

## Weigh the Options to Improve Your Home

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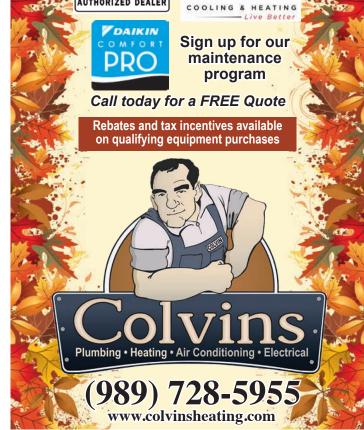
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## 6 reasons to build a retaining wall

Homes are not always located on flat lots. In fact, landscapes can feature hills and valleys, necessitating some extra steps when installing certain features. Retaining walls are often utilized to improve the functionality and safety of a property.

Retaining walls are typically recommended to eliminate soil erosion and improve drainage, says Design One Landscape Corporation. Over time, soil erosion or drainage issues can eat into the structural integrity of a home and cause cosmetic damage and unhealthy conditions, such as mold growth. Here's a look at six instances when installing a retaining wall can be advantageous.

- 1. Remedy a slope in the yard: Retaining walls help make sloped areas functional. The wall will help flatten the slope so that water and soil do not flow downward.
- 2. Make the vard easier to traverse: A retaining wall can make it easier to walk around a sloped yard. Rather than contending with the hill both uphill and downhill, particularly if it's steep, the retaining wall can be installed to create flat areas that are easier to navigate.
- 3. Manage water runoff: Retaining walls can hold back or redirect water to help prevent flooding. A wall can be used to keep water away from the foundation, where it may enter the home.
- 4. Prevent soil erosion: Along with keeping water back, the retaining wall also will stop soil erosion and runoff so it doesn't cause an unsightly condition in the yard, or prove dangerous during severe weather.



- Prevent sink holes: By helping to manage water runoff, retaining walls can reduce the risk of sinkholes. According to Slaton Bros, Inc., a retaining wall service provider, sinkholes occur when enough water pools beneath the surface of the ground to weaken it to the point of not being capable of supporting the ground's surface weight.
- **6. Improve curb appeal:** Retaining walls also may serve cosmetic functions. They provide additional surfaces upon which to place container plants or additional decorations. Retaining walls also can provide backdrops to shrubs and separate grassy areas from patios or swimming pools.

Retaining walls marry form and function. Homeowners with sloped yards or drainage issues should consider installing retaining walls to address these issues.



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pen concept floor plans may be losing appeal. According to the design experts with Martha Stewart, open floor plans are giving way to a rise in separate spaces. Older homes with many rooms featured considerably less square footage than modern properties. According to Madeline Merin, a New York-based designer, the average size of a home in the United States has doubled from 1.000 square feet in 1950 to 2,300 square feet

now. Instead of taking down walls, which is often done to make small homes seem more spacious, owners of larger homes are looking to delineate between rooms to help homes feel more cozy. The global pandemic led some homeowners to rethink the rooms in their homes when many were forced to cohabitate aroundthe-clock. Many would now rather see a return to defined gathering spaces and areas where residents can retreat for some privacy and personal time. Furthermore, Taylor Hill of Taylor Hill Interior Design says that some homeowners are increasingly appreciative of walls for their architectural appeal and not just for their utility in separating spaces.







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#### Senior-friendly interior renovations

ome is where the heart is. That sentiment may be especially true for seniors who have spent decades living in their homes. A lot of hard work goes into home ownership, and seniors who have lived in the same space for a while undoubtedly have countless memories within the walls of their homes.

A lifetime of experiences in a home can make it hard to leave, but many seniors experience diminished mobility as they age. Mobility issues can make it hard for seniors to traverse their homes, but aging homeowners can make various renovations to make a home more accessible.

• Revamp entryways and staircases. A 2020 study of 1,000 adults in the United Kingdom found that 28 percent of individuals age 65 and older who don't exercise regularly struggle with activities like walking up stairs. The study, commissioned by Total Fitness, also found that 14 percent of men and women over 65 who regularly engage in moderate exercise still find it challenging to climb up and down a flight of stairs. Seniors facing similar challenges can install a ramp at their home's entryway so they can comfortably go in and out. Inside, a chair lift can ensure seniors are not struggling to move from one floor to another.

• Raise the outlets throughout the home. They're easily overlooked, but outlets, particularly those outside the kitchen, tend to be close to the floor. AARP notes that's no accident, as outlets are generally placed at a height equal to the length of a hammer to save time with measuring when buildings are being

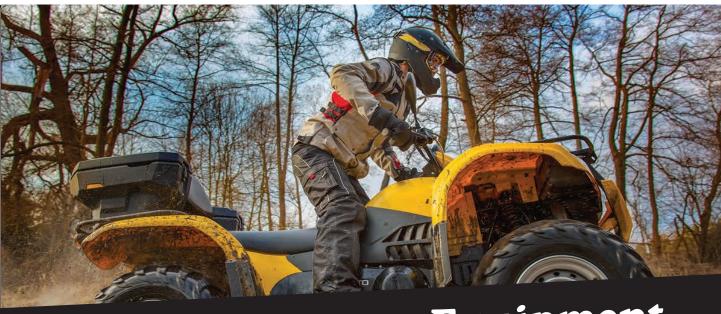
constructed. Outlets close to the floor can be difficult for seniors with mobility issues to reach. Relocating the outlets a little higher off the floor is not an expensive renovation, but it can make a home more accessible for seniors who have difficulty bending down or getting down on one knee.

