

# *at* HOME

## in Helena

### REDUCING LAWN STRESS

BRINGING NATURE INTO  
YOUR DESIGN

### ELEGANT OUTDOOR SPACES

PLANT A SMALL GARDEN



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Sell Your Home Faster!

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# Reducing Lawn Stress

*When you think of stress, the last thing you might think of is your lawn. Summer temperatures can cause a great amount of stress to your lawn. Reducing this stress will promote a healthy lawn and help it grow to its full potential.*

*Some major stressful situations your lawn might experience come from extreme heat, lack of rain and heavy foot traffic. These factors will make it harder for your grass to grow.*

*Other factors that might become a more serious risk to an already stressed-out lawn include weeds and bugs. Take time to practice the following strategies to ease the stress on your lawn and give yourself a beautiful yard where you can relax after a long day.*

## Mowing Tips

The way you mow your grass has a big impact on the overall health of your lawn. Be sure to keep your blades sharp, as dull blades shred grass, making it harder to retain moisture. Also, shredded grass will turn brown, leaving your lawn looking dull if clippings are not cleaned after mowing.

Your blade should be kept at a high setting. Keeping your grass taller allows it to grow longer roots making it easier to reach the rich moisture deeper in the soil.

## When to Water

During the summer, watering your lawn before 10 a.m. is beneficial. It gives your lawn time to absorb most of the water it needs before evaporation sets in, and it can dry out before nighttime comes.

Nighttime watering promotes bacterial and fungus diseases,



as they depend on wet areas for reproduction and spreading purposes. Soaking your lawn at night will give these pathogens ample time to overtake your lawn.

The United States Environmental Protection Agency reports that Americans waste up to 50 percent of water used for irrigation due to an improper watering schedule. They encourage testing your lawn by stepping on a patch of grass. If it springs back, it is still holding proper moisture levels.

## Seeding After a Stressful Summer

If you noticed your lawn showing signs of stress, you can give it an advantage for next summer by seeding it in the fall.

Ask your nursery for a great breed that thrives in heat and drought in your area. Your seeds should be ready to flourish by the time summer comes back around.



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# Plant a Small Garden

While a garden will provide you with healthy, rich produce throughout the warmer months, it also can consume valuable space. You may think your yard lacks extra space to contain a large garden, but you can grow an efficient garden in a smaller space.

Small gardens can hold many different types of produce. They also can be easier to manage. Even a small garden plot will require a lot of maintenance, so, don't think you need to plant a large, overwhelming garden to get rewarded.

**Location** - When choosing a location for your small garden, keep in mind that most vegetables require a minimum of five hours of direct sunlight per day. Your garden will need to be planted facing south on your property. This will ensure your plants get the amount of required sunlight.

Before you begin prepping your land for a garden, analyze the plot during the sunnier parts of the day. If you notice shadows appearing on your plot, you will need to either move the obstructions causing the shadows or choose a different spot. Moving obstructions may not always be feasible, especially if the shadows are caused by permanent fixtures such as a fence or tree.

You also should avoid planting near trees. Not only will the shade hinder your gardens' growth, but they also have deep roots, which may get in the way of your budding plants.

**Build a Raised Bed** -Raised-bed gardening is great for keeping your plants contained in one small area. It also is effective at keeping out pests due to the tall border.

To build a raised-bed garden you must first determine how much space you plan to use. Next you will need to lay the frame. Either set up concrete blocks around the perimeter or piece boards together with screws.

