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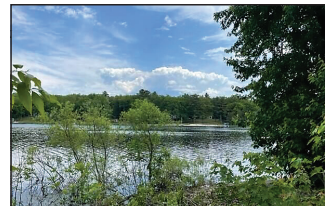
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# Minor exterior upgrades that can help sell a home

The home improvement industry has been booming for years, but forecasts are projecting a deceleration in 2023 and perhaps beyond. Estimates from the Home Improvement Research Institute, which is the leading market research resource for the home and building products industry, indicate that growth in the home improvement products market is expected to decelerate from 7.2 percent in 2022 to 1.5 percent in 2023. Inflation continues to affect consumer spending, and homeowners may be looking to spend less on renovations in the year ahead.

Minor upgrades that aren't as costly as larger projects can still make a big difference, especially among prospective buyers. When looking for minor upgrades that can help sell a home, homeowners can rely on Remodeling magazine's annual "Cost vs. Value Report." That report analyzes costs for an assortment of remodeling projects and determines the value of those projects at resale. Though resale value depends on a

host of variables, including location, the following are some relatively minor exterior upgrades that impress buyers and provide a strong return for homeowners.

- **Garage door replacement:** Garage doors matter more than sellers may recognize, as various real estate professionals note that buyers appreciate homes with updated garage doors. That's good news for homeowners, as the "2022 Cost vs. Value Report" indicated homeowners recoup roughly 93 percent of their garage door replacement investment at resale. The average cost of such a job is right around \$4,000, making this a budget-friendly remodeling project.

- **Window replacement:** The cost of new windows will depend on just how many windows must be replaced. But there's no denying buyers like the idea of low emissivity (low-E) windows, which can cut energy bills by a significant amount over time. The Office of Energy Efficiency & Renewable Energy estimates that heat gain and heat loss through

windows is responsible for between 25 and 30 percent of residential heating and cooling energy use, so sellers who can tell buyers they have new low-E windows can emphasize those savings in home listings. The "2022 Cost vs. Value Report" indicates that homeowners recoup roughly two-thirds of their investment in new windows at resale.

- **Landscaping:** Well-maintained landscaping is another home exterior component that can make a strong first impression on buyers. A recent survey of nearly 7,000 realtors conducted by the National Association of Realtors found that upgrading a landscape recouped roughly 83 percent of homeowners' initial investment at resale. In addition, 11 percent of realtors surveyed indicated that an upgraded landscape was the decisive factor that closed the deal for the house.

Updating a home's exterior doesn't have to bust homeowners' budgets. Many affordable projects also provide a substantial return at resale.



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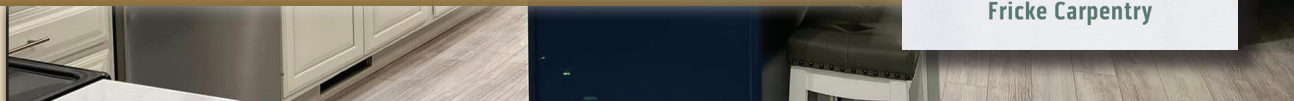
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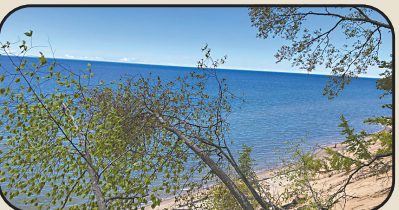
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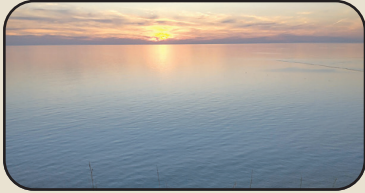
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# The basics of container gardening



Gardening is a rewarding hobby that has been linked to health benefits like reduced stress and improved mental well-being. Gardening also can lead to an inviting home landscape full of attractive blooms and/or delicious foods.

Backyard gardens have long been planted after clearing a plot of land, tilling and amending the soil, and planting rows of favorite crops. However, gardening can be less labor-intensive and even more successful when people consider the many benefits of container gardening.

## WHAT IS CONTAINER GARDENING?

As its name implies, container gardening is growing plants inside of containers. These containers can be flower pots, rectangular deck boxes or even large raised garden beds.

## PROS TO CONTAINER GARDENING

One of the advantages of container gardening is that plants can be moved in and out of sunlight to ensure the right growing conditions. This isn't as easily achieved when gardens are stationary. Also, beginner gardeners may be more able to control soil conditions inside of a small container rather than a vast ground-based garden, which will require a good deal of manual labor. Pots and boxes also can be grouped together to create eye-popping displays, usually at lower costs than the sheer volume of plants that would be needed to fill out an expansive landscape.

