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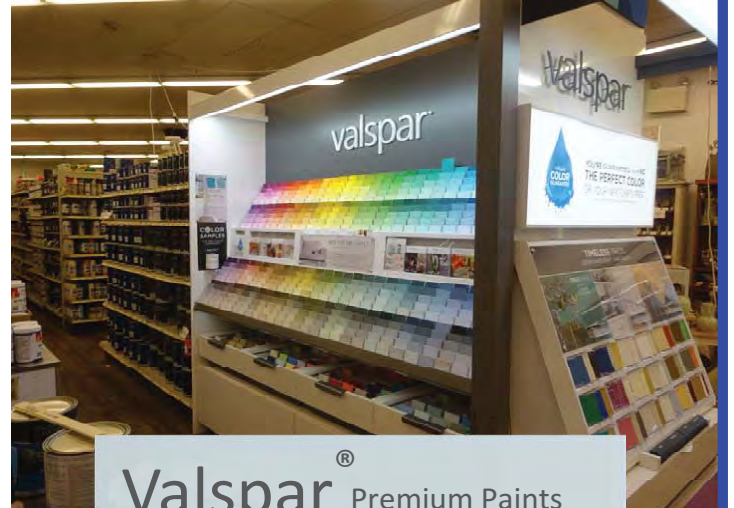
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### Add Value To Your Home With These Renovations

Homeowners choose renovation projects for a variety of reasons. Although many improvements are made to increase functionality and comfort of a home, several others are seen as worthwhile investments. These investments can add up to a higher resale value when the time comes to sell a home. Certain projects have a history of providing a greater return on homeowners' investments than others. The following renovation tips can add beauty to your home and generate great returns when you put the home up for sale.

- Invest in your kitchen. Kitchen remodels are a safe bet when it comes to putting money into improving a home. Residents tend to spend a great deal of time in the kitchen, but a dated, poorly functioning kitchen can detract from the value of a home, even if the rest of the home is in good shape. It's possible to recoup between 60 and 120 percent of your kitchen remodel investment, especially if the kitchen matches up well with the rest of your home. Homeowners should know that a deluxe renovation may not be necessary, as relatively moderate improvements can create a whole new look for a kitchen.
- Look to paint. One of the least expensive improvement materials, but one that has a significant impact, is paint. Neutral, modern colors can easily live up to any

space. If you paint with low-VOC paint, you also can advertise an eco-friendly home, which is very desirable these days.

- Put in another bathroom. Multiple bathrooms are an attractive selling point, particularly in older homes that may not have been equipped with more than one bathroom. Finding extra space for a bathroom can be tricky, but consider closets, areas under stairs or even taking some space away from another room. Popular home-improvement television channel HGTV advises that half-bathrooms require at least 18 square feet of space, while full baths need 30 to 35 square feet for a stand-up shower or bathtub.
- Renovate the HVAC system. Aesthetic improvements aren't the only ones that add value to a home. Many home buyers are eager to purchase a home that has a new heating and cooling system, as buyers understand that furnaces and air conditioning units are substantial investments that can last for years. Other improvements, such as adding attic insulation or replacing older windows and doors with more energy efficient options, also are smart bets.
- Add illumination to rooms. A dark home is a dreary home. Adding light can mean including more overhead and accent lighting. Under-cabinet task lighting is

a nice touch. Inclusion of skylights and sun tubes can bring natural light into rooms that may not have south- or west-facing windows.

- Put a deck addition outdoors. Outdoor living spaces have become more desirable, especially as the "staycation" has grown in popularity. Decks and patios can make backyards more appealing. The scope of your investment will depend on the size of the deck and design. Doing the work yourself can cut the cost of decks in half, but only if you have the specific tools or experience to tackle such a project.
- Improve curb appeal. Adding attractive landscaping and freshening up the entryway to a home can add considerable value to your home, as buyers judge homes by their exteriors. Completely renovated interiors may never be seen if buyers pass up your home because of a less attractive exterior. Classy, subtle changes, like well-placed shrubbery and a green lawn, can work wonders. An inviting front door and well-lit entryway also add curb appeal to a home. Before making improvements, homeowners should determine if a given project will provide a solid return on their investment. Finding space to install an extra bathroom in a home can be a worthwhile investment.



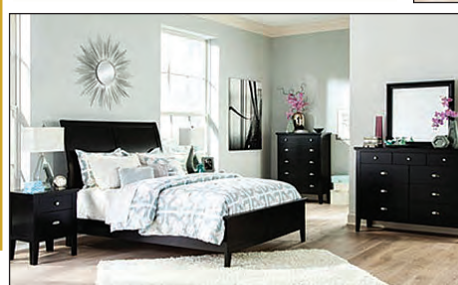
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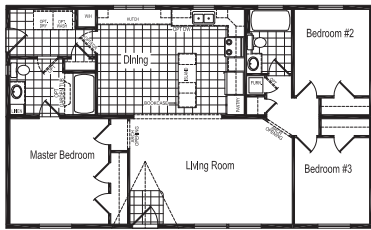
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## Remodeling Spending Increases As Renovations Are On The Rise

In the not-so-distant past, home improvement projects all but came to a halt, as homeowners were weary about investing any money into fixer-uppers. But the tides have changed, and homeowners are again ready and willing to invest big dollars into home renovations. Renewed confidence and an upswing in the real estate market have contributed to the remodeling frenzy. In early 2014, the Joint Center for Housing Statistics of Harvard University forecasted nearly \$150 billion in major remodeling spending over the year. JCHS said as homeowners gain more confidence in the housing market, they're more likely to undertake home improvements they would have avoided in recent years. While the numbers do not yet match pre-recession remodeling spending, the number of construction projects has steadily trended upward. According to the National Association of Home Builders, as of November 2014, a greater number of remodelers reported higher business activity than during the previous quarter. Remodeling spending has been gradually climbing back up from the all-time low it reached in 2009. This growth in home renovations has led to more jobs for carpenters, plumbers, painters, electricians, and other construction workers. In Massachusetts alone, a recovery in overall construction employment has led to a gain of about 18,000 jobs during the past four years. The Home Improvement Research Institute expects an additional 5.8 percent sales growth in home improvement spending in 2015. States that showed the highest levels of home improvement spending in 2014 are likely to continue to hold the top spots through 2015, and the National Association of Home Builders says these areas include the District of Columbia, Connecticut, New Jersey, Maryland, Massachusetts, and areas of southern California. Americans are not the only ones increasing their home spending. According to reports released by Moneris Solutions Corporation, Canada's largest credit and debit card processor, purchases at home improvement stores rose by 8.49 percent over the same period last year, and spending on plumbing and heating equipment and electrical contractors climbed by 5.14 percent and 5.08 percent, respectively. Spending patterns indicate that homeowners are investing in DIY projects as well as seeking specialized work provided by professional contractors. Now is a good time for the real estate and home improvement sectors, as homeowners have renewed their fervor for making home renovations, both to increase comfort in their homes and make their homes more buyer-friendly.

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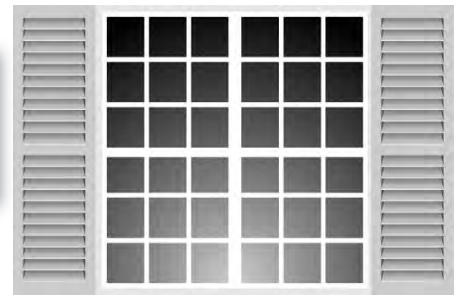


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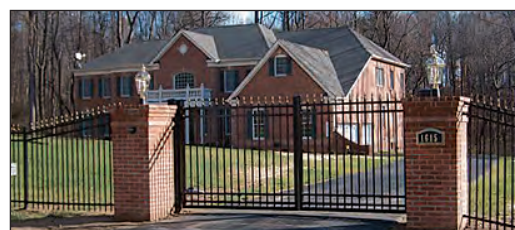
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## Explaining Carpet Fibers And Types

When buying carpet for the first time, homeowners can be overwhelmed with unfamiliar terminology. Navigating such terminology, not to mention the vast array of options inside typical carpeting stores, can be difficult and make carpet buyers nervous about making the right decision.

Homeowners looking for carpeting for their homes are bound to hear about particular fibers and types of carpets. But such talk is lost when buyers don't understand carpet fibers and what makes each type of carpet unique. The following rundown of the various carpet fibers and types of carpet should help homeowners make more informed decisions.

### CARPET FIBERS

When a carpet salesman or store employee references "carpet fiber," he or she is referring to the type of material used to make a particular carpet. No two fibers are the same, as each feels different to the touch and reacts to routine wear and

tear differently. Here are the five most popular carpet fibers:

- **Nylon:** Nylon is the most durable carpet fiber, and that has contributed to its popularity. Nylon is available in a wide range of styles and is a flexible material. Many nylon carpets come with a stain-resistant treatment to protect the material from common stains and spills.

- **Polyester:** Highly resistant to stains and fading, polyester is soft, and today's polyester carpets are more resilient and durable than those of yesteryear.

- **Triexta:** Triexta is a type of polyester fiber that is especially soft. A relatively recent addition to the market, triexta carpet fibers are especially susceptible to stains and spills.

- **Olefin:** Olefin carpet fibers are among the least expensive, thanks in part to its lack of durability compared to other fibers. Olefin carpet fibers repel UV rays and therefore don't fade when exposed to sunlight.

- **Wool:** Wool tends to be the

most expensive carpet fiber, but that cost is offset by its considerable durability and soft feel. Wool carpets can last several decades, but they also are high maintenance and not especially resistant to stains.

### CARPET TYPES

The type, or style, of carpet refers to how the carpet is designed. The type of carpet homeowners choose may depend on where in their homes the carpet will be installed.

- **Frieze:** Frieze carpet, sometimes referred to as twist carpet, is made of twisted strands of carpet, and many homeowners prefer frieze carpet because of its modern and stylish look. Frieze carpet can be somewhat expensive, which is why some homeowners install it in bedrooms and sitting rooms where it won't be susceptible to high traffic.

- **Saxony/Cut pile:** Saxony or cut pile carpet is ideal for high traffic areas, such as the living room or hallways. That's because it tends to be resistant to matting and crushing and still feels soft underfoot.