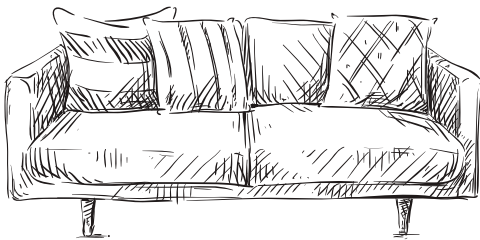
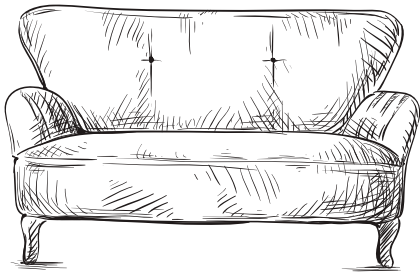
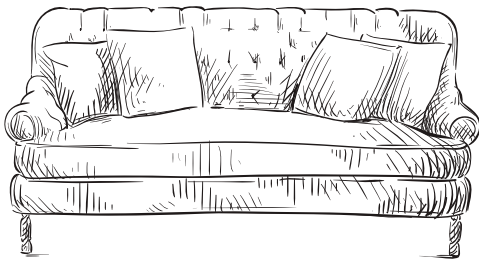
Lay weed resistant cloth on the floor of your new bed. This is to keep weeds from entering your garden. Fill the bed with a 50/50 mixture of soil and compost. Leave about 2 inches of space between your mixture and the top of your frame.



Vegetables such as carrots, lettuce, radishes and onions will do great in a raised-bed garden. You can still even use trellises for plants that require support, like tomatoes or cucumbers. Avoid planting melons or potatoes because they require a large amount of room to grow properly.

# WHAT'S YOUR STYLE?

Classic French with a modern twist or country modern with touches of contemporary metal? It doesn't matter which way your design arrow points as long as it ends with you feeling satisfied with your style.



*We take our home design seriously. Just look at the dozens of television shows dedicated to home style, improvement and renovation. Remodeling has become big business, and not just out of necessity for homeowners. Rather we are choosing to update our homes to achieve a specific look and feel.*

*Although designs and trends change over the years, most people will naturally prefer one particular design over another or maybe even a mix of a few.*

## Trust the Local Experts

Your local interior designers are experts on home decor style, and they stay up to date on the latest trends. Their services can save you time, hassle and money in the long run.

Most people assume they cannot afford a personal interior designer, but many actually charge rates that are quite reasonable and affordable.

Although achieving a particular visual impact is the mainstay of interior designing, interior designers consider many factors that impact your comfort and safety. Some of these include lighting, space planning, organization and fire safety and codes, according to the American Society of Interior Designers, as well as environmental impact.

Be honest up front with your designer about your budget, priorities and personal style. They have likely handled projects similar to yours and are ready for your business.

## Home Decor Styles

Educating yourself about the different home decor styles will help you identify your preferences. Choosing your personal home decor style is important, because it sets the tone and atmosphere for your home life.

Your style should be matched with colors and furniture pieces. This collaboration of carefully chosen color, fabric, furniture and art, as well as the small details, all contribute to the impact of the completed design.

Some of the primary design styles include coastal, Asian, contemporary, country, eclectic, English, shabby chic, traditional and ultra modern. Consult with your local interior designer to see which styles match your personality.

## Buy Local

There are multiple reasons that your local furniture store is a great place to shop. Many of the businesses in your neck of the woods are owned by your neighbors and friends. Not to mention, the quality products produced and sold by your local furniture shop can be second to none.



There are multiple benefits of shopping locally, including the fact that your dollars can advance your community's growth and help tap into your sense of community. Many local businesses can only survive with your consistent patronage, so make sure to chose local furniture and design services as often as possible.

### Quality Products and Service

Your local furniture business owners usually don't mass produce their furniture, so the quality can be exceptional. They take the time and effort to truly create custom, well-crafted pieces such as popular outdoor wooden furniture or heavy, rich dining room tables. The owners also know the preferred styles of the locals. They choose quality furniture that suits the local environment, such as coastal living or the countryside. Even if your style doesn't fit the local flavor, they generally carry options for all tastes or can order whatever pieces align with your preferences.



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# Avoid Water Damage

## Three Tips for Protecting Your Property Against Floods

*The best way to protect yourself from floods is to prepare your home and property before any kind of natural threat occurs, such as heavy rainfalls, hurricanes, mudflows and ice jams. However, even problems relating to damaged drainage systems, new development and overtopped levees can cause flooding. Fortunately, to help keep your investments protected, here are three tips for protecting your property against floods.*



**1.** Choose a location for buying or building a home that is above street level. Whenever possible, it is recommended to avoid purchasing or building homes in high-risk flood areas. You should look for living areas above street level and away from water sources. If you are choosing an apartment, it is also recommended to choose one that is not on or beneath ground level. Typically, the

higher your home is, the safer you will be in case of flooding.