- Install door knob extensions. Verywell Health notes that nearly half of all people age 65 and older have arthritis or another rheumatic condition. Arthritis can make it difficult for seniors to grip and turn door knobs. Door knob extensions can make it easier for seniors with arthritis to open the doors in their homes. Such extensions are roughly five-inch levers that can be installed over an existing door knob, making it easier to grab and pull down. Extensions save seniors the hassle of turning the knob, which some may find painful and almost impossible.
- Renovate the **bathroom.** Bathroom renovation projects can be costly, but seniors with mobility issues should know that bathrooms can pose a particularly dangerous threat. The Centers for Disease Control and Prevention notes that roughly three million older adults are treated for fall injuries in emergency departments each year. A 2019 analysis published in The Journals of Gerontology noted that 22 percent of in-

home falls resulted in a change in the person's walking ability. Replacing a step-over shower with a zero-step alternative can make it easier for seniors with mobility issues to get in and out of the shower, thus reducing their risk for falls. Grab bars along shower walls and a chair inside the shower can make it easier to bathe and towel off safely.

Seniors with mobility issues can make their homes more accommodating through an assortment of simple, yet effective renovations.





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Homeowners make many notable decisions when designing their home interiors, with some choices proving more bold than others. The decision to decorate with neutral colors might not be the boldest move homeowners can make, but there are numerous reasons to stay neutral with a color scheme.

- Versatility: Neutral colors afford homeowners endless opportunities to play around with textures, patterns, furnishings, and more. For example, a neutral color on a living room wall can ensure a boldly colored couch or chair won't contrast with its surroundings. In fact, there's no end to the options homeowners have to customize the look of a room with bold features or furnishings when neutral colors featurely prominently in the space.
- Flexibility: Neutral colors are more flexible than bolder alternatives because they likely won't require a complete overhaul of a room when homeowners want to spice things up with new features and furnishings. That flexibility will be appreciated by homeowners who every so often like to experiment with a new vibe or look in their homes.
- Trendy: Neutral colors are not as vulnerable to trends as other design choices. In fact, neutral colors are effectively their own trend and won't get in the way of homeowners who want to change things up. But unlike other trends that must be replaced when homeowners grow tired of them, neutral colors can remain thanks to their compatability with so many styles.
- Tranquility: Homes are often characterized as their owners' private sanctuaries from the hustle and bustle that goes on outside those walls, and neutral colors are often lauded for the tranquil vibe they help to create in a space. Neutral colors are soft, and that can lend a serene and calming atmosphere to the interior spaces of a home.



• **Brightness:** Neutral colors are lighter in tone and thus pair well with natural light. That mixture can amplify brightness within a home and give it an uplifting vibe that residents and guests alike will appreciate.

Neutral colors are not bold, but the benefits they provide open doors to an array of design styles and decor choices that enable homeowners to go in various directions with the interior spaces in their homes.

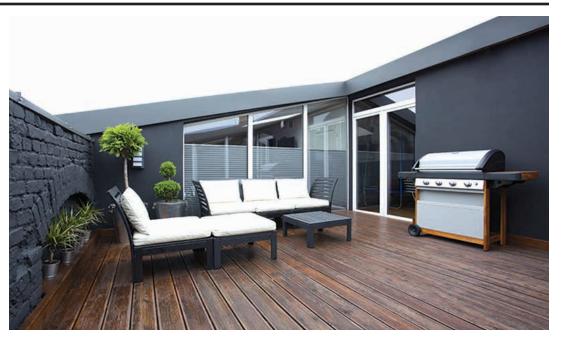


# Tips for winterizing exterior living areas

hen the summer entertaining season draws to a close, homeowners need to ensure their outdoor living areas can handle weather that's right around the corner. Although outdoor furniture and other items tend to be durable, the impact snow, wind and ice can have on them may lead to damage over time. That is why many homeowners take steps to winterize their outdoor spaces and protect their belongings. Here's a look at how to prepare for the winter to come.