- **Berber:** Berber carpets, often referred to as loop carpets, are especially durable, making them strong options for high-traffic areas of a home. Though there are variations in loop carpets, a traditional loop carpet is created when yarn is sewn or tufted into the backing and left uncut.

Choosing a carpet for a home is no small task, but homeowners who educate themselves about the various carpet fibers and styles can find the right fit for their homes.

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### The Potentially Harmful Effects Of Mold In Your Home

The presence of mold in a home is a sight few homeowners want to see. In addition to being unsightly, mold found in a home can be unhealthy. While certain cleaners may prove effective at removing mold, homeowners who want to remove existing mold growths and prevent future growths may benefit from gaining a greater understanding of mold and why it grows inside homes.

#### WHAT IS MOLD?

Mold is a blanket term used to describe fungi that can be found both indoors and outdoors. Many species of mold exist, and the Centers for Disease Control and Prevention notes that some estimates suggest there may be more than three hundred thousand different species of mold. Common indoor molds include cladosporium, penicillium, alternaria, and aspergillus.

#### WHICH CONDITIONS PROMOTE MOLD GROWTH?

Homeowners may notice that mold tends to grow in specific areas of their homes but not in others, and that's because molds grow best in certain conditions. Warm, damp and humid conditions, such as those found in poorly ventilated bathrooms and basements, make ideal breeding grounds for mold.

#### WHAT ARE THE EFFECTS OF MOLD EXPOSURE?

Molds are a natural and resilient part of the environment, but mold growth indoors should be addressed and avoided. Mold spores are tiny and invisible to the naked eye, and when these spores attach to wet surfaces, they begin to grow. Once these spores begin to grow, they can then affect people in various ways. Roughly a decade ago, the Institute of Medicine found sufficient

evidence to support a link between exposure to indoor mold and respiratory tract issues, such as coughing and wheezing in people who were otherwise healthy. The same report found that mold may trigger asthma and hypersensitivity pneumonitis, a disease in which the lungs are inflamed when a person breathes in certain dusts he or she is allergic to, in people susceptible to that condition. Some people who do not have a preexisting condition can still be sensitive to molds. When exposed to mold, such people may experience symptoms like nasal stuffiness, eye irritation, wheezing, or skin irritation.

HOW CAN EXPOSURE TO MOLD BE DECREASED AT HOME? Adequate ventilation is arguably homeowners' best friend with regard to reducing mold exposure at home. Control humidity levels in areas of the home that tend to be warm and humid, such as the kitchen and bathroom. Install an exhaust fan in the kitchen and bathroom and a window in the bathroom if yours does not already have one.

The CDC recommends that humidity levels be no higher than 50 percent throughout the day, and an air conditioner and dehumidifier can help you keep indoor humidity levels in check, especially during the summer when humidity levels tend to be their highest of any time during the year. When renovating your home, remove any existing carpeting from bathrooms and basements and toss out soaked carpets or upholstery as well. If painting will be part of your home renovation projects, add mold inhibitors to paints prior to application. Mold that grows inside a home is unsightly and potentially unhealthy. But concerned homeowners can take several reactive and proactive steps to reduce existing mold growths and prevent them from returning in the future.

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Many homeowners are content to leave healthy trees alone. However, trees eventually must be pruned or removed if they become safety risks or pose other threats. Trees with roots that are damaging home foundations or those with limbs overhanging property limits or power lines can be troublesome. Although homeowners can handle relatively minor tree maintenance, for a variety of reasons, many tree projects are best left to the professionals.

**AVOID INJURY**

Professional tree contractors recognize and understand the hazards associated with tree and limb removal. Many operate in accordance with national or local guidelines to maintain proper clearance of power lines and structures.

Trimming trees close to electrical lines puts a person at risk of being electrocuted. Professionals know how to protect themselves and prevent power outages, which can result when limbs come into contact with power lines.

Professional tree services will use machinery appropriate for the task. Cherrypickers and cranes may lift workers to the correct height to work on trees, while do-it-yourselfers who rely on climbing trees or using ladders are at risk of injury.

**PREVENT DAMAGE TO THE TREE**

Many tree services understand the proper way to prune trees to minimize stress and damage to the tree itself. Novice pruners may inadvertently do more harm than good, resulting in proliferation of tree disease or

**Pruning Trees A Job Best Left To The Pros**

shock. Improper pruning technique also can lead to an unsightly tree.

**LIABILITY**

A professional tree service will possess the correct liability and worker's compensation insurance. This protects homeowners against litigation should someone be injured while tree work is being done.

Homeowners who damage neighboring properties when cutting down a tree may find

that they are not covered by their homeowner's insurance policies. This can be a costly mistake that's easily avoided by simply hiring a fully insured tree removal service.

**THE RIGHT TOOLS**

The right tools can mean the difference between a job done correctly and one that results in disaster. Professional arborists and tree services have acquired the training, tools and techniques to perform the job

safely. This includes using the right tools to tackle the job. Ropes, pulleys, cranes, stump grinders, and other heavy machinery are just a few of the tools tree services have at their disposal that the average homeowner does not.

Trimming or removing trees can be an unpredictable and potentially dangerous endeavor. Such work is best left to professionals.

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**Explaining Aeration**

First-time homeowners or those just beginning to embrace their inner landscaper may notice their neighbors using a machine to punch holes in their lawns and wonder what they're doing. While aeration is slightly more complicated than simply punching holes in a lawn, that's likely what your neighbors are up to when you see them manning an unfamiliar machine in their lawns. Aeration may be a foreign concept to men and women with little lawn care experience, but it's

a relatively simple way to ensure your lawn stays healthy. **WHAT IS AERATION?** Lawn aeration is the practice of perforating the surface of a lawn in an effort to promote stronger roots and a healthier landscape. A host of factors, from inclement weather to kids using the yard as a playground to the type of grass in a yard, can make it difficult for lawns to thrive. Aerating is a way to counter some of the things that prevent lawns from looking lush. **WHY SHOULD I AERATE?**

Aeration is practiced so lawns can grow deeper roots, as poking holes in the surface breaks up compacted soil, thereby allowing air, nutrients and water to reach the root system. Over time, a lawn that is not aerated is likely to feature compacted soil that won't absorb water and nutrients, which are essential to maintaining a healthy lawn. Lawns that are not aerated also tend to build up thatch. Thatch is a matted layer of materials that can build up in a lawn over time.

Grass clippings and other debris might not stick to your shoe when you walk through the yard, but they are combining to create thatch just below the surface of the grass. That thatch also makes it difficult for water and nutrients to reach the soil where they can promote strong, healthy root systems. Aeration helps to combat the buildup of thatch and promote a healthy lawn. **CAN I DO IT MYSELF?** Homeowners with little experience caring for their lawns may want to consult professionals before tackling the project themselves. Many professional landscaping services have experience in aerating lawns, which can be labor-intensive. Aerating is not necessarily a difficult task, but some aerators do not cover much soil surface with each

pass they make, so it can take a while to complete a full aeration of your lawn. In addition, some homeowners may be uncomfortable operating an aerator, and that can lead to mistakes that can harm a lawn. Homeowners pressed for time or those concerned about their ability to operate an aerator may benefit from hiring professionals and then watching how the pros do it. If you watch carefully, you might be more confident come the next time your lawn needs to be aerated. **HOW OFTEN SHOULD I AERATE?** Lawns that are not subject to heavy use can go longer between aerations than those with more frequent use. If kids play in the yard every day or if you routinely host parties where guests spend lots of time in the

yard, your lawn will benefit from more frequent aeration. Speak to a landscaping professional about how often your property needs to be aerated, as there may be certain region-specific variables that will influence how frequently a lawn should be aerated. **WHEN SHOULD I AERATE?** Landscaping professionals recommend aerating lawns during the growing season, when holes created by aeration can be filled by growing grass. Homeowners should consult with a landscaping professional about when to aerate their lawns, as the type of grass may also determine the best time to aerate. Aeration is a great way for homeowners to ensure their lawns stay lush and healthy for years to come.

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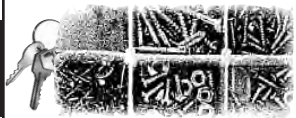
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### Break Ground With The Right Tools

The right tools for the job can be the difference between an interminable landscaping project and one that goes smoothly and efficiently. Aspiring landscapers probably have a few shovels and rakes hanging in their garages and sheds for basic landscaping work. But while such tools are effective for certain projects, when it comes to churning soil for garden beds or digging holes for outdoor structures, additional tools come in handy. It may be well worth a trip to a nearby home center to purchase or rent one of these tools ideal for breaking ground.

**ROTOTILLER**  
A rototiller, sometimes called just a "tiller," is a powered garden tool designed to loosen soil prior to planting. A rototiller also can help aerate soil during the growing season. Because they reduce the need for manual spade digging or hoeing, tillers can be useful landscaping tools, particularly for homeowners who want to work efficiently. Rototillers will break through tough soil and any plant roots. They come in a variety of sizes, and it's best to match the tool to the size of the job. Many homeowners can get by with smaller, less powerful models, especially if the tiller is only necessary at the beginning of planting season. Professional landscapers or those with large swatches of property may benefit from larger models.

**AUGER**  
Augers, both mechanical and manual, are essentially large drill bits that help move materials from one location to another. Augers are typically used to cut holes in landscapes, and they are good for post-hole drilling, which is part of the process of installing deck footings, fencing posts or other structures. Augers come in a variety of sizes, and homeowners can choose how much power they prefer. Augers can be heavy and cumbersome, and many do-it-yourselfers will find that one-person augers are more than adequate for their projects. Augers dig deep holes, so it is always smart to have the property surveyed prior to use. This way pipes, gas lines, buried electrical lines, and any other obstructions are clearly identified prior to drilling.

**CULTIVATOR**  
Cultivators are similar to tillers in that they loosen soil. Cultivators are effective during the growth period of plants, when they can be used to aerate the soil and remove weeds. Cultivators come in hand-held versions and push models, and

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**Options Abound When Laying A New Driveway**

A driveway is more than just a place to park your car. The right driveway material can add considerable curb appeal to your home, increasing its resale value along the way. Homeowners have many options at their disposal when choosing a driveway material, and the right material for one home may not be the best fit for another. The following is a run-down of popular driveway surfaces and what homeowners can expect of each of them.