**2.** Speak to your insurance provider about getting a flood insurance policy. Unfortunately, many Americans do not have a flood insurance policy despite the fact that the most common natural disaster in the U.S. is flooding. To get the coverage, Americans typically have to purchase a separate policy through the National

Flood Insurance Program provided by the federal government. When purchasing a flood insurance policy, it is crucial that you do your research beforehand to learn exactly what is covered. In the wake of recent natural disasters such as Hurricane Sandy, many people quickly discovered the true value of their policy for better or for worse.

When getting insurance, here are some questions you need to ask: How much will the policy cost? The exact cost of your policy will

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vary between providers, personal information, and risk factors. If you live in areas that are prone to flooding or have a home or apartment at ground level, you may experience higher rates. What is covered under the policy? Flood insurance typically does not cover fences, trees or swimming pools. Additionally, coverage options may be limited for property beneath ground level such as basements. When speaking with your insurer, you should also ask about temporary living expenses, tree removal and spoiled food. What qualifies as flood damage? It is important that you learn what qualifies as flood damage to make the appropriate claims as needed. For example, a leaking roof during a heavy rainfall typically does not qualify as flood damage.

**3. Prepare your home to help against flooding.**

The best way to keep your home protected is to have the necessary materials and systems in place before a flood happens. To help keep your home protected, you can:

- Install sewage backflow valves.
  - Ensure that the windows and doors fit perfectly.
  - Have plywood ready to seal off windows and glass doors.
  - Have plastic sheets and sandbags handy.
  - Consider using flood tubes for protecting larger areas.
- Because disaster can strike at any time, it is crucial to be prepared for the worst. By familiarizing yourself with the risks involved with flooding and how to lessen them, you will stand a better chance of protecting yourself and your home.



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# Buying A Home In Today's Economy

Submitted by Helena Community Credit Union

*Whether you're a regular news junkie or you rely on your better half to keep you updated on the latest, you'll get the same conflicting messages about the state of today's economy. One day you'll hear about rising wages, and the next day you'll read about the lagging growth in the GDP, or Gross Domestic Product.*

*The only thing certain about today's economy is that it is uncertain. While things look relatively stable now, no one can guarantee what the next few years will bring.*

*Fortunately, you don't have to give up on the home of your dreams because of a fluctuating economy. Read on for four steps you can take to make sure your money – and your house – are completely safe regardless of what's going on.*

## 1. Maximize your down payment

The magic number for down payments has been established at 20% of the home's value. Those who can't afford to plunk down that much money, though, will often put down a much smaller amount.

If you can't come up with a down payment worth at least 5% of the home's total value, you may not be ready to buy a house just yet, because having little or no equity in a home could mean taking a loss should you need to sell it. Also, not making any profit from selling your home means you won't have funds to cover the down payment on your new home and offset the closing costs. That's why it's always best to own as much of your house as you can.

## 2. Get less than you qualify for

If you've been hoping to qualify for a more expensive home, you may be planning to push the limits of your mortgage approval. In fact, it's best to buy a house that comes in well under your approved limit, allowing you to maintain a lower debt-to-income ratio. This will give you breathing room and keep your mortgage payments from dwarfing your monthly budget.

Also, if the economy worsens and you feel the effects, you'll have a smaller mortgage payment to scrape together each month.

## 3. Pick the right Realtor

Here's how to cut through the hype of the real estate market and find the Realtor that is truly best for you:

- Speak to recent clients. Ask about their level of satisfaction and their overall experience with this agent.
- Look up the licensing of your prospective agent. You should be able to easily find this information online.
- Choose a winner. A Realtor who has been recognized for their excellent work is one you want working for you.
- Research how long the agent has been in the business. Experience matters.
- Check the current listings under the Realtor's name. Are they in the same price range as the house you're hoping to buy?

## 4. Look for red flags

A professional inspection before signing on a home is a given, but did you take a careful look around? You don't want any unpleasant surprises after you've moved in.