- Furniture: Cover or store furniture to protect it from the elements. Covering it with weather-proof covers can be adequate if storing items indoors is not possible.
- Deep clean: Items that will be covered or stored should be thoroughly cleaned prior to being removed from spaces for the season. Lingering dirt and moisture can cause damage.
- Insulate and drain: Don't risk damage to pipes, which can freeze and crack in the cold. Shut off the water supply to exterior faucets and drain water lines to prevent pipes from freezing and bursting. Use foam pipe insulation to prevent freezing and cover any exposed pipes.
- **Apply mulch:** After cleaning up garden debris, think about applying mulch to garden beds and cover tender plants to protect them from the weather.
- Check gutters: Be sure that gutters and downspouts are clear of leaves and any additional debris. If gutters and downspouts are not cleaned, ice dams may form on the roof and cause water damage.
- Inspect and repair: Inspect walkways and driveways for any damage and make repairs now so water will not seep in and cause further issues with freeze-thaw cycles. Consider applying a sealant to protect surfaces from snow and ice.
- · Pools and spas: It's essential to follow the industry or manufacturer recommendations for closing down swimming pools and spas for the season. While covers may not be essential in all climates, covering can help prevent leaves and other debris from getting in the water. Water should be expelled from pipes and tubing to prevent freezing and bursting. If space allows, consider moving the pool pump indoors to prolong its longevity. Turn off the electricity to the outlet where the filter is plugged in.

There may be additional, region-specific steps to winterize a property, but these pointers are a good starting point to protect outdoor spaces.







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#### Wood floor cleaning guide

ood floors are coveted for a number of reasons, not the least of which is their aesthetic appeal. Many people prefer wood flooring because dust and dirt do not become trapped as they would in carpet fibers, seemingly making wood flooring easy to clean.

Most floors endure a lot of wear and tear. However, with care, wood flooring may last for decades. Part of that care includes understanding how to properly clean and maintain wood floors so they look their best. The following are some steps for keeping wood floors as pristine as possible.

- Remove shoes. It's a good idea to remove shoes, particularly heels, when walking on wood floors. Sharp heels, cleats and other shoes can scratch or dent wood flooring. All shoes can track in excess dirt, which can contribute to a lack of luster as well.
- Sweep or vacuum frequently. The experts at The Spruce suggest sweeping, vacuuming or dust mopping wood floors daily. Dirt and dust make floors more slippery, and dirt or sand particles can lead to scratches on the floor.
- Learn your flooring type. Wood flooring is broken down into three main categories: solid hardwood flooring, engineered hardwood flooring and laminate wood flooring. Traditional hardwood is made of planks or strips of any hardwood covered in a wood stain. Engineered flooring is manufactured by gluing together several thin plies of hardwood. Laminate flooring looks like wood but generally

is a veneer or a photographic image of wood covered by a thick layer of melamine resin over fiberboard.

- Skip harsh cleansers. Regardless of flooring type, most are covered by a sealant that can become streaky or dull if the wrong cleanser is used. Avoid chlorine bleach, ammonia, pine oil, or undiluted vinegar. Instead, choose a cleanser that is specifically recommended for the flooring type. Do not allow water or solutions to sit on the floor, as that can contribute to staining and warping. With laminate flooring, avoid wet mopping unless the flooring is specifically marked as being able to be wet. The underlayers of laminate flooring can warp if it gets wet.
- Damp is better than wet. When cleaning wood flooring, use a damp rather than a soaking wet mop. Better Homes & Gardens says standing water can damage wood surfaces.
- Use the hard floor setting. When vacuuming, adjust the vacuum to a hard flooring setting, which will not engage the brush rollers on the vacuum head. Rollers can scratch wood and laminate flooring, advises The Home Depot.
- Use repair products as needed. Scratch and repair kits can fill in small scratches. Wood floor polish and wood waxes also can revitalize worn floors. Again, check that the product is safe for your particular flooring before use.

Wood floors bring warmth to a home and are very popular. Cleaning them correctly can add to their appeal and longevity.







a monthly payment of \$476,33. APR = Annual Percentage Rate as of 06/01/2025, APR = Annual Percentage Rate. Published rate on date stated is subject to change without notice



# Projected timelines for popular renovation projects

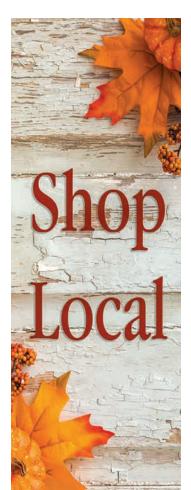
enovations help homeowners customize their homes to align with their needs and wants. Remodeling may be necessary to replace outdated fixtures and features, address mistakes previous homeowners may have made, or to make a home more functional.

Homeowners often find it beneficial to hire professional contractors when they have work to be done around the house to ensure the job gets done to code and to their satisfaction. Timelines for home remodeling projects vary depending on a number of variables, including the size of a crew as well as the scope of the project.

Once a project commences, the timeline can feel endless. The following are estimates of timelines for top remodeling projects to give homeowners an idea of how long their renovation projects may last, courtesy of Renofi, a company that provides a lending platform leveraged by credit unions nationwide to offer loans to consumers.