## CONS TO CONTAINER GARDENING

Container garden plants will not have direct access to the ground, so they need gardeners to create the ideal growing conditions. Developing the right care formula can be challenging. The home and garden resource The Spruce says that drainage is an important factor in container gardening, and most containers do not offer enough drainage holes. If water cannot escape the soil, the roots of the plants can rot and die. It's not enough to add stones or gravel to the bottom of containers. Drill additional holes in the bottom (1½-inch in diameter for small or medium-sized pots; one inch in diameter for larger pots). Also, be sure to check on soil moisture

so that watering can be adjusted. During hot stretches, plants may need to be watered more frequently.

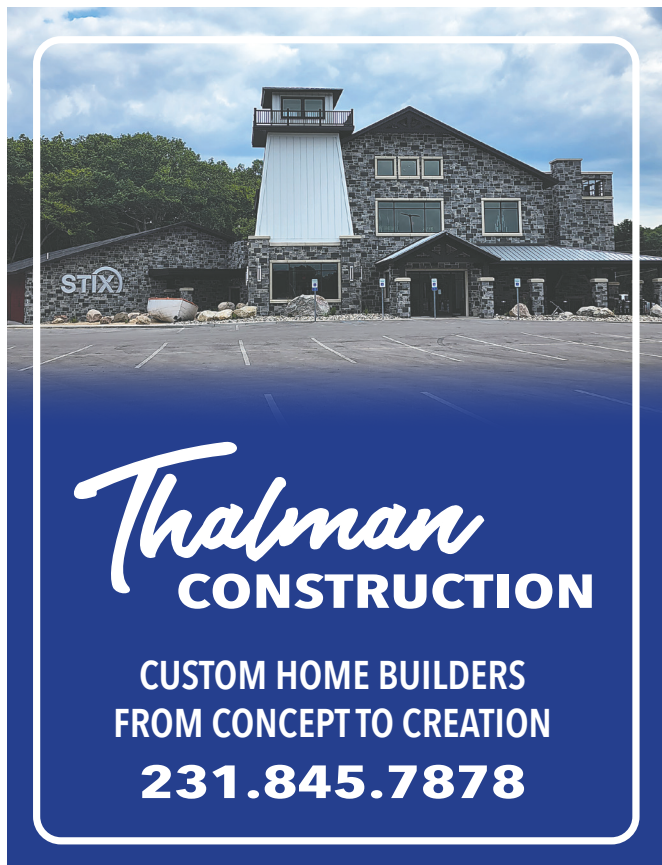
## PLAN FOR PLANTS THAT PLAY WELL

Grouping plants together can create visually stunning combinations. However, it is important to choose plants that require the same amount of light and moisture. Look at plant tags when visiting the garden center and select complementary plants, or ask a store employee. Mixing different plant shapes, colors and leaf textures, as well as plants of various heights, can help containers look filled out.

## Feed plants accordingly

Plants need nutrition to thrive in containers. Quality potting mixes will contain fertilizers, but nutrition will wane over time. Every couple of weeks, container plants will need either fresh potting mix or granular fertilizer added to feed them. Oregon State University Extension Services suggests using a slow-release fertilizer or worm castings several times throughout the season.

Container gardening is a great way to add plants to smaller patios, reduce the workload involved in maintaining expansive gardens, and customize conditions for optimal growth.



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# How to determine if it's time to downsize

Individuals work hard to save enough money to purchase their homes. And the hard work doesn't end there. Once homeowners settle into a new home, they may set their sights on renovations that suit their individual needs. And even when buyers find a home that needs no such work, maintenance requires homeowners' utmost attention.

All that hard work is perhaps one reason why seniors may be a little reluctant to downsize as they advance through their golden years. In addition to the sweat equity homeowners put into their homes, all the memories they've made within their walls can make it harder to put a home on the market.

Downsizing is a difficult decision that's unique to each homeowner. Seniors who aren't quite certain if downsizing is right for them can consider three key factors to make a decision that's in their best interests.

- **Cost:** Perhaps no variable affects senior homeowners' decisions to downsize their homes as much as cost. No one wants to outlive their money, and downsizing to a smaller home can help seniors reduce their monthly expenses by a significant margin. Even homeowners who have long since paid off their mortgages can save substantial amounts of money by downsizing to a smaller home or even an apartment or condominium. Lower property taxes, reduced insurance premiums and the need to pay for fewer repairs are just some of the ways downsizing can save seniors money.

- **Space:** Many people love the extra space that single-family homes provide. But seniors can take a walk through their homes and see how many rooms they still use on a consistent basis. If much of the home is unused, seniors can probably downsize without adversely affecting their daily lives.

- **Market:** The real estate market is another factor to consider when deciding if the time is right to downsize. A seller's market can help seniors get the biggest return on their real estate investment, potentially helping them make up for meager retirement savings. For example, home prices skyrocketed across the country during the COVID-19 pandemic, making that a great time for sellers to put their homes on the market. Seniors selling to downsize may capitalize on such spikes since they won't be looking to turn around and buy larger, equally expensive homes once they sell their current place. If the market is down and seniors can withstand the work and cost a little longer, it may be best to wait until things bounce back in sellers' favor.