Check for the following:

- A sturdy roof. Do the shingles look like they're going to give way in a few years? That can translate into expensive repairs. If you like the house and don't mind replacing a faulty roof, use it as a negotiating point to get a lower price.
- Efficient heating and cooling systems. These can be costly to fix and replace, and inefficient systems can really hike up your utility bills.
- Strong structural components. Most sellers will give their house a new coat of paint before showing it to buyers, but don't be fooled. If the foundation is weak, the best paint job won't cover it up. Check beneath the surface for strong pipes, wiring, and insulation.
- Overall functioning of the home. Don't be shy; try out everything in your potential new home. Open doors and windows, turn on every faucet, flick each light switch, flush toilets and taste the water. If you find any major problems, you may want to give this house a second thought. If you don't mind a handful of minor repairs, remember to use these as a negotiating point.

**Article submitted by Shawna Swanz,  
Marketing Director for HCCU.**

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# Bring Nature into Your Design

A popular home decor trend is bringing nature back into the design of your entire house. It is not a new concept, however. Humans have always loved the peace and comfort of nature. There are multiple ways to welcome the outdoors into your home improvement project or new build design

**Materials** Choosing natural materials that go with your personal home decor style is the first consideration. Your local interior designer and home improvement experts can help you design your room around natural elements that appeal to your style. Natural materials can be used in almost every aspect of building or redesigning your home. Wood and brick are common for building. Cotton is a favorite for bedding and leather for furniture. Quartz and granite are good materials for countertops. Wood is still one of the most versatile elements, coming in a variety of finishes, species and applications. It also can be reclaimed and refinished from older buildings. If natural materials are too expensive for your budget, there are pre-engineered, laminate and veneer stone applications that offer the look of nature.

## Plants & Vegetation

Plants and flowers are easy and relatively inexpensive natural additions to any home design. Many different varieties of plants and flowers can be grown indoors. A lot of potted plants and flowers need minimum care on our part, but their benefits to us are many. Plants filter the air we breathe while adding a living and colorful dimension to our design. Your local nursery or home improvement store will have many choices of plants and colors. This should be the fun part of your design.

## Other Natural Elements

Sunlight is often overlooked, but it is one of the easiest, cheapest and most beautiful natural elements. Natural daylighting is cheerful and can change the mood of any space. Adding windows is a common way of letting more natural light into your home. Your local contractor and architect can strategically add or place windows almost anywhere you desire when building or renovating. On beautiful, sunny days, open the curtains on those windows and let the sun and fresh air stream in to your home.

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# Elegant Outdoor Spaces

An elegant outdoor space adds usable living space to your home- for parties or just quiet evenings spent relaxing outdoors. Choose outdoor furniture and accessories made of materials durable enough to withstand Mother Nature.

The key to finding the right outdoor design style is determining how you'll be using the space. The more guests you expect during the warm weather months, the more seating and entertaining room you will need.

Consider this factor when choosing your new patio furniture set.

**Patio** - Your patio is the foundation for your outdoor living space. It will need to be durable and well-constructed, but you also will want it to be attractive. You can install a new patio or just resurface your existing one. The most popular patio materials to choose from include concrete, flagstone, pavers and brick. Concrete is basic, but it works especially well on a budget. For a completely natural look, nothing beats natural stone for a patio. There are many different types of natural stone to choose from including flagstone, slate, bluestone and limestone. Natural stone costs more, but manufactured paving stones come in many different shapes, colors and patterns, as well. Bricks also come in different colors and are an option.

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# Choose the Perfect Location

Building a new home comes with many questions you should consider. When you identify a potentially suitable plot of land, do your research to make sure it is right for you and your family. Site selection should be the first aspect of building any new home. Remember, during or after the construction of your home, you may have a change of heart and decide to alter the layout of a room you designed. This can be easily corrected, but the plot of land your home sits on cannot be changed.

## Is There Enough Space?

Ask yourself how much space you need. Do you want acres of land surrounding your home or a smaller yard that requires less maintenance?

Do you have enough room for your home and other outdoor buildings, such as a garage or workshop? Even if you are not planning to construct these extra structures initially, it is a good idea to have ample space in case you decide you want them down the road.

Give yourself enough space to add on to your home. If you plan to have a large family, you might want to add extra rooms in the future.

