan to be constructed along Highway 14. A new water tower on the southeast side of Volga is in progress and the 750,000-gallon tank with new artwork will soon rise above the community to be in commission in late 2023. Wastewater infrastructure has been upgraded and improved providing a long-lasting service for the community. New wells and a new electric transmission tie between substations will be built in 2023 to improve water distribution and electric reliability. 40

new residential lots on the west side of the city were platted in 2021 and lots remain to purchase to build your dream home. Down the road of the newly platted lots includes a community garden, a newly fenced dog park, and a new archery range.

The city's parks, ballfields, and swimming pool provide many recreational activities. The city's parks and recreation program offer many different activities and opportunities for your children to participate in and enjoy during the summer. Meadow Creek Golf Course sits on the south side of the city with 9 holes and fantastic views. If you wish to travel back in time, stop by the Brookings County Museum to view the exceptional collection of historical items and read about the county's history. With ballfields in the heart of the city, watching a sporting event is a simple walk or bike ride away.

Whether you want to start, move, or expand your business or simply find a place to call home, the City of Volga and the Volga Development Corporation (VDC) want to work for you to make this happen. Grants, rebates, and incentives are available to benefit your home or business. Simply contact the City or a member of the VDC and we will connect you to the right people or resources to find or build a home, locate business or lot space, and have you grow with us!

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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 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.

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.

HOW TO HANDLE A LENGTHY *renovation*



The global pandemic reignited people's passions for home renovations, as they directed dollars that would normally have been spent elsewhere into the places where they were now spending the most time — their homes. According to the 10th annual Houzz & Home survey of more than 70,000 respondents in the United States, higher-budget projects cost around \$85,000 or more in 2020, compared with \$80,000 in the two years prior. Kitchen projects were the most popular among renovating homeowners. Even though many COVID-19-related restrictions have lifted and life has largely returned to regular programming, renovations remain a popular investment. Homeowners embarking on home renovation projects understand that a certain measure of upheaval is to be expected, but some may not fully anticipate the impact that renovations have on daily life. The following are some tips for making it through a lengthy renovation.

DISCUSS THE TIMELINE WITH CONTRACTORS.

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

START AT THE RIGHT TIME.

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

RECREATE COMMONLY USED SPACES ELSEWHERE.

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

PACK UP AND COVER.

Remodeling one room may cause a trickle down effect on other areas. Dust from drywall sanding can infiltrate many rooms in the home. Pack and label boxes with items not immediately needed and store them in another area. Cover most things so a film of dust won't form on them.

ADJUST YOUR SCHEDULE.

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

EASE UP ON CLEANING STANDARDS.

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

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

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