**BRICK**  
Many homeowners believe brick driveways provide the most aesthetic appeal, and it's hard to argue with the beauty of brick driveways and walkways. Brick driveways come in various colors and hues, and many homeowners opt to have the color of their brick driveways match their landscaping, which further adds to curb appeal. But that curb appeal is only appealing if the driveway is designed and installed correctly, and homeowners can expect to pay

a premium for that, as brick driveway installation is very labor intensive.

**GRAVEL**  
Gravel driveways may not be as commonplace as they once were, but this cost effective driveway material is still an option. Homeowners who live in regions with mild winters without snow might benefit most from gravel driveways, which can be difficult to negotiate when shoveling snow. Gravel tends to be the least expensive driveway material to install, but professionals may recommend that a new top layer of gravel be laid once or twice a year to replace material lost to wind and everyday usage.

**ASPHALT**  
Asphalt remains a popular driveway material, thanks in large part to its practicality and ease of installation. Unlike other driveway surface materials, asphalt is available in just one color, black, and that lack of versatility has led many homeowners to consider other options. But asphalt remains an afford-

able driveway surface material that's relatively easy to repair. Cracks and holes in asphalt are somewhat common, but resealing such blemishes once every three to five years is typically enough to maintain the appearance of an asphalt driveway.

**CONCRETE**  
Concrete driveways are popular thanks in large part to their affordability and aesthetic appeal. Concrete can be susceptible to extremely cold weather, but many homeowners prefer concrete because of its versatility. Concrete can be stamped or dyed to provide a unique look, which can increase curb appeal. Concrete can be expensive to maintain, particularly when the material cracks. In addition, gas and oil spills are more noticeable on a concrete surface than other driveway surface materials. When replacing an existing driveway, homeowners have an array of new surface materials to choose from, and each material has its pros and cons.



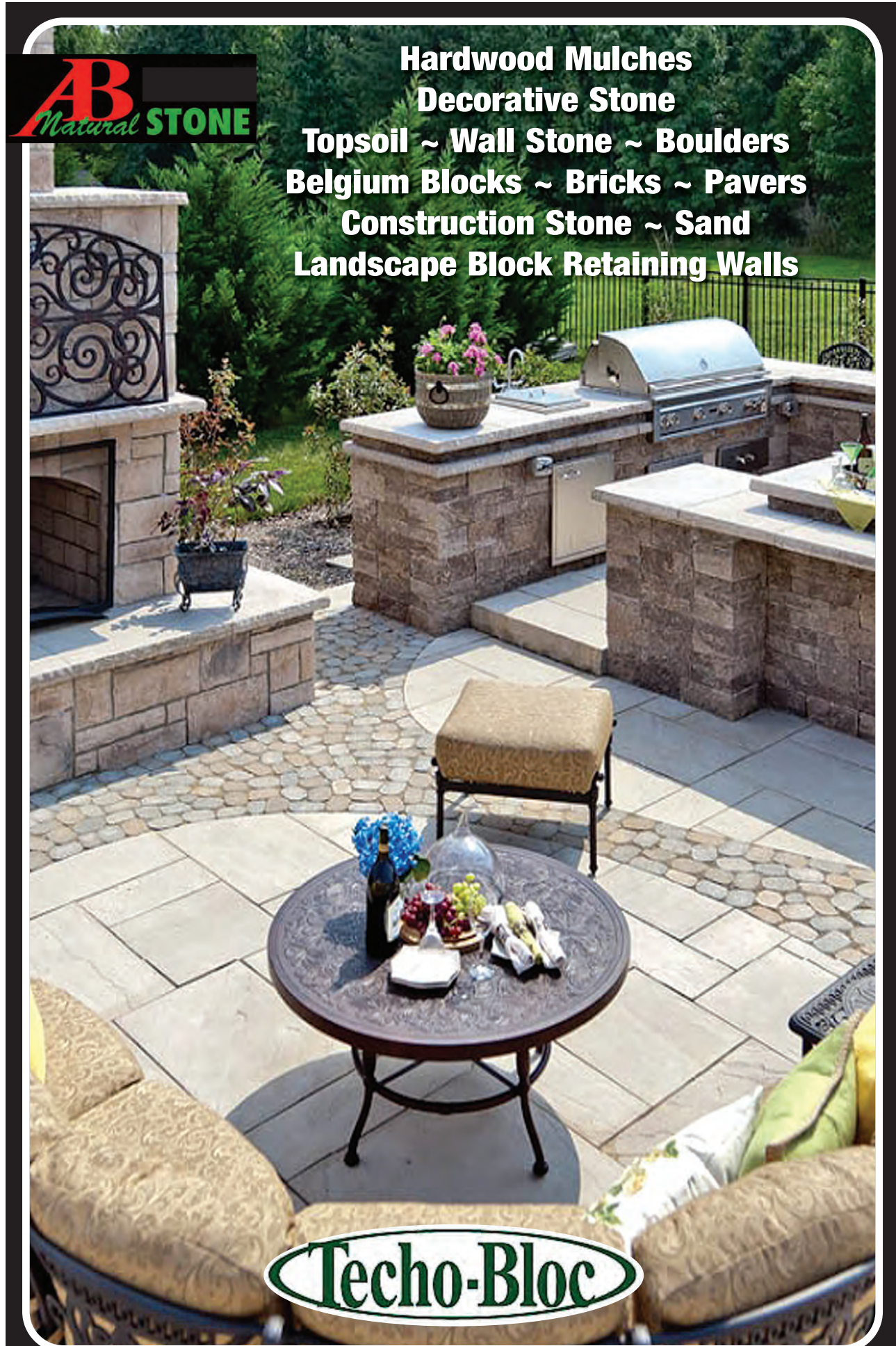
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**Power Tool Safety Tips**

Power tools can dramatically reduce the time it takes to complete home improvement projects. Professional contractors regularly rely on power tools for cutting and sanding, and many do-it-yourself renovators follow suit and invest in power tools to help get the job done. But power tools, in spite of their usefulness, are not without risk. According to the Work Safe Center, power tool injuries account for as many as 400,000 emergency room visits in the United States each year. Power nailers, chain saws and table saws account for the greatest number of injuries. Keeping safe is of the utmost priority when using power tools. Here's how:

- Read all manufacturers' instructions and guidelines before use.
- Keep your tools clean and in proper operating condition.
- Use the right tool for the job.
- Always wear eye protection, such as safety glasses or goggles.
- Wear standard cotton or leather work gloves to protect hands.
- Consider the use of earplugs or earmuffs with loud power tools.
- Don't use power tools in proximity to flammable vapors, dust or construction materials.
- Always check that wires are kept away from blades.
- Maintain a tight grip on a tool.
- Do not overreach when using tools, and maintain balance.
- Pay attention when working with any power tool.
- Only use attachments specifically recommended for the

power tools and ensure proper installation.

- Unplug all power tools during breaks and anytime when tools are not in use.
- Routinely inspect tools for damage.
- Keep tools stored in secure locations when not in use.

**Did You Know...**

Damage to a lawn may be indicative of various problems. Everything from insects to rodents to the family pet may be responsible for causing burnt patches, holes and other eyesores. Getting to the bottom of the problem is the first step in remediation. Burning and discoloration of the lawn is often a result of high concentrations of dog urine pooling in one area. Diluting the urine by hosing down areas of the lawn can clear up many problems. Birds, raccoons, skunks, moles, and other rodents may feed on grubs that reside just under the thatch of the lawn, and animals may tear up lawns in search of this delicacy. Treating the grub problem usually alleviates damage caused by animals. Mole crickets are another common lawn destroyer. These insects resemble crickets, but they burrow beneath the turf to feed on plant roots. The mole crickets can push up channels of turf as they burrow, exposing roots to the elements and causing the grass to die. Getting rid of the insects can revitalize the lawn.