- **Kitchen:** There are a lot of moving parts to a kitchen renovation, involving the services of electricians, plumbers, structural experts, and even interior design professionals. Not to mention the needs of craftspeople who can make custom cabinetry and countertops. Kitchen remodels can take anywhere from six to 12 weeks.
- **Bathroom:** The process of a bathroom renovation typically involves demolishing the old bathroom, removing old fixtures and starting from the ground up. As with a kitchen remodel, bathroom jobs require the services of different professionals. That is why homeowners can expect three to 10 weeks for a bathroom, depending on the scope of the project.
- Finishing a basement: Finishing a basement can add valuable living space to a home. Establishing a home theater space or man cave may require installing framing, insulation, utilities, drywall, flooring, and any additional needs if the finished basement will have a bathroom or necessitate additional plumbing. A finished basement project can last one to two months. But the good news is that typically the rest of the house is livable while the work is being done, so residents will not be disrupted.
- Whole home remodel: Hogan Design & Construction says that a whole house remodeling project can take anywhere from 16 weeks to 24 weeks. More involved projects can take longer.

Remodeling a home often involves a considerable investment of time and money. Knowing how long a homeowner will be inconvenienced by the work can help the household plan accordingly.









# Factors to consider when mulling a garage renovation

arages may rank below kitchens and bathrooms in the home renovation pecking order, but these unsung heroes of suburban dwellings deserve their day in the sun. It's easy for garages to become convenient, if crowded and disorganized, storage spaces, but scores of homeowners are embracing the idea that renovated garages can serve a more functional purpose.

Prior to beginning a garage renovation, homeowners can consider a host of factors that will guide the direction of the project and ultimately produce a more functional space.

• Appeal: Though many homeowners understandably want to ensure their homes are amenable to their own lifestyles without worrying about the effects a given project might have on resale value, it's best that they do not completely ignore the latter variable. A 2019 analysis from the National Association of Home Builders found that 65 percent of newly constructed homes included two-car garages. That suggests a traditional two-car garage remains widely appealing. However,

it's worth noting that the NAHB analysis was conducted prior to the COVID-19 pandemic, when fewer people were working from home. Now that more people work from home, some may see a garage converted into a home office space as more functional. Homeowners can speak with a local real estate agent to learn more about local buyers' preferences before beginning a garage renovation project.

- · Function of the **space:** It's important to consider why you want to renovate the garage. Is it to build a designated home office space? A fully outfitted home gym? A home theater? An extra bedroom? An in-laws suite? Each of these options are popular reasons to renovate a garage, and each may require a different approach during the project. The desired function also may affect the cost, so it's best to identify precisely what the room will be used for post-renovation.
- The existing space: When mulling a garage renovation, contact a local garage conversion expert to audit the space. Such a professional can assess the existing space and determine what will need to be done beyond the design of the room. Will additional electrical outlets need to be installed? Will the room require additional ventilation? Will a new doorway need to be created to allow for easier access? These are questions a qualified

expert can answer. Some may estimate the cost as well, but it's likely the garage expert will defer estimates regarding electric and ventilation to contractors who specialize in those areas.

• Storage: The home renovation experts at Angi estimate that the average garage remodel costs around \$18,000. That's considerably less than a home addition project, which can easily exceed six figures. So a garage remodel might be more budget-friendly than a room addition. However, homeowners should consider what's currently in their garages and where those items will end up if the room is repurposed. If it's primarily lawn care items and kids' toys, a new shed with ample storage space might work. But if the garage currently holds more items than can reasonably fit in a shed, homeowners should determine where those items can be stored once the garage is repurposed.

Garage renovation projects can make these spaces more functional, making them worthy of consideration among homeowners who feel like they need some additional space at home.





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#### Do's and don'ts of bathroom renovations

athroom renovations are significant undertakings that cost homeowners sizable amounts of money. According to Remodeling magazine's "2024 Cost vs. Value Report," the average cost of a mid-range bathroom remodel across the United States in 2024 was around \$25,000. Homeowners who want an upscale remodel could expect to spend around \$80,000 in 2024.

Such a large financial commitment underscores the significance that homeowners get their bathroom remodels right. Mistakes will only increase the already substantial financial commitment homeowners must make, so it can help to keep these do's and don'ts in mind.

**DO work with a certified, reliable contractor.** YouTube tutorials can give a false impression of renovation projects in relation to their degree of difficulty. Renovations as significant as bathroom remodeling projects require the skills and experience of professionals.

**DON'T ignore return on investment (ROI).** There's no denying certain projects provide a better return on investment than others. The upscale bathroom remodel with a nearly

\$80,000 price tag noted above may prove aweinspiring, but homeowners looking to get as much of their money back at resale should know that such a renovation recovers 45 percent of homeowners' initial investment. By contrast, the mid-range bathroom remodel yields a 74 percent return according to Remodeling magazine. Though ROI may not be the deciding factor for every homeowner, it definitely merits consideration when planning a project.