Downsizing requires careful consideration of a host of variables. No two situations are the same, so seniors should exercise due diligence to determine if downsizing is right for them.



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# What to know about installing a pool at home

Summer is a season of relaxation when school is not in session, vacation season is in full swing and people everywhere are getting outside and soaking up the summer sun. It's hard to imagine how that can get any better. But it can for people thinking of installing a pool in their backyard.

Pools definitely have a wow factor that's hard to replicate. Homeowners considering pool installation can take note of these factors as they try to decide if a pool is right for them.

## COST

The cost to install a pool depends on a host of factors, including which type of pool homeowners are considering and where they live. According to the online home improvement resource Angi (formerly Angie's list), the average cost to install an above ground pool in the United States in 2022 was \$3,322, while the average inground pool installation in the same year was \$55,000. That's quite a disparity in price, and homeowners should know that the average cost of each project is higher in certain regions and under certain circumstances. Potential ancillary costs, such as excavation and plumbing relocation, will add to the final cost of the project. The erection of fencing around the pool if no fencing currently surrounds the area where the pool will be located also will add to the final cost.

## POOL TYPE

As noted, above ground pools, on average, require a considerably smaller financial investment than inground pools. This is an important consideration, but which option may ultimately prove the better investment is worth researching. Homeowners can speak with a local real estate professional to determine if an inground pool or above ground might yield a significantly higher return at resale. If an inground pool is likely to increase property value by a substantial amount, it could be well worth the extra upfront costs.

## MAINTENANCE

Pools are undeniably fun, but they still require maintenance. The experts at Better Homes & Gardens note that vinyl liners in pools last approximately six to 10 years, while painted concrete may require a fresh coat of paint every five years. Plaster finishes may last as long as 15 years, while cement-coated products can last a lifetime. Pools also need periodic cleaning, and chemicals to keep the pool operating safely and cleanly will require an additional, if somewhat minimal, financial investment. Homeowners investing in a new pool should be aware of the maintenance required to keep the pool clean and be willing to do that maintenance. And though homeowners typically can open and close pools on their own, it's also possible to hire someone to do it for a relatively small fee each season.

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## LOCATION

A survey of the land in a yard can reveal how smoothly a pool installation may or may not go. Though it's possible to install a pool in just about any yard, some spaces might require greater preparation and pre-installation effort than others. Sloped backyards, for example, may require the services of a landscape architect to prepare the space, which can extend the time it takes to complete the project and add the overall cost.

These are just some of the factors that merit consideration when mulling a pool installation. A homeowners' best resource might be a local pool company who can visit a home, provide an estimate and point out any challenges that may arise during the install.

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## 5 patio projects to enhance outdoor living

Warm weather paves the way to more opportunities to enjoy fresh air. For homeowners who have the luxury of outdoor spaces, including private patios, now is the time to start thinking about projects to enhance these gathering spots.

A patio can be considered a transitional area that links the outdoors to the inside of a home. According to the home and lifestyle resource The Spruce, a patio is often an oasis for lounging and entertaining. And depending on homeowners' budgets and preferences, a patio can be just as comfortable and stylish as interior spaces. The following are five patio projects that can transform these valuable spaces.

## 1. PRETTY PERGOLA

A pergola is an open-air (traditionally wood) structure that adds a measure of shade and privacy without completely blocking views of Mother Nature. Installing a pergola over the patio helps define the seating area. Hanging plants can add to the ambiance and string lights can make this a great spot to gather when the

sun sets.

## 2. PATIO FIRE PIT

Build a fire pit right into the design with the same materials used to create the patio. For example, if the patio is brick or flagstone, build up to create an eye-catching fire pit. Fire pits not only look good, they also expand the time frame that the patio can be enjoyed, offering cozy spots to sit even when the weather chills.

### 3. FRAME IT IN

Make the patio a true extension of the inside by putting up walls around three sides of the patio if it connects to the home. Leave the last open to the yard, or consider installing screens to mimic the look of popular lanais. The walls will offer more weather protection, meaning you can invest in high-quality patio furniture to make this a fully functioning outdoor living room. Hang a television that is rated for outdoor use for movie-watching under the sun or stars.

**4.00H LA LA**

Vintage bistro tables and chairs can turn a drab patio into one that calls to mind a Parisian courtyard. Whimsical lighting and accents that you would normally think to see indoors, like a gilded mirror, can add extra appeal. Soften wrought iron and other metals on the furniture by including plenty of flowers and greenery. Don't forget the candles and a place to stash a bottle of chilling wine.

## 5. FARMHOUSE CHIC

Transform a patio into an entertaining space that caters to guests. A large farmhouse style table flanked by benches and some upholstered chairs sets the scene for a dinner amid the fresh air. Watering cans filled with wildflowers and mismatched flatware establish a casual feel for gatherings in the space. For those who plan to cook and serve outside with frequency, invest in outdoor appliances so you'll never have to miss a beat with guests. The options for transforming patios into stylish gathering spots is only limited by the imagination.

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