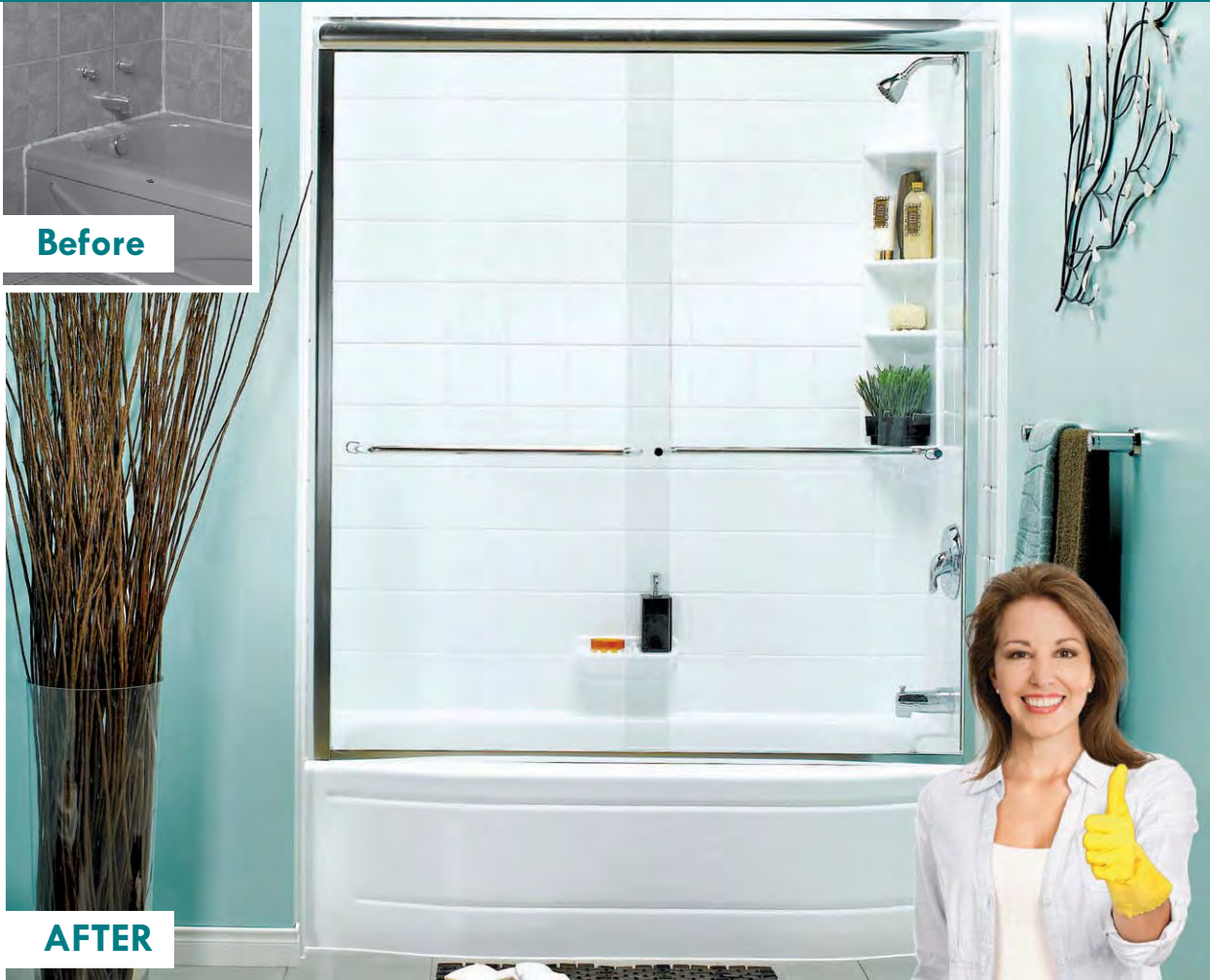




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But before homeowners can get started on renovation projects, many must tame the existing mess that may have built up over the winter. Spring is a great time to dive into spring cleaning projects and ready a home for a season of renovation and remodeling. Getting started on spring cleaning can be a tad overwhelming. In 2012, OnePoll asked 1,000 adults living in the United Kingdom how they felt about spring cleaning, and 41 percent of those surveyed found spring cleaning a daunting process while 68 percent had negative feelings about spring cleaning. But in spite of that initial lack of enthusiasm, respondents said they felt happy and more organized once they finished their spring cleaning. Establishing a plan and setting reachable goals can make spring cleaning a lot less daunting.

- Set aside several days for spring cleaning. A long weekend is a great time to do some spring cleaning, as having consecutive days to clean will reduce the chances you grow distracted.

- Make a list and purchase all of the supplies you will need. Again, this will help you stay on course, rather than going out to the store to pick up cleaners or organizational systems.

- Try to set reasonable goals. Even if you hope to clean the entire house, stick to the one or two rooms that are most desperate for your attention. Divide each task into a series of steps so when you complete each step you will feel proud that you're making progress.

- Create your musical playlist. A playlist full of your favorite songs can provide some inspiration and energy to push you through the spring cleaning when your enthusiasm starts to wane. The music also may take your mind off of the work ahead and help to pass the time.

- Start from the top and work downward. Follow a logical cleaning order. Begin by dusting away cobwebs and lighting fixtures. Clean light switches and walls. Empty closets and then restock them in a more organized fashion. Leave the furniture and flooring for last, as dirt and dust may accumulate on furniture and flooring as you clean other areas of the home.

- Be prepared to bid adieu to some of your stuff. Have a few trash bags at the ready. Reorganize items you won't be keeping into separate piles, with one pile for items you plan to donate and another for those items you will discard. Donate what you can and promptly put the remainder of the items at the curb for pickup.

- Stay fed and hydrated. Cleaning can be physically and emotionally exhausting. Take breaks to fuel up on food and always have a refreshing beverage close by.

Following a few guidelines can make the process of spring cleaning go quickly and smoothly.

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### Common Mistakes Made On Home Renovation Projects

Home improvement projects can turn a house into a home. Homeowners plan scores of renovations to transform living spaces into rooms that reflect their personal tastes and comforts. Homeowners going it alone may find things do not always go as planned. In fact, a Harris Interactive study found that 85 percent of homeowners say remodeling is a more stressful undertaking than buying a home. But homeowners about to embark on home improvement projects can make the process go more smoothly by avoiding these common pitfalls.

**FAILING TO UNDERSTAND THE SCOPE OF THE PROJECT**  
Some homeowners don't realize just how big a commitment

they have made until they get their hands dirty. But understanding the scope of the project, including how much demolition and reconstruction is involved and how much time a project will take can help homeowners avoid some of the stress that comes with renovation projects. For example, a bathroom renovation may require the removal of drywall, reinforcement of flooring to accommodate a new bathtub or shower enclosure and the installation of new plumbing and wiring behind walls. So such a renovation is far more detailed than simply replacing faucets.

**NOT ESTABLISHING A BUDGET**  
Homeowners must develop a project budget to ensure their

projects do not drain their finances. If your budget is so inflexible that you can't afford the materials you prefer, you may want to postpone the project and save more money so you can eventually afford to do it right. Without a budget in place, it is easy to overspend, and that can put you in financial peril down the line. Worrying about coming up with money to pay for materials and labor also can induce stress. Avoid the anxiety by setting a firm budget.

**MAKING TRENDY OR OVERPERSONAL IMPROVEMENTS**  
Homeowners who plan to stay in their homes for the long run have more free reign when it comes to renovating their homes. Such homeowners can create a billiards room or paint a room hot pink if they so prefer. However, if the goal is to make improvements in order to sell a property, overly personal touches may make a property less appealing to prospective buyers. Trends come and go, and improvements can be expensive. If your ultimate goal is to sell your home, opt for renovations that will look beautiful through the ages and avoid bold choices that may only appeal to a select few buyers.

**FORGETTING TO PROPERLY VET ALL WORKERS**  
It is important to vet your contractor, but don't forget to vet potential subcontractors as well. Failing to do so can prove a costly mistake. Contractors often look to subcontractors to perform certain parts of a job, and it is the responsibility of homeowners to vet these workers.

**EXPECTING EVERYTHING TO GO AS PLANNED**  
Optimism is great, but you also should be a realist. Knowing what potentially could go wrong puts you in a better position to handle any problems should they arise. The project might go off without a hitch, but plan for a few hiccups along the way.

**OVERESTIMATING DIY ABILITIES**  
Overzealous homeowners may see a renovation project in a magazine or on television and immediately think they can do the work themselves. Unless you have the tools and the skills necessary to do the work, tackling too much can be problem-

atic. In the long run, leaving the work to a professional may save you money.

*Home improvements can be stressful, but homeowners can lessen that stress by avoiding common renovation mistakes.*



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## Garden-Inspired Decor Brightens Spaces And Mood

Many homeowners take up gardening to transform their homes with beautiful flowers and foliage, while others do so to yield fresh fruits and vegetables. But gardening can be more than just a weekend hobby. In fact, it may be especially beneficial for homeowners to surround themselves with more plants and natural decor, whether in the yard or in the home.

Studies have indicated that gardening can be good for the mind and body. In addition to improving mood and reducing stress, plant life and gardening also may help people have a more hopeful outlook on life. If reaping the benefit of a beautiful landscape is not reason enough to get into gardening, elevating your mood and coping with depression or illness may be even further motivation to start developing your green thumb. Home-design trends seem to be following suit, offering individuals more opportunities to surround themselves with potentially therapeutic plants. Explore these emerging and established garden décor trends to try in and around your home.

- Living wall planters: A living wall planter can add greenery to any décor without taking up floor or table space. Ideal for outdoor structures, these planters also can be used indoors if you safeguard against leaks and dripping. A living wall planter is a framed device that houses plants in a manner that enables them to be vertically mounted to a wall surface. While there are commercially available models, you can create your own design and paint or stain it to match the existing décor. Use a soil-free potting substrate to avoid the mess that regular soil may create.

- Combining fish with gardening: Enjoy the best of two relaxing worlds by installing a water feature in your yard. Garden retailers offer ready-made kits that can make fast work of establishing a pond or other water feature in the backyard. Otherwise, there are plenty of water garden companies and installers who can suggest a design and put in your desired water features. Add fish suitable for outdoor life to your pond. These include koi and certain goldfish varieties. Game fish are discouraged because they can destroy pond plants. If an outdoor pond is more maintenance than you desire, consider an indoor aquarium with a combination of fish and live aquarium plants.

- Creative furniture designs: Maybe you're a person who appreciates the unique and whimsical? Tables, benches and chairs can be built with planting channels that enable you to have greenery and garden décor in one piece. Envision a picnic table with a cutout down the center for a thin row of plants or decorative grasses. This is a project the entire family can get behind, as the more creative ideas the better.

- Improved outdoor lighting: People who like to spend time in their gardens and yards may not want to be limited by sunrise and sunset. By incorporating different lighting sources, you can create a retreat that is welcoming at any hour. Although flood lights and overhead lights can illuminate a space, consider ambient and decorative lighting to create the desired ambiance.

- Functional fire pits and places: A blazing fire creates a cozy spot to gather on chilly evenings, but fire pits and fireplaces also can be used as impromptu cooking spots for s'mores or frankfurters on a stick. You can purchase a stand-alone fire pit from any number of retailers or build your own with patio pavers and fire bricks to line the interior of the fire pit. Outdoor fireplaces require more work, and you want to hire a mason to ensure proper installation.

- Enjoyable yard additions: While plants and seating may take center stage, some people still want to have fun in their yards. There's an increased demand for yard designs and décor that can put the fun in backyard living. Bocce courts, ring- or horseshoe-toss setups,

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as well as bean bag-toss boards, can be incorporated into landscape designs, giving you yet another reason to spend a few hours in the great outdoors, where you can experience a few healthy laughs in the process. Gardening and spending time outdoors are great hobbies and may even boost your mood. Homeowners can explore the popular trends in garden décor and natural elements that they can enjoy inside and outside of their homes.



Fire pits and outdoor fireplaces are increasingly popular in backyards.

John J. Stetzler

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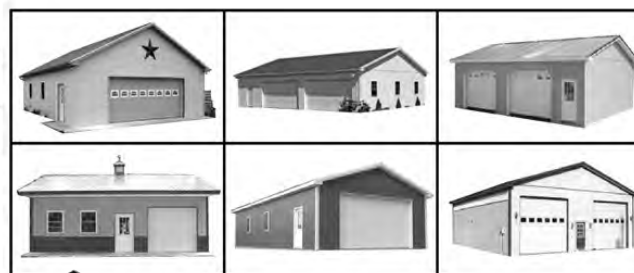
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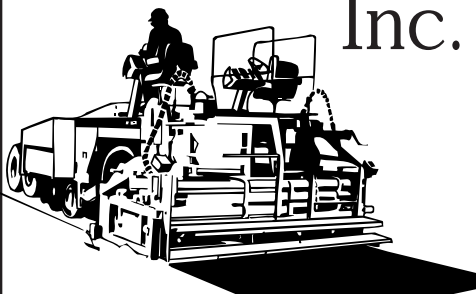
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### The Relationship Between Paint And Mood

Painting is one of the easiest and least expensive ways to transform the look of a space. The colors homeowners choose for their walls can give rooms their own unique feel and even affect the moods of the people within them.