DO pay attention to the details. Planning a bathroom renovation can be overwhelming, as homeowners have many decisions to make before the project even begins. For example, homeowners will have to choose a vanity, fixtures for the vanity, light fixtures, toilet, showerhead, and an assortment of additional features when planning the project. Contractors work with clients to show

them all of their options, and some will offer advice on products or materials if asked. But homeowners are ultimately the ones who will have to live with the choices they make during the planning process, so these details merit ample consideration and should not be treated as trivial.

DON'T emphasize cost over quality. Homeowners should do their best to establish a renovation budget and stay within that budget, but quality materials should take precedence over cost. Many budget-friendly furnishings and accessories are durable and aesthetically appealing, so homeowners need not enter a bathroom renovation thinking high-end products are their only options. But it's important that homeowners recognize the conventional wisdom that buyers get what they pay for when it comes to home renovations. If homeowners try to cut costs on materials, they may need to update or redo the bathroom much sooner than they would if they invest in quality furnishings and accessories the first time around.

Bathroom renovations can be costly. Remembering some simple do's and don'ts can give homeowners the peace of mind that their renovation investment will result in an impressive, durable space.



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#### The most popular rooms to remodel

ome improvement trends come and go. In a testament to that reality, the wildly popular open floor plan concepts that have dominated homeowners' desires over the last decade-plus could be falling out of favor, a shift that Rachel Stults of Realtor.com linked to the COVID-19 pandemic in a 2023 interview with Business Insider. Stults noted open floor plans will likely exhibit some measure of staying power, but linked the shift toward more traditional layouts to COVID lockdowns and the desire for more privacy among residents.

The shift away from open floor plans is a testament to the fleeting nature of home renovation trends. But trends still deserve a place at the table among real estate investors and homeowners who want to renovate their homes with an eye on projects that could be most appealing to prospective buyers. As homeowners balance their own preferences with those that might help them sell their homes down the road, they can consider this list of the most popular rooms to renovate, courtesy of the "2024 U.S. Houzz & Home Study" from Houzz Research.

- 1. Kitchen
- 2. Guest bathroom
- 3. Primary bathroom
- 4. Living room
- 5. Guest bedroom
- 6. Primary bedroom
- 7. Laundry room
- 8. Closet
- 9. Dining room
- 10. Home office

When considering renovating these or other rooms, homeowners should know that Houzz researchers found that the median spend increased for most interior room upgrades compared to the previous year. However, the median cost to upgrade living rooms and home offices remained unchanged.





# Transform a playroom into a space that grows with the family

arents typically make certain changes around a home to ensure it's accommodating to children. Childproofing is a necessity, but entire rooms also may be transformed with children's enjoyment and well-being in mind.

It's common for homeowners to set aside rooms for children to play and explore. These playrooms may initially feature infant swings and bouncers, and eventually start to accumulate the toys that kids receive on holidays and birthdays. Easels, building block sets, puzzles, video games, books, and so much more fill these playrooms where young children spend the majority of their time engrossed in imaginative play. But as children grow, playrooms may no longer be necessary. Homeowners can ensure these rooms evolve with the family, and here are a few ways to do just that.

Make it a home theater/gaming room

The National Institutes of Health says children between the ages of eight and 17 spend an average of 1.5 to 2 hours playing video games each day. It's important for parents to monitor their children's gaming, particularly when kids participate in social platform games that involve people with an internet connection chatting and working together. One way to do so is to locate the gaming setup in a central location, like a home theater room.

Establish a hobby space

Trade in kids' toys for "toys" that everyone in the family will enjoy. Turn the room into one where family members can explore their passions. This may include scrapbooking, painting, yarn crafts, collecting, photography, and more.



Create a quiet learning spot

As children grow up, they may need to spend more time studying. Transforming a playroom into a library or a study space can provide that out-of-the-way spot to get homework and studying done. Adults in the home also can use it for reading, paying the bills or any other task that requires concentration and quiet.

Build a home gym

If the space is large enough, bring in some workout equipment and make the play space one that encourages exercise and fitness. You may not even need large equipment and can utilize interlocking foam tiles that already may be in the playroom. With some free weights, resistance bands and even your own body weight, you can perform a number of beneficial exercises.

**Expand your living space** 

If the playroom currently abuts another room that can use some more real estate but is separated by a wall, take down the wall to increase the square footage.

Set it aside for guests

Clean out the toys and bring in a bed and nightstand. Now you'll have a dedicated spot for overnight guests to stay, or a room that visiting older children (and eventually grandchildren) can call their own.

Playrooms are much-used areas when children are young. These rooms can evolve as kids get older and families' needs change.

















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# 4 things to know about kitchen renovations

itchens are often described as the most popular room in a home, and that's not mere conjecture. A 2022 survey from House Digest asked participants to identify the room they consider most important in their homes, and roughly 41 percent chose the kitchen.

Residents tend to congregate in kitchens in the morning and then again in the evening when meals are prepared and, in homes without formal dining rooms, eaten. With so much time spent in the kitchen, it's no wonder that the 2022 U.S. Houzz & Home Study: Renovation Trends found kitchens to be the most popular interior room to upgrade. With so many people interested in kitchen renovations, the following are four things homeowners should know about these popular improvement projects.