When designing a build, you should already have in mind which area of the home you would add to, if needed. Make sure there is plenty of extra land near this part of the home and that it is suitable for building.

## Think Convenience

Will your new home be located close to the places you frequent? How close will your new home be to your workplace, favorite stores and emergency services? How long of a commute are you willing to make each day? Building close to your workplace can save you money in fuel costs.

Living miles away from a town that offers grocery stores or gas stations can be easy with proper planning.

## Kids

If you have children, you should research the school district in the area where you plan to build. If you are planning to make this a forever home, ensure your children will be receiving an exceptional education in a safe school district.



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# Time to Refinance?

Lower interest rates can save big bucks over time

While owning a home is a great way to build long-term wealth, having an affordable mortgage will be a significant determinant as to whether the home was a good investment.

Those that are able to obtain a low-interest mortgage could save a considerable amount of money over time. For example, someone with a 4 percent interest mortgage on a \$300,000 loan will save over \$5,000 each year when compared to someone paying 6 percent interest.

With interest rates as low as they are today, many people could benefit greatly by refinancing their mortgages. When looking to refinance, there are several factors that all homeowners should weigh.

## SAVINGS

The first factor to take into consideration is the cost savings compared to the expense of refinancing a mortgage. While a refinance can be a great financial option, you will still have to spend money on title costs, appraisal fees and bank fees. These costs can end up being a few thousand dollars, so you should compare the anticipated interest savings to the expenses. For example, if you will save \$100 per month on interest, but will spend \$2,000 to close the mortgage, it will take 20 months for you to break even on the refinance. If you do not plan on selling or refinancing again within that 20-month time period, then refinancing may be a good option.

## DO YOU QUALIFY?

Another factor that you must take into consideration is the whether you will qualify for the refinance. Prior to submitting an application, it would be a good idea to get an understanding of what the bank requires out of their borrowers. This should include the amount of equity that you have in your home, what your credit score is, and what your debt-to-income ratio is. If you meet the bank's standards, try to get an understanding of what rate and cost structure you would be offered.





**HOME VALUE**

The third factor to understand prior to starting the refinancing process is what your home value is.

While interest rates are low, some people do not qualify for new loans because their homes have fallen in value. You could get a good idea of what your home would appraise for by reviewing recent home sales in your area or talking to a Realtor who knows your neighborhood well.

If you believe that your loan-to-value ratio is higher than 80 percent, you may still qualify for a loan but will be required to pay private mortgage insurance. You should then factor this added cost into your analysis



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# Find Some Savings

Historically, purchasing a new home required a buyer to have a down payment of at least 20 percent. However, as housing prices continued to rise dramatically in recent decades, this became more and more difficult for homeowners to do.

To meet the demands of home buyers, many banks started offering mortgages with as little as zero percent down. However, to compensate for the additional risk, banks required borrowers to pay private mortgage insurance (PMI) until they had 20 percent equity in their homes.

While it can help avoid having to pay for a large down payment, PMI can be very expensive, and easily be a couple of hundred dollars per month. While PMI is expensive, there are ways to receive a lower PMI payment.

## DOWN PAYMENT

The first way that you could receive a lower PMI payment would be by putting forth more money down at closing. The more money you are able to put toward the down payment, the lower your monthly private mortgage insurance will be. Generally speaking, those that are able to put forth a 10 percent down payment will have a PMI payment about half of those that do not put down any money.

## SHORTER TERMS

Another way that you could receive a lower PMI payment would be to accept a faster amortizing loan. The longer that the amortization of your loan is, the higher your PMI payment will be. This is because the loan will be paid down slower, which will keep the bank's exposure high for a longer period of time. Banks will then charge higher PMI to compensate for the increased risk. By reducing your amortization period from 30 to 20 years could cut over a third off of your PMI payment and save thousands of dollars over the course of the loan.

## SECOND MORTGAGE

Many borrowers today are still able to avoid PMI altogether by taking out a second mortgage. Some lenders will provide you with a first mortgage equal to 80 percent of the purchase price and then a second mortgage to make up the difference. These second mortgages tend to have higher interest rates but will allow you to avoid having to pay PMI. Furthermore, the mortgage interest is tax deductible and a portion of your payment on the second mortgages will be applied to principal, which will make it a better financial option over time.