**FINDING THE RIGHT SHADE FOR A BEDROOM OR KITCHEN INVOLVES MORE THAN JUST SELECTING THE FIRST COLOR THAT CATCHES YOUR EYE. DESIGN EXPERTS AND PSYCHOLOGISTS ALIKE SAY IT MAY BE WORTHWHILE TO CHOOSE A COLOR THAT HELPS YOU FEEL GOOD RATHER THAN JUST FOLLOWING DESIGN TRENDS. THE PAINT COLOR YOU PICK MAY ADD ENERGY TO A SPACE OR CREATE A TRANQUIL RETREAT WHERE YOU CAN UNWIND AT THE END OF THE DAY.**

**BLUE:**  
To create a spa-like environment and a more serene space, look to shades of blue in soft variations. Cool blues are soothing colors that can help lower stress levels and promote sleep. That's why blue is a frequent fixture in bedrooms and bathrooms. Just be advised that too much blue can make a room appear cold and stark, so balance out blue with some warmer accents.

**ORANGE:**  
Many people do not immediately consider bright orange for their homes, but when used as an accent shade, orange can really brighten up a home. Orange is considered a shade that expands creativity and imparts a youthful appeal to a space. Consider an orange accent wall or a burst of color with orange throw pillows. If pumpkin orange is a little too bold for you, tone it down by choosing a more pastel, peachy hue, which is equally warm and energizing.

**RED:**  
Red stimulates energy and appetite, which is why the shade is so popular in restaurants and home dining spaces. Red is a good choice for social gathering rooms but may not be the wisest choice for a bedroom, as the color may prove overstimulating.

**GREEN:**  
Green can evoke composure and tranquility and works in any room of the house. Since green is the primary color of nature, it also works well for those people who want to bring some of the outdoors inside and work with

the fresh starts and new growth that green can inspire. To make green feel less subdued and sleepy, work with its complementary opposite, red, by using a few bold red accents here and there to balance out the tranquility of green.

**PURPLE:**  
People have long related purple to royalty, and this dramatic color can add a formal, regal aspect to a home depending on the hue. Purple also may help stimulate the creative side of the brain. In paler shades of lavender, purple can seem almost ethereal and spiritual. Some designers suggest avoiding purple in a bedroom because that is a place you want your brain to rest rather than be stimulated.

**YELLOW:**  
Few colors are more vibrant than yellow, which can help stimulate conversation and make thoughts more focused. A luminous shade of yellow is an ideal way to make any space more welcoming and bright. Just use it sparingly, as too much yellow may not be a good thing. Yellow accents mixed with touches of purple can offer the balance needed to prevent yellow rooms from overwhelming residents and guests.

Home decorators should keep in mind that colors can be blended to create the desired environment. A color scheme based on complementary colors, or those opposite on the color wheel, may fit. Otherwise, analogous color schemes, or those colors that are next to one another on the color wheel, can create a variation that suits your design needs.



### Stay Cool Without Air Conditioning

Hot, steamy weather can derail the best intentions of reducing energy consumption. As temperatures soar, few can resist the temptation to crank the air conditioning unit and relax in some frosty comfort. However, relying too heavily on air conditioning can compromise the efforts of men and women hoping to reduce their carbon footprints.

It is estimated that up to 50 percent of electricity used during the warm weather season is for air conditioning. The American Council for an Energy-Efficient Economy says energy consumption for home air conditioning accounts for more than 8 percent of all the electricity produced in the United States, costing homeowners more than \$15 billion annually. This translates to roughly 195 million tons of carbon dioxide, an average of almost two tons per year, for homes with air conditioning. Air conditioning costs and energy usage vary widely depending on the type and age of a unit, the size of a home, how well air conditioners are maintained and many other factors.

Air conditioners work similarly to refrigerators. Evaporator and condenser coils either distribute cool air into the home or release hot air outdoors. When an air conditioner is running, a great deal of heat can be expelled outdoors. Air conditioners use pumps known as compressors to transfer heat

between these components. Refrigerant fluid is pumped through the tubing and fins surrounding the evaporator and condenser coils. When the fluid reaches the indoor coil, it evaporates, taking heat with it and cooling the air that will be pumped inside. The pump then moves the gaseous refrigerant over to the outdoor coil where it condenses, transferring that heat to the air that will be expelled from the building. Compressors, fans and additional components of air conditioning systems require a lot of energy and power.

Reducing reliance on air conditioning can lower energy bills and benefit the environment. Before turning on your air conditioning unit this summer, consider these cooling tips.

\* Use cool water. Run your hands, head and feet under cold water. This will cool down the blood in key pressure points of the body and keep you feeling cool for an hour or more.  
\* Run fans in a counter-clockwise position. Ceiling fans come equipped with a switch that enables you to change the blades' spinning direction. Counter-clockwise will draw the cooler air up from the floor and distribute it throughout the room.

\* Dress sparingly. While in the comfort of home, wear minimal clothing to remain cooler. Sleep in less clothing and remove covers if you're finding it difficult

to get a good night's rest.

\* Change your home's color scheme. A light-colored roof and siding will help reflect the sun's rays rather than absorb them. This can make a home considerably cooler.

\* Plant shade trees. Trees can stop sunlight from baking a home or backyard. Trees also absorb and sequester carbon dioxide emissions, which makes them beneficial to the environment for a variety of reasons.



\* Open windows and doors at night. Open windows to allow cool nighttime air to enter. Open interior doors (including closets) to allow trapped, hot air to be released. This may help cool the home down a few degrees.

\* Avoid steam and heat-producing appliances. Dishwashers, ovens and hot showers can add extra heat to an already warm home. Wait until the evening before running appliances. Stick to cool showers and cook outdoors if possible.

\* Insulate your home. A home that has a well-insulated attic and walls will keep the heat out of the house during the hotter months of the year.

Air conditioning systems use a great deal of energy, but eco-conscious homeowners can explore other methods of keeping cool to help lessen their reliance on air conditioners this year.

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**Tips For Homeowners On Their First Renovation Projects**

Home renovations are typically exciting, as homeowners get to see the visions of their dream homes come to light right before their very eyes. Turning an outdated bathroom into a modern oasis or an empty basement into the ultimate man cave strengthens the sense of attachment homeowners have with their homes. But few home renovation projects go from start to finish without experiencing a few bumps in the road along the way. Such bumps can be difficult to handle for homeowners working on their first renovation projects, but there are many ways for novices to navigate the sometimes murky waters of home improvement projects and come out relatively unscathed on the other end, where a newly renovated home awaits.

home in disarray can be stressful, but continue to visualize the end result and the mess won't bother you so much.

- Establish a contingency plan. Bathrooms and kitchen renovations are typically the most disruptive home improvement projects. Going without a kitchen can make it difficult to enjoy meals at home, while a bathroom remodel may require you to navigate water shutoffs. If your project is scheduled to take several months, establish a contingency plan to deal with the consequences of your renovation project. Speak with family members about using some of their home amenities, and prepare and freeze meals in advance so you can reheat them later on when you don't have access to your stove.



- Plan your escape. Sometimes the constant work and mess of construction is too much to bear. Afford yourself time away by visiting relatives or staying at a hotel. Even a single night away can provide the relief you need.

A home that is undergoing a remodel can be a less than comfortable environment. But homeowners who have never before lived through a renovation project can take several steps to make the process go as smoothly as possible.

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### Secrets To Keeping An Organized Shed

Despite other intentions, homeowners often turn their garages into storage centers for random, little-used items, leaving little to no room for the tools and even vehicles that actually belong in a garage. Such homeowners may turn to sheds to store their garage overflow and keep yard equipment at the ready, but storage sheds are not immune to clutter, and homeowners may find the very structure erected to keep them organized requires a bit of organization itself.

A well-organized shed can save homeowners time and energy, as it's easy to abandon or delay a project if you can't find that pair of work gloves you stashed. The first step to any organizing project is to take everything out of the shed and determine just what needs to go back in. Items that do not belong in the shed should be moved to their rightful locations or tossed in the trash if they're no longer needed. Make a pile of anything that will be kept, a separate one for donations and a third for garbage. Take inventory of what you have so you know whether you're missing any items or you have something and do not need to purchase another.

Now that the entire shed is empty, you can assess just how much room you have. Utilizing vertical and overhead space effectively can free up areas on the floor for larger equipment. Shelving, racks, pegboards and any other materials that enable you to hang or store items off the floor are good investments. Visit your nearby home improvement retailer to find items that can simplify your storage. You also may be able to put scrap wood to use to make your own storage shelves or a work bench. Extra kitchen cabinets can be installed in the shed to organize additional items.

In order to remember where items go, label or sort them accordingly. Some people like to take organization a step further by tracing the outline of tools hung on the wall so they can be placed back in the same spot after use. This also serves as a visual reminder of which tools are missing and which ones need to be purchased. Don't forget to utilize shed doors as additional storage space. Hang frequently used tools, such as rakes and shovels, on the inside of the doors so they will always be easily accessible.

You also can repurpose storage solutions designed for other areas of the home. For example, magnetic knife holders can be mounted to a shed wall to keep paintbrushes organized. These holders also can be used to keep many small metal tools tidy. Metal funnels can hold twine and string. Thread through the narrow end of the funnel for a handy dispenser.

Keep dangerous substances off the floor and out of reach. Gasoline, chemical fertilizers and other potentially dangerous substances should be stored high up to keep pets and children safe.

Make sure the shed floor is sturdy and level. This makes it easier to neatly store larger items. Roll in the lawnmower, wheelbarrow and any other cumbersome items. Now that more things are mounted vertically, you should find that you have more area to move around.

Taking the time to clean and organize a shed can help make anyone more productive. Hanging items vertically frees up more space in a shed or garage.