1. Expect to spend some money. Most home improvement projects require a significant financial investment, but kitchen renovations are among the more expensive undertakings. The overall cost of a project will depend on a host of variables unique to

each home, including homeowners' preferences, but HomeAdvisor estimated the average kitchen remodel in 2023 cost between \$14,611 and \$41,432. Homeowners considering an upscale kitchen remodel may receive six figure estimates for such projects.

- 2. Expect a good return on investment. If sticker shock settles in when receiving an initial kitchen remodel estimate, perhaps it can help homeowners to know that such a project may provide a strong return on investment (ROI). According to Remodeling magazine's "2024 Cost vs. Value Report," a minor kitchen remodel provides a 96 percent ROI. A major kitchen remodel mid-range (49 percent) and a major kitchen remodel upscale (38 percent) did not provide as notable a ROI.
- 3. Expect the project to take some time. Kitchens are large rooms with a lot of components, so renovating these spaces can take some time. Estimates vary depending on the size of the room, the scale of the remodel and the materials chosen, but Angi reports a kitchen remodel for most homes takes six weeks to four months. That's a sizable window, and it reflects the likelihood that unforeseen issues like supply chain interruptions or the discovery of mold will arise at some point during the renovation. Though it's impossible to determine precisely how long a project will take before it begins, homeowners renovating their kitchens may want to plan for the project to take two months if not longer.
- **4. Expect to use your kitchen during the renovation.** If the timeline of a renovation is scary, homeowners should know they will likely be able to use their kitchen even after the project begins. Though the room might not remain a popular gathering space once the work starts, Angi notes kitchens are typically out of commission for around six weeks during a renovation. That still requires some pre-planning in relation to meals, but it also suggests homeowners won't be without a kitchen for months on end.

Kitchen renovations are popular projects. Homeowners who know what to expect before such projects commence can make it through a renovation more smoothly.





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## Pros and cons of open concept floor plans

pen floor plans that make it easy to move through primary living and entertaining areas have been popular for decades. Open concept floor plans join the dining room, kitchen and living (great) room into a communal space where sight lines are maximized and walls are minimal.

According to JJones Design Co., the origins of open concept floor plans may be traced to the deaf community. An open layout allows for better visual communication and awareness of one's surroundings, and some deaf individuals modified their kitchen and living spaces to facilitate more room for social gatherings and signing. Nowadays, it's nearly impossible to find a new construction with closed-off rooms. Here's a look at some of the pros and cons of having an open-concept home.

Benefit: Open concept plans make small spaces feel bigger. When smaller homes are broken up by walls, they can seem even smaller. By tearing down walls, one can trick the mind into thinking there is more square footage.

**Drawback:** The space may feel too large. An open concept floor plan in a large home can make interior spaces feel cavernous. A cozy home can be difficult to achieve with fewer walls.

**Benefit:** Open concept plans facilitate the flow of natural light. Without walls to break up rooms, homeowners can maximize light coming in through their windows. This also may help to brighten darker rooms that do not get as much natural light.

**Drawback:** Privacy can be hard to achieve. Unobstructed views from windows and doors can make it more challenging to create privacy when desired. When window shades are open, passersby can see into a home. Also, sunlight may end up wearing out flooring and furniture throughout the home.



Benefit: Open floor plans allow more space to spread out when entertaining. One of the biggest plusses of open floor plans is that it makes it easier to host crowds. Guests can enjoy the communal space, while hosts can still interact with friends and family even while preparing meals in the kitchen.

**Drawback:** Homeowners will likely need to do more cleaning ahead of hosting guests, as multiple rooms will be on display. Also, cleanup afterwards may be more arduous since guests have spent time in multiple spaces.

Benefit: Open concept plans can improve property value. The home renovation experts at The Spruce note open floor plans are desirable and increase the value of a home by up to 7.4 percent a year.

**Drawback:** Some home buyers are beginning to shy away from open floor plans. This may have been prompted by stayat-home requirements during the COVID-19 pandemic, when multiple family members were working and doing school work at home. In that environment, an open-concept layout didn't provide the privacy or distraction-free spaces residents may have needed.

Open floor plans have been around for more than 30 years, but they aren't everyone's cup of tea. The pros and cons of this design style merits consideration when renovating or shopping for a home.





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Website: reomich.com/oscoda email: oscoda@realestateone.net ool-season grasses still need watering even after summer gives way to fall. Spring is the season most often associated with lawn care, and for good reason. Grass starts growing in spring, and the season is a great time to fertilize many grasses in the hopes lawns can look their best and endure the hotter, dryer weather of summer.