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# Light it Up

A house filled with sunlight is cheery, warm and inviting — and it just makes us feel plain happy. Natural light also reduces lighting energy consumption by 50 to 80 percent, according to the U.S. Green Building Council. There are many ways to incorporate more light into your life. You just need to know where to look.

## Windows

Windows and skylights are the most obvious ways to let natural light into our homes. Of course, you need to consider any side effects of heat gain or loss and glare, but these can be controlled with energy-efficient glass.

Your interior designer and contractor will consider placement and orientation in regards to how the windows relate to the sun's movement. These simple strategies can help you enjoy the best of all worlds.

## Open Concept

The latest home trends favor open concept layouts. These larger spaces usually contain more and larger windows, so they are considerably lighter than older homes that often feature separated and enclosed rooms.

Open to some remodeling? Talk with your local construction experts about creating a design that takes out non-load-bearing

walls to open up your place a bit. You can even add open-tread stairwells with an operable window or skylight at the top. These touches will provide a ray of new light throughout your home.

## Blinds & Curtains

Blinds and curtains contribute to color, design and the overall look of a home. They also are important for privacy and safety. They also can control the amount and direction of natural light. Blinds come in a variety of materials, such as plastic or wood, and many colors and prices. There are vertical, horizontal and assorted pull down blinds.

Curtains are one of the finishing details of any room. Some, such as sheers and valances, let in significant light to filter through, while others block out light almost totally. With this kind of control, you can pick and choose when to brighten up your home.

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# Get Rid of Clutter and Sell Your Home Faster

If you need to sell your home, expect stiff competition. There are homes for sale on just about every street corner. While homes are selling more quickly recently, some homes can sit on the market for months without a single offer — and they are priced at fair market value.

If that's the case, clutter is often a contributing factor to a home's failure to sell. By reducing the clutter around your home, you can help potential buyers to see its beauty and set it apart from the other homes for sale in your neighborhood.

## WHAT IS CLUTTER?

When you think of clutter, you probably think of toys scattered across the floor or a pile of unopened mail on the counter. Clutter, however, goes far beyond such a simple definition, especially in the real estate world.

Clutter is anything that breaks up a room. To get an idea of what you should strive for, think of staged homes. Staged homes have the basics — furniture, sparse décor and plenty of light. Other than that, there is little to stop your eye from taking in the entire room. Clutter draws attention away from the home itself and onto items that simply do not belong. Any personal belongings in your home could be considered clutter if not stored appropriately. For example, your refrigerator may be covered with pictures of family members or

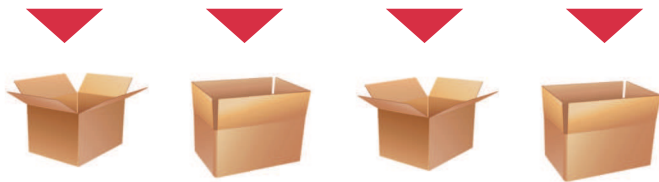
drawings from your children. Although you certainly would not view this as clutter, potential buyers will.

## DON'T JUST MOVE IT

You may be thinking of simply packing away your clutter and putting it into a box somewhere. By all means, keep items that are precious to you, but get rid of things you don't need. If you were having company, you would have the option of quickly hiding your clutter away in the garage or in a closet, but you do not have that option when your home is for sale. Any potential buyer who is truly interested in your house is



going to look in your closet and explore your garage, basement and attic for himself. You don't want to prevent him from being exposed to your clutter in one area merely to have him discover it in another. Consider having a yard sale or giving old items away that you do not need. Large clutter, such as exercise equipment, can even be sold in the classified section of your local newspaper. Keep in mind that packing items up neatly and storing them away is acceptable, but the more open space you have to show your potential buyers, the more appealing your home will be. Unfortunately, many buyers cannot visualize their own personal items in your home with yours in the way. Make the home as neutral and open as possible before permitting your real estate agent to show it. An added benefit of reducing clutter is that the rooms in your home will appear larger and appeal to more buyers. Although numerous factors contribute to an individual's decision to purchase a certain home, getting rid of clutter can help you sell the home faster and for a better price.



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