### Explore The Alternatives To Granite Countertops

Granite has long been a popular countertop material for homeowners looking to combine functionality with aesthetic appeal in their kitchens. But granite is no small investment, and homeowners looking to refurbish their kitchens should know there are a multitude of countertop materials available to those working on a budget or those who simply want to give their kitchens a different look.

- **Solid wood:** Wood countertops create a warm, homey interior. Butcher block counters are less expensive than granite and do not necessarily need to be ordered from a speciality retailer. But wood can stain and dent and can even burn when hot kitchenware is placed atop it. Regular application of oil can help homeowners maintain the appearance of their wood counters for years to come.

- **Marble:** Marble tends to be less expensive than granite without sacrificing aesthetic appeal. However, marble is softer and more porous than granite, so it can stain and be etched. Diligence in wiping away spills, routine sealing and a gentle touch is necessary for those who choose marble countertops.

- **Soapstone:** This is a natural stone composed mainly of mineral talc that gives the stone its smooth feel. Soapstone ranges from black to gray but can sometimes have a green shade to it. Other materials in the stone can produce veining. Although softer than granite, soapstone is still high-density and will hold up well. It's impervious to stains and bacteria, and exposure to chemicals will not damage it.

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- **Quartz:** Quartz is a manufactured product made of stone aggregate and polymers compressed under high pressure. It has the look of natural stone but requires less work to maintain. Quartz has consistent colors and patterns and is a non-porous material, so it will not need routine sealing and resealing.

- **Glass:** Glass countertops are back-painted, so homeowners can order just about any color they want. Glass will be tempered, so it is safe and heat-

resistant. Glass can scratch, though, so it is not as impervious as other materials.

- **Concrete:** Concrete is another material that can be colored to match homeowners' whims. Concrete is relatively inexpensive compared to other countertop materials, but it can crack or chip.

While granite is a popular countertop material, homeowners who want something new have many additional options at their disposal.



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## The Many Benefits Of Hiring A Professional Landscaper

The flowers are blooming, and the grass has begun to grow anew, making spring a great time for homeowners to once again turn their attention to landscaping. Those who aren't looking forward to dusting off their lawnmowers and rethreading their string trimmers may want to hire professional landscapers to tend to their lawns and gardens.

A recent joint study by the National Gardening Association, Residential Lawn and Landscape Services and the Value of Landscaping found that homeowners spend roughly \$45 billion per year on professional lawn and landscape services, as nearly 30 percent of all households across the United States use at least one type of lawn or landscape service. The rising use of lawn care services is indicative of homeowners' appreciation of the convenience and craftsmanship professional services can provide. While the impact professional landscapers can have on a property's aesthetic appeal is considerable, homeowners also benefit from working with professional landscapers in various other ways.

- Time savings: One of the biggest benefits of leaving lawn care to the professionals is the amount of time it will save for

- the average homeowner. Lawns generally need to be mowed once per week during the spring and summer seasons and, depending on the size of the property, that can take an hour or more. Add the time it takes to clean up clippings, mulch landscaping beds and edge the property, and homeowners can expect to devote a significant chunk of their weekends to caring for their lawns. Lawn services employ a few workers who make fast work of the job, leaving homeowners time to enjoy their weekends however they see fit.
- Reduced risk for injury: Maintaining a landscape is hard work, and those unaccustomed to this type of activity may find themselves winded or at risk of injury. Improper use of lawn equipment also is a safety hazard. Leaving the work to professionals can help homeowners avoid strained backs, lacerations, pulled muscles, sunburns, and any other dangers that can result when tackling landscaping projects.
- Financial savings: On the surface, hiring a landscaping service may seem like a costly venture. However, after crunching some numbers, many homeowners realize that doing the work themselves may cost

- more in the long run than hiring a professional landscaping service. Homeowners who decide to go it alone must purchase expensive equipment, and those lawn tools will require routine maintenance, which costs additional money. Inexperienced homeowners may incur extra fees to "fix" mistakes that occur during the learning process. Each year, new seed, fertilizer, mulch, pesticides, and other supplies also must be purchased. But professional lawn care services typically charge a set fee per month, and that fee covers the maintenance of both your property and the equipment needed to keep that property looking great.
- Know-how: Many professional landscapers know how to address lawn care issues that may arise throughout the year. They will know how to deal with dry patches of lawn or poorly draining areas, and they also can make recommendations on plants that will thrive under certain conditions.
- One-stop shopping: Certain landscaping services provide many different options for prospective customers. Basic lawn cuts may be one package, but there also may be services for seasonal seeding, weeding, leaf clean-up, and winterizing.
- Consistent maintenance: Homeowners who frequently travel or spend much of their summers away from home often find that lawn care companies are a wise investment. Established weekly schedules ensure the landscape always will look its best whether homeowners are home or out of town.

Spring is a great time for homeowners to decide if hiring professional landscaping services is in their best interests. The time and money saved, as well as impact professional landscapers can have on a property, makes landscaping services a great investment for many homeowners. Time saved and a professional job are just two of the reasons homeowners hire lawn care companies.

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### Home Additions: Up Or Out?

Homeowners hoping to expand their homes are faced with a number of choices. One of the first they will have to make is which direction to take their expansion. Homeowners can choose to expand horizontally, increasing the footprint of their homes, or vertically. Professionals urge prospective remodelers to consider the pros and cons to each expansion option, including which direction to build. One of the first considerations is land space. Building horizontally will cut into yard space that you may have already earmarked for a pool, shed or another feature. Proximity to neighbors and the dimensions of your property will also help to determine if expanding horizon-

tally is a good idea. Building codes and neighborhood requirements also must be considered before making any renovations. Some municipalities may have rules in place that govern renovations. Additions may not be allowed to exceed certain height limits, nor may structures be built within a certain number of feet of property lines. Homeowners who choose to build upward will have to contend with work crews and other staff being in their homes. Raising the roof may require vacating the premises at a certain point. Also, extensive renovation work will be needed on the lower level of the home, whether it's to shore up the structure, clean up after the

renovation or repair ceilings, drywall and other components where levels meet. It may seem easier to expand outward, but this requires laying additional foundation for the new building structure. Bringing in digging equipment and masons can be costly. When you build vertically, such foundation work may not be necessary if your home is structurally sound and can bear the weight of the addition. Building out typically involves the least disruption to your life and the existing space. Homeowners should keep in mind that any renovation will require permits or variances. In addition, if the project increases the value of the home, home insurance costs and property taxes may rise. Only after all considerations have been weighed should a project begin. Homeowners need to consider whether to build up or out when they add on to homes.

### Disaster-Resilient Homes Start With Concrete Walls

(MS) — A home today must be more than just aesthetically pleasing. The costs of fuel consumption and extreme-storm damage, plus costs in the way of carbon footprints, are making all of us insist on far more property benefits, including superior durability and resilience from pending disasters.

"In that case, open the door to a home built with concrete reinforced walls, instead of wood, and see how you will receive greater safety, comfort, investment value, and energy efficiency," says Todd Blyth at Nudura, a leading name in building technology.

"Concrete is a major solution for weather extremes, and for more than a decade now, the building system using ICFs (insulated concrete forms) has proven to deliver the most durable building frame."

The ICF principle is simple, Blyth says.

The walls are constructed with pre-assembled, interlocking units (similar to Lego), so they're easily transported to any building site. Each form consists of two panels of thick foam (expanded polystyrene) connected with a patented web system. Guided by the architectural design and beauty aspects you request, the ICFs are stacked, steel reinforced, and filled with concrete until the entire building envelope is complete. Here's a snapshot of additional building benefits:

**Disaster-resilient:** ICF walls withstand winds of up to 402 kilometers per hour and give you a fire protection rating as long as four hours.

**Energy efficiency:** Premium insulation delivers an energy-efficiency rating as high as R-50 due to the thermal mass of the concrete (compared to an average R-20 in wood structures), and that equates to reducing household energy bills by as much as 70 percent. And if optional inserts are added to the ICF forms, this efficiency is improved even more.

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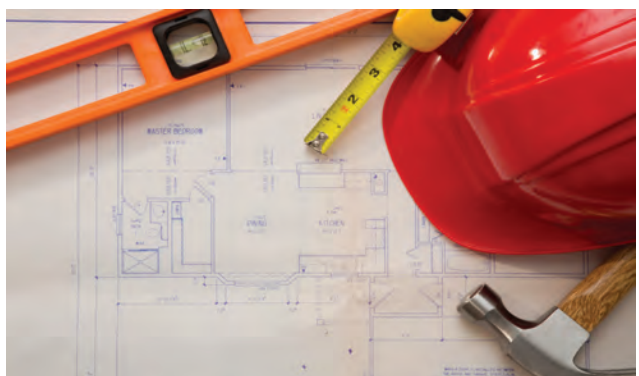
Occupant comfort: Outside cold can easily travel through the typical wood-framed wall, causing uneven temperatures inside your home. However, the monolithic ICF wall eliminates drafts and cold spots and it is an effective sound barrier, filtering out unwanted noise. Green living: Concrete is a sustainable material; trees are not needed; the system uses only recycled polymers and steel; the building process creates less waste than traditional methods; and the occupants use fewer fossil fuels for a much smaller carbon footprint. Short- and long-term value: A concrete home is built to last and retain its value longer. In the short-term, the superior durability of concrete walls require less maintenance, repair and money to maintain than wood structures.

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**How You Can Finance Your Home Improvement Projects**

Many homeowners recognize that improving and maintaining a property makes a home more livable for its inhabitants and more attractive to prospective buyers when the time comes to erect a "For Sale" sign in the front yard. But a well-maintained home also provides additional benefits. According to the United States Department of Housing and Urban Development, home improvements not only raise the values of individual homes,


but they tend to raise neighborhood standards as well. Home improvements can create jobs and help local communities flourish economically. Maintaining a home can be a costly undertaking. Home improvement projects can be expensive whether homeowners hire professionals or tackle renovation projects on their own. The following are a handful of options homeowners can consider as they look for ways to finance renovation projects.

- **Paying outright:** Paying for the renovations upfront and in full is perhaps the simplest way to finance a project. Homeowners who have the cash to pay for renovations outright won't have to worry about interest rates or balloon payments.
- **Mortgage refinancing:** Some homeowners tap into their home equity to cover home remodeling projects. Refinancing a mortgage means paying off the debt owed and starting over with a completely

new loan. Refinancing comes with various fees and can cost between 3 and 6 percent of the loan's principal.