Spring might mark the time when many homeowners begin tending to their lawns each year, but it's important to recognize the significance of fall lawn care as well. Grasses vary, and homeowners are urged to identify which type of grass is in their lawn so they can ensure it gets the care it needs before winter's first frost. Cool-season grasses like perennial ryegrass and Kentucky bluegrass are common in various regions, and the following strategies can help homeowners with these types of grasses tend to their lawns this fall.

- Stick to your recommended fertilization schedule. Homeowners who have been fertilizing since spring are urged to continue doing so in fall at the recommended interval. It's easy to forget to fertilize in fall thanks to cooler temperatures that don't call lawn care to mind and busier schedules after school starts again and summer vacation season ends. But many fertilizer manufacturers advise users of their products to fertilize several times over the course of the year, including in fall. Stick to the intervals recommended on the packaging of the fertilizer you've been using, making sure not to forget to fertilize this fall.
- Conduct a soil test. A soil test can determine if the soil is lacking any nutritive elements it needs to come back strong in spring. Certain amendments

foster stronger growth when lawns come back in spring.

- Aerate, if necessary. Soil can become compacted over time, and that can cause a range of problems for a lawn. Compacted soil can make it harder for water to reach the roots of grass, which weakens grass and makes it more vulnerable to damage during adverse weather events like drought. Compacted soil also makes it harder for nutrients in fertilizer to get into the soil. Aerating is best left to professionals, particularly in larger lawns, as the job can foster strong root development when done properly.
- Remove thatch where it's excessive.

Thin layers of thatch can benefit lawns by delivering nutrients from glass clippings and leaves to a lawn. However, when thatch is excessive, it can block air, water and even fertilizer from reaching the soil. Thatch often can be removed with a rake, but lawns with especially thick layers of thatch may need to be scarified. Homeowners can take a DIY approach to scarifying or hire a landscaping professional to dethatch the lawn and remove the thatch from their properties.

• Continue to water the lawn. A cool-season grass will continue

the lawn won't need to be watered as frequently in fall as in summer, various lawn care professionals note cool-season grasses still need roughly an inch of water each week in fall.

• Remove leaves as they fall. Fallen leaves can affect a lawn in much the same way as excessive amounts of thatch, blocking water and nutrients from reaching the soil. So it's best to remove fallen leaves, especially when they begin to fall in large quantities.

Fall is an opportune time to tend to a lawn to increase the chances grass grows back strong in spring.







#### Dining room conversion ideas

any homeowners can undoubtedly take a stroll through their homes and find at least one space that could be repurposed to provide more functionality. Real estate professionals know that such sentiments are not uncommon, and many point to formal dining rooms as spaces that have fallen out of favor in recent years.

Formal dining rooms were once common in newly built homes, but the pivot toward open concept floor plans left it up to homeowners to decide if such spaces were for them. In a 2017 book published by the Cotsen Institute of Archaeology Press, authors used cameras to monitor life in many people's homes, including how they used each room. The authors concluded that formal dining rooms were rarely used for eating. If that sounds a lot like home to many current homeowners, then it might be time to consider some ideas to convert formal dining rooms to make these spaces more functional.

- Home office: Though the percentage of professionals working remotely has dipped considerably since the end of the pandemic, hybrid working is perhaps among the more lasting work-related byproducts of COVID-19. In its Global State of Remote and Hybrid study published in early 2024, the career networking resource LinkedIn noted that 13 percent of jobs posted to the platform were for hybrid positions. That means millions of workers can still utilize an accommodating home office space. A formal dining room can be converted to provide such a space, and the good news is that such a conversion need not require extensive renovations. A fresh coat of paint, an additional outlet or two and perhaps a new overhead lighting fixture can instantly transform the space at minimal cost.
- Reading room/library: Homeowners who dream of having a designated space for quiet reading can convert a little-used formal dining room into a space to curl up with a good book. Some comfortable armchairs, built-in bookshelves and perhaps an expanded floor-to-ceiling window overlooking a side or backyard can help homeowners create a home library that will be the envy of any avid reader.
- Studio space: If there's a resident yogi and/or artist living under the roof, then converting a dining room into a yoga or art studio, or

perhaps even a hybrid space for those who enjoy both activities, is a no-brainer. A yoga studio conversion may not require as much investment as a kitchen overhaul or bathroom renovation, but an ideal home yoga space requires more than a mat and room to stretch. The Yogapreneur Collective notes that flooring in a voga studio should be non-slip, easily cleaned, durable, sound-absorbing, and low maintenance. The Yogapreneur Collective asserts that different flooring materials may be ideal for certain types of yoga, noting that cork flooring is a go-to choice for professional studios that offer hot yoga. Similarly, the right flooring for an art studio may depend on the artist's preferred medium, whether it's oil painting, arts and crafts or another artistic pursuit. But any artist knows that a floor that's easy to clean is perhaps best for a home art studio.

 Additional ideas: Some additional ways to repurpose a dining room include a gaming room for avid gamers, a memorabilia showcase for collectors or a pantry for foodies who love to cook but need some extra space to store ingredients and tools of the trade.