- **Home equity loans and lines of credit:** Both of these options are commonly referred to as second mortgages. When homeowners apply for home equity loans or lines of credit, they are borrowing against the equity value in their homes. A home equity loan is a term, or closed-end, loan. It is a one-time sum that will be paid off over a set amount of time with a fixed interest rate and the same payment each month. This is a one-time loan from which a person cannot borrow further. A home equity line of credit, or HELOC, is like having a credit card. It's possible to borrow a certain amount for the life of the loan, which is a set time specified by the lender. During this time, homeowners can withdraw money as it is needed up to the value of the line of credit. HELOCs typically have a variable interest rate that fluctuates and payments can vary depending on the amount of money borrowed and the current interest rates.
- **Title I property loan:** Residents of the United States with limited equity in their homes may qualify for an FHA Title I loan. Banks and other lenders are qualified to make these loans from their own funds, and the FHA will insure the lender against a possible loss. Title I loans can be used for any improvements that will make a home more useful and livable. They cannot be used for renovations deemed luxury expenses.
- **Borrow against retirement funds:** Some people opt to borrow against a 401(k) plan, IRA or another retirement fund. If the retirement plan allows a loan without penalty, it can be another way to secure funds.

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may qualify for cards with a no-interest introductory periods of several months or more. These cards can be a good way to pay off moderate improvements in a short amount of time. Many home renovation projects require homeowners to develop a home improvement budget. Homeowners are urged to explore all options and find the least costly loan method and the one that will present the best possibility for avoiding debt.

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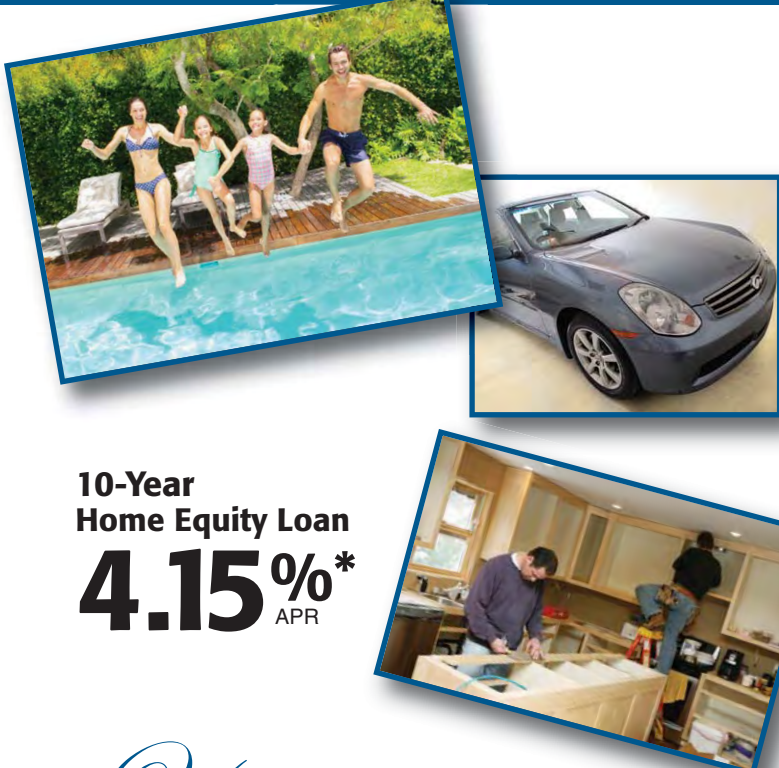


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### Renovating An Historic Home

Living in an historic home can be a labor of love. The history and the distinct architecture of historic homes draw buyers to such properties. Historic-home renovations differ from other types of modifications. According to the Victorian Preservation Association, renovation is getting a home back to where it may have been when originally built, but making concessions for today's lifestyle. Preservation is the act of maintaining a structure in its current historic state, and restoration is returning a home to its original state. Unless a homeowner plans to use an outhouse or live without electricity, the majority of work done on historic properties is likely to fall into the category of a renovation.



Renovating an aging structure can be fulfilling and help to make a home more functional.

But make no mistake, such a renovation is a major undertaking. Before beginning, it pays to hire a professional consultant with expertise in renovating historic properties. He or she can inspect the property to determine which areas of the home are safe and which will need to be upgraded. A professional inspection also can determine if any deficiencies lie hidden in the structure. Potential concerns can be toxic paints and other substances, building code issues, rotting, and structural settling. Professionals will know what to look for and guide homeowners accordingly. Homeowners also may want to consult with a preservation association, community restoration group or general owner-builder group. These people can refer homeowners to the craftspeople and materials that will be needed for a job. Homeowners can request to see other historic properties in the area and learn what those owners did to maintain the integrity of a home when using newer materials. Before any work is started, homeowners should find out if their home is listed with the National Register of Historic Places. According to the United States National Parks Service, property owners can do whatever they want with their property so long as there are no federal monies attached to the property. However, the property owner should also contact his

or her state's historic preservation office, or SHPO. The SHPO is the state agency that oversees historic preservation efforts in each state, and there may be state or local preservation laws that the owner should be aware of before renovating a historic property. Craftspeople should have experience with historic homes and a sensitivity and appreciation of renovating older properties. Homeowners always should see examples of a craftsman's work and verify references from each contractor before hiring anyone to work on the property. Homeowners who want to include traditional hardware and other period details in their homes may be able to find quality replicas of historic milling materials, while others may want to scour antique shops or salvage yards for era-appropriate materials. Historic renovations can be costly and have a tendency to go over budget because of unforeseen damage and hazards that have to be repaired so the building is up to code. Going into the project with this in mind can help soften the blow of extra costs down the road. Historic homes can be beautiful and appeal to buyers who appreciate the one-of-a-kind nature of older properties. Renovating historic homes may take time and money, but the results may be well worth the effort.

### How To Inspect For Roof Damage

Many homeowners do not think twice about their roofs. But when leaks develop, roof repairs and the subsequent costs of such work shed light on how important it is for homeowners to pay closer attention to the roofs over their heads. Though certain roof issues, like shingles lost to inclement weather, are unforeseeable, many problems can be avoided with routine roof inspection. Checking roof conditions twice a year can help homeowners avoid potentially costly repair work or even more expensive roof replacement projects. Spring is a good time to inspect roofs, which are often at the mercy of harsh conditions throughout the winter. Heavy snow, ice and biting winds can do significant damage, making spring the perfect time to assess if any such damage occurred and address any issues. \* Start the inspection in the interior of the home. Before breaking out the ladder and climbing up to the roof, inspect the home's interior, pinpointing potential problems that may indicate roof damage. Check

for stains on the ceiling which may indicate leaks that need to be addressed. Homeowners with attics should enter their attics and look for signs of water damage, making note of any damp or wet insulation. This will let you know if water has been entering the attic all winter. Pay attention to the location of any wet spots or stains so you can match them up to the exterior of the roof later on. Musty smells also may be indicative of moisture problems, even if there are no visible leaks. \* Inspect the roof outside. Grab a set of binoculars and inspect the exterior of the roof. Look at the roof flashing, including around the chimney and other areas of protruding pipes and vents. If the flashing is warped or damaged, moisture might be settling underneath. Sealant around dormers or skylights can also degrade, resulting in leaks. Check for spalling on masonry, such as the mortar of chimneys. Porous areas will allow water to infiltrate. \* Go directly on the roof and check. Work with a partner and carefully climb on the roof while

someone holds the ladder below. Walk on the perimeter of the roof, looking for peeling or warped shingles, missing shingles, holes, or scrapes. If the roof is compromised in any way, it will need to be repaired. The problem will only grow more significant and repairs more expensive if damage is ignored. Sometimes a repair can be as simple as patching a leak with a new shingle and roofing cement. Popped nails can be pounded down and any curled shingles can be nailed or cemented back into place. \* Consult a roofing expert. If you are unsure if your roof has made it through the winter unscathed and would like a second opinion or if you find there is considerable damage, contact a roofing contractor. This person will offer a professional assessment of what can be repaired or if the roof should be replaced. If your roof is metal or features clay tiles, you may not have the expertise to make repairs yourself and will need to hire a professional. \* Check the gutters, too. While you are up on the roof, inspect the gutters and downspouts as

well. Cracked or damaged gutters will cause water to leak down the side of the home, potentially damaging the foundation. Clear any debris or left-over leaves from the gutters to ensure the rain can wash through unobstructed. A post-winter roof inspection can protect homeowners and their families from the elements and reduce the likelihood of potentially costly repairs down the road.

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## Amendments Can Help Produce Healthy Soil

Mother Nature provides plenty to grow healthy lawns, gardens and landscapes. But as many homeowners know, some lawns sometimes need a little extra boost to complement nature. Soil sometimes must be amended so plants can thrive. Only after the right composition is created can plants take root and perform to the best of their abilities.

The Colorado State University Extension defines a soil amendment as any material added to soil to improve its physical properties. The goal is to provide a better environment for roots. Depending on what you are starting with, any number of ingredients must be added to the soil recipe. Water retention, permeability, drainage, aeration, nutrients, and water infiltration are some of the things amendments can improve when added to soil.

Before homeowners add anything to the soil in their yards, it is first important to determine what that soil needs. Homeowners may notice if soil is overly sandy or full of clay, but further testing can confirm what the soil is lacking. Soil tests are often available through local cooperative extension offices or private laboratories. Speak with a nursery or garden center about where you can get your soil tested. A comprehensive test may cost between \$5 and \$10 and can provide invaluable information that saves you hundreds of dollars in wasted plants and materials, not to mention effort. Some labs also can tailor their recommendations based on the type of planting you will be doing. For example, a vegetable garden may need different amendments than a row of azalea bushes.

Organic matter is a preferred soil amendment used by professional and novice gardeners alike. The decaying remains of plants release nutrients that are absorbed into the soil and used by microorganisms and bacteria, creating a healthy environment for plants. Organic mater-

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ial may break up compacted soil to increase drainage. In sandy soil, organic material serves as a sponge to keep water from washing away. Compost and manure are two examples of frequently used organic materials. Both of these materials are readily available at little cost.

Compost can be produced at home from food and plant scraps. Raked leaves and small amounts of grass clippings can be added to compost. Over time, the decomposition process will turn scraps into a nutrient-rich, dark brown substance that provides many plants with all they need to thrive. Compost is particularly useful in vegetable gardens.

Manure should come from herbivores, or those animals that sustain themselves on grass and other plants. Carnivores can produce harmful bacteria in their waste, which is not safe to use in gardens, particularly food-bearing gardens. Manure can be commercially purchased, or avid gardeners can work out arrangements with nearby livestock owners and

farms. These people may be more than willing to give you manure for little to no cost if you cart it away. Dried manure is preferred because it will have minimal odor.

Additional forms of organic amendments include wood ash, sphagnum peat, wood chips, sawdust, and worm droppings. Inorganic amendments also may be used, and are usually relied on to improve water retention and drainage. Vermiculite, perlite, pea gravel, and sand are examples of inorganic amendments. A combination of organic and inorganic amendments can create the perfect mix for your needs.

Soil amendments typically are added to new and unplanted beds. Peat moss and shredded bark take years to decompose and will serve as long-term amendments in the soil. Compost breaks down quickly and may need to be worked in more frequently.

Experts recommend spreading amendments on the planting bed and then using a rake or tiller to work it in to a depth of about nine inches. Particularly

sandy soil or soil with a lot of clay may need more amendments.

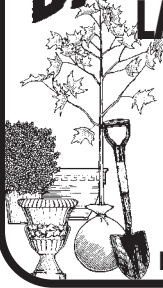
Permanent plants, such as trees or shrubs, also can benefit from the extra nutrient boost provide.

Sometimes it is sufficient to spread the material over the soil surface and let rainwater and wildlife help distribute it to the plant roots. Otherwise, work it into the top inch or two of the dirt with a hand cultivator.

Soil amendments can be the difference between a thriving garden and healthy landscape and one that has seen better days.



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(MS) — After a winter of hibernation, spring is the perfect time to consider remodeling projects that will help keep your house cool in the coming summer months and reduce energy consumption.

An unfinished basement is a source of energy loss in many homes. By simply finishing the space with wall and floor coverings, you will notice a difference on your energy bills. A remodeled basement offers more than additional storage and living space. It can provide room for a growing family or a space where you can retreat for some privacy.

Insulation is a key component in making your basement look and feel comfortable, inviting and dry. For the best results, install a rigid board insulation like ROXUL ComfortBoard IS against the concrete foundation before you stud the wall. The board is mechanically fastened or adhered to the concrete foundation wall, preventing thermal bridging through the studs, offering a higher R-value and better thermal performance. It will ensure your basement is not a source of energy loss, but rather an inviting retreat all year round. Installation tips are available online at [www.diywithroxul.com](http://www.diywithroxul.com).



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**Home Improvement Glossary**

Understanding the terminology used in the home improvement and construction industries can help homeowners be better informed and involved in projects around their homes. The following are some common industry terms.

**Aggregate:** Crushed rock used in many asphalt applications.

**Ampacity:** The amount of current a wire can safely carry.

**Asbestos:** A fibrous material that was once used widely in building materials but is linked to cancers of the lung and lung cavity.

**Backfill:** Soil or gravel used to fill in against a foundation.

**Beam:** Horizontal framing member designed to carry a load from joists or a roof.

**Butt joint:** Lumber pieces joined at the ends.

**Casement window:** A window with hinges on one of the vertical sides making it swing open like a door.

**Caulking:** Flexible material used to seal a gap between two surfaces.

**Code:** Rules set forth by a government institution to determine fair and safe trade practices.

**Curing:** A process that brings paint or masonry materials to their final, durable form.

**Drywall:** A wall finish made from gypsum plaster encased in a thin cardboard.

**Estimate:** The anticipated cost of materials and labor for a project.

**Fixed price contract:** A contract with a set price for the work.

**Flashing:** Sheet metal or roll roofing pieces fit to the joint of

any roof intersection or projection.

**Footing:** Widened ground base of a foundation to support foundations or piers.

**Framing:** The structural wooden elements of most homes.

**GFI:** A ground fault current interrupter, which is an electrical device used to prevent injury from contact with electrical appliances.

**Jamb:** The exposed upright part on each side of a window frame or door frame.

**Level:** A tool to check for level or plumb surfaces.

**Permit:** A legal authorization to begin a work project.

**Pitch:** The slope of incline on a roof.

**Rebar:** Steel rods that are imbedded in concrete for stability.

**Shim:** A tapered piece of wood used to level and secure a structure.

**Stud:** Vertical parts of framing placed 16 or 24 inches apart.

**Watt:** A measure of the electrical requirement of an appliance.

**Did you know?**

A flat roof is more prone to leakage than other roofs, so homeowners may need to routinely inspect their flat roofs for any areas of water penetration. Another way to prevent leaks is to install gutter systems correctly. Gutters should not be hung completely level, but angled toward the roof's downspouts and drains. This angle will better facilitate water flow.

**Help Your Home's Exterior Rebound From Harsh Winter Weather**

The seasons can be harsh on homes, and perhaps no season is more taxing on a home's exterior than winter. Harsh winter weather can take a toll on roofs, gutters, landscaping, and just about any other part of the home that must face the cold head-on. The following are a few areas of your home that might need some help rebounding from winter now that spring has finally arrived.

**Gutters:** Gutters are vulnerable to winter weather, as strong winds may blow debris into the gutters or even blow the gutters off of the house. Gutters should be cleaned prior to and immediately after winter to ensure they're working properly and not backing up to the point that water can build up and damage the

roof. Reattach any loose gutters and clear them of any debris left behind by winter winds.

**Roof:** The roof is another area of your home's exterior that may have been beaten down over the winter. Examine the roof for cracked, missing or deformed shingles that can allow water to enter a home and damage its interior. Some roof damage is visible from the ground, but homeowners who just endured especially harsh winters may want to climb up on their roofs or hire a professional to get a closer look. Another way to determine if the roof was damaged is to go into your attic and check for water damage near roof trusses. Water damage indicates something went awry over the winter.

**Walkways and driveways:** Heavy snowfall or significant accumulation of ice over the winter can result in cracked or damaged walkways, driveways and porches. Some of this damage may have resulted from aggressive shoveling or breaking up of ice. Look for any cracks in areas that needed shoveling over the winter, as such cracks can be safety hazards and may even prove to be entry points into your home for water or critters.

**Landscaping:** Landscaping also tends to take a hit in areas that experience harsh winters. Winter storms may damage trees, which can put a home right in the line of falling limbs or worse. Walk around your property to inspect for tree damage, removing any

fallen limbs or cutting down any limbs that appear dead or that might eventually prove a safety hazard. In addition, check the grass for any dead spots that might have fallen victim to winter freeze, and address those spots when the time comes to revitalize your lawn.

**Appliances:** When surveying your property after a long winter, inspect appliances like a central air conditioning unit or even dryer vents to make sure they made it through the winter unscathed. Such appliances may have proven an attractive nesting spot for animals over the winter, but damage can be significant if vermin or other animals seek shelter from winter weather inside appliances.

**How To Close Up A Fireplace For The Season**

A roaring fireplace on a chilly day provides a welcome, aesthetically appealing respite from the cold.

Fireplaces are typically used throughout winter, but when spring rolls around, many homeowners no longer feel the need to light a fire. As fireplace season winds down, homeowners can take the following steps to close their fireplaces for the warm weather seasons ahead.

**BEGIN THE CLEANUP**  
Repeatedly lighting fires results in an accumulation of ash and residual wood debris. Clean out what you can by hand and discard the soot. To conduct a more thorough cleaning, use a high-powered garage vacuum

to clear out any remaining ashes from crevices and other parts of the firebox.

**HIRE A CHIMNEY SWEEP**  
A fully functioning fireplace chimney should be swept annually by a certified chimney sweep. He or she will remove soot and any creosote from the inside of the chimney. Creosote is highly flammable and can cause considerable damage if it catches fire.

A professional chimney sweeping also reduces the amount of dirt and odor that will continue to enter a home after the fireplace has been retired for the season. Damp spring weather can moisten soot trapped in a chimney, causing it to smell. Cleaning and deodorizing can help keep rooms fresh.

**ASK FOR AN INSPECTION**  
Ask a chimney sweep to inspect your chimney in addition to cleaning it. A sweep can look for leaks and cracks, and he or she should also look at the flashing system and rain cap, which can prevent water infiltration. You don't want to learn your chimney is in poor shape during a heavy spring rainfall. Ask that the pipes, brickwork and damper also be checked for functionality and good repair.

**CLOSE THE DAMPER**  
Homeowners should close the dampers on wood-burning fireplaces when closing their fireplaces for the season. Doing so prevents animals from making nests inside the chimney and possibly gaining entry into your home. Closing the damper also makes the home more efficient by not letting air escape through the chimney. Those with gas fireplaces should leave the damper open at all times to prevent a gas buildup in the home in the case of a gas leak. However, homeowners may want to extinguish the pilot light for a gas fireplace in the spring to reduce energy usage.

**MAKE IT ATTRACTIVE**  
Some homeowners choose to dress up a fireplace to make it look more appealing in the off-season. Flowers, plants, candles, or decorative accents can be placed in the firebox to add style to a home.

When closing a fireplace for the season, homeowners can benefit from hiring a professional to ensure everything is done correctly and the fireplace will be in top shape and ready to warm everyone up next winter.

Spring is a great time to prepare fireplaces for seasonal closing.

**Did You Know...**

Feng shui is the practice of arranging a home or office environment so energy flows gently and smoothly throughout the building. Many homeowners adhere to elements of feng shui, the origins of which date back several thousand years, in an attempt to create a positive environment that is free of stress. The basis for feng shui is that everything in a given environment has an energy known as "chi." Proponents of feng shui believe chi not only flows through the body but also through the environment. When a home environment negatively affects this flow, believers in feng shui feel this can lead to health problems, financial troubles or domestic strife. This is why feng shui adherents do not allow clutter to accumulate in their homes, as they feel clutter can stagnate energy flow. In addition, feng shui adherents avoid homes with long, dark hallways or poorly lit staircases, as they feel such areas negatively affect the flow of energy in a home.



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