If a formal dining room is only utilized on occasion, homeowners may want to consider the many ways to convert such spaces into areas that are more usable every day.







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enovations that make homeowners and residents of a home happy are always worth the investment.

Though it's certainly true that projects that create more functional, usable space and add comfort and convenience are worth the price, such renovations are even more beneficial if they provide a good return on homeowners' financial investment. Returns are often cashed in when homeowners put their homes up for sale, and each year Remodeling magazine releases its "Cost vs. Value Report," which considers a wealth of data across the United States to determine which renovations return the highest percentage of homeowners' financial investment. According to the "2024 Cost vs. Value Report," the following are five projects that provide a strong return on investment (ROI).

- **1. Garage door replacement:** The average job cost for this project is slightly more than \$4,500 but the project is valued at \$8,751, providing an especially high 194 percent ROI.
- **2. Steel door replacement:** Remodeling magazine notes that a steel entry door replacement is worth double what it was worth in 2023. This project offers a 188 percent ROI on an average investment of \$2,355.
- **3. Manufactured stone veneer:** A manufactured stone veneer is a manmade product that appears as if it's natural stone. Many homeowners prefer manufactured stone veneer to natural stone because of the price, as the former is less expensive and easier to install, which means lower labor costs as well. The comparatively low cost of manufactured stone veneer is perhaps one reason why it averages a roughly 153 percent ROI on an average cost of just more than \$11,000.
- 4. Grand entrance upscale (fiberglass): Few things are as awe-inspiring as an impressive entryway, and upgrading to a grand fiberglass entrance door provides a 97 percent ROI. Components of these entryways can vary, but Remodeling magazine notes the project may entail removing an existing entry door and cutting and reframing the opening for a larger one with dual sidelights.
- **5. Minor kitchen remodel:** According to the "2024 U.S. Houzz & Home Study" from Houzz Research, kitchens were the most popular rooms to renovate in 2023. There's no denying the appeal of a newly renovated kitchen, and homeowners considering such a project may be happy to learn that a minor kitchen remodel that costs an average of around \$27,000 provides a 96 percent ROI. Bankrate.com notes that minor kitchen remodels typically keep the current kitchen design, size and layout intact, but these projects may involve painting walls, refreshing backsplash, replacing lighting and plumbing fixtures, and changing cabinet hardware and facades.

Home renovations that provide a significant ROI can make homeowners happy once a project is completed and even happier when the day comes to put a home up for sale.











atch parties are wildly popular. Whether it's a gathering for the big game or a group of friends anxious to see the latest episode of a favorite television show, watch parties have become a fun way to enjoy special events with family and friends.

Many bars and restaurants have recognized the popularity of watch parties and looked to capitalize on the trend, particularly for sporting events. Watch parties can make for a fun night out, but homeowners can do much to make their own living room a go-to spot for the next big game or series finale.

- Expand seating space, if necessary. Of course, guests for the big game or movie night will need a place to sit. Homeowners who love to host can determine their ideal gathering size and then work to ensure their entertaining space has enough seats to accommodate everyone. Multifunctional furniture can help if space is limited. For example, some stools that are typically used as footrests can be repurposed as seats when guests arrive and an upholstered coffee table can provide an additional space for guests to sit. Another option is to work with a contractor to add a built-in window seat or bench beneath a picture window.
- Convert an existing space into an open floor plan. A 2023 survey from Rocket HomesSM found that more than half of individuals surveyed preferred open layouts to traditional layouts. Open layouts can make living spaces feel more airy and less claustrophobic, and such designs also make it easy to accommodate more guests. Homeowners can speak with a local contractor to determine ways to convert living spaces into open floor plans.
- Invest in your internet. Whereas cable television used to be the go-to option when watching sports, movies and television at home, streaming platforms have now taken over, as many, including Peacock, Amazon Prime and Netflix, are now even broadcasting National Football League games. Homeowners who want to host watch parties must invest in high-speed internet and perhaps even a new router to ensure games and shows are not interrupted by the dreaded spinning wheel or issues that can arise if internet speeds are slow. If necessary, relocate the router to the living room to reduce the risk of streaming interruptions.
- Reconsider your lighting scheme. If movie nights or television shows dominate your watch party schedule, some recessed lighting in the living room can reduce glare and reflections on the screen once a movie or show begins. Recessed lighting above a mounted television can illuminate the screen so everyone can see it but won't appear in the screen and adversely affect what viewers can
- Consider upgrading your television and sound. It goes without saying that a television is wildly important when hosting a watch party. The experts at Best Buy note that 8K resolution is the highest resolution available in the television market. Such devices provide an extraordinary viewing experience, but they also can stretch homeowners' budgets. A 4K television won't cost nearly as much, and these devices also provide superior image quality. When a new television is paired with a premium soundbar, viewers can settle in for a memorable game day or movie night experience.

Homeowners can embrace various strategies to make watch parties an extraordinary experience for themselves and their guests.





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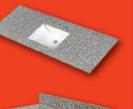
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