



Spring Home & Garden

May 2020



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MORE THAN A NEWSPAPER

Tips for a *well-lit kitchen*

For a safe, functional kitchen, make sure work surfaces, the stovetop and the sink are well lit.



If you're in the process of remodeling your kitchen, remember that proper lighting is key to creating a space that's both pleasant and functional. Here are three bright tips to help you light up the heart of your home.

1. START WITH THE MAIN LIGHT SOURCE.

Install a main fixture that's bright enough to light up the entire room effectively. Make sure that the light source you choose is strong enough to create uniform lighting and eliminate dark spots as much as possible without being too bright.

2. TARGET STRATEGIC SPOTS.

Make sure certain strategic locations such as work surfaces, the stovetop and the sink are especially well lit to aid common kitchen tasks and prevent injuries. Choose fixtures that create targeted lighting, such as spotlights, hanging lights or under-cabinet lighting.

3. DON'T NEGLECT AESTHETICS.

Above all, your kitchen's lighting should be functional, but that doesn't mean that you need to sacrifice style. Tour your local lighting stores to find visually appealing fixtures that will add personality to your kitchen.

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Five *outdoor projects* that add value



Exterior renovations can enhance the appearance of a property and make it more enjoyable for homeowners.

Certain renovations have the potential to add value to a home, while others may do the opposite. Learning which one have the largest return on investment can help homeowners select features that will have the most positive impact.

Curb appeal goes a long way toward attracting potential buyers. According to the National Association of Realtors, first impressions of a property have a strong influence on buyers. Landscaping and external features can do much to influence such impressions.



- **Lawn care program:** Investing in a lawn care program that consists of fertilizer and weed control application and can be transferred over to a subsequent home owner is an attractive feature. NAR says such a care program can recover \$1,000 in value of the \$330 average cost, or a 303 percent ROI.
- **Low-maintenance lifestyle:** When choosing materials for projects, those that offer low-maintenance benefits can be preferential. These include low-maintenance patio materials, composite decking, vinyl fencing, and inorganic mulched beds.
- **Pool or water feature:** In certain markets, particularly hot climates, a pool or another water feature is a must-have. However, in other areas where outdoor time is limited, a pool or water feature can actually lower the value of a home. Speaking with a real estate professional can give homeowners an idea of how a pool will fare in a given neighborhood.

- **Fire pit:** A fire pit can be used for much of the year. In the spring and summer, the firepit is a great place to congregate to roast marshmallows or sip wine and gaze into the fire. In the fall, the fire pit can make for a cozy retreat. A fire pit that has a gas burner is low-maintenance, and the National Association of Landscape Professionals says that most can recoup about \$4,000 of their \$6,000 average price tag.

- **Softscaping:** Hardscaping refers to structures like outdoor kitchens or decks. Softscaping involves the living elements of the landscape. Hiring a landscape designer to install trees, shrubs, natural edging, and rock elements can do wonders toward improving the look and value of a home.

Outdoor improvements can improve the marketability of a home, as well as enhance its appearance and function.



Indoor Plants: A Contemporary Statement in Your Home

More and more people are turning to houseplants as a way to add tranquility to their household. Coming home to a quiet, thriving houseplant after a long day helps one remember to breathe easy both literally and figuratively. Not only do houseplants produce oxygen, but studies have shown that they positively impact productivity in the workplace and decrease feelings of stress. Taking care of a houseplant should be a joyous experience, but with a busy work week, many people don't want the added responsibility of keeping a plant alive which is why we created this list!

Here are our 5 top plant picks for beginners or people with a hectic lifestyle who are short on time.



PRAYER PLANT

They are called Prayer Plants because new leaves look like praying hands. They require bright, indirect light and love moisture. Prayer plants are great candidates for hanging baskets. Their geometric designs, diverse colors and whimsical blooms make them an ideal statement piece.



FIDDLE LEAF FIG

Fiddle Leaf Figs are in every home improvement article nowadays and for good reason! They have a tropical look and exquisitely beautiful leaves. They require bright, indirect light. Fiddle Leaf Figs are versatile; some are shrubby while others look more like trees.



SNAKE PLANT

Snake Plants are a top air purifier; they will even consume mold spores. They are good for narrow spaces due to their upright growth habit. Snake Plants require high to medium light, little water and are easy to propagate, so share them with your friends!



AIR PLANTS

Air Plants or Tillandsia require medium to low light, daily misting, and no soil – no mess! They are easy to care for, offer a beautiful pop of texture and are easy to mount or put in whatever kind of container you want.



SUCCULENTS

Succulents require high to medium light depending on the variety, so make sure you have a sunny windowsill. They also require cactus or succulent specific soil for best results. If you forget to water them for a little while, they will still survive which makes them a top choice among busy people. Succulents are great for small spaces and different varieties have diverse textures, colors and growth habits.



For more questions about caring for houseplants, reference your local garden centers, as they will have seasoned plant specialists on hand. They will be able to answer any questions you may have about which varieties are good to have around small children and pets, care and propagation questions, etc.

Happy gardening!

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Steps to a more *organized and functional* garage

Organization can help homeowners transform their homes into less cramped, more spacious oases without forcing them to finance potentially expensive expansion projects.

Homeowners who park in their driveways may find that their garages have become crowded, cluttered spaces in which searching for tools can feel like scouring a haystack in search of a needle. Organizing a garage can create extra room in a home while affording homeowners the chance to protect their vehicles from the elements. Homeowners who want to turn their garages into something more than cluttered storage units can employ the following strategies to transform these largely overlooked areas into more valuable spaces.

• CHOOSE THE RIGHT DAY

Garages tend to be separate from the rest of the homes they're a part of, meaning the only way to organize a garage is to first remove all items from the

garage and into the driveway. Because items removed from the garage will be exposed to the elements, homeowners should choose a day that's temperate and sunny to clean their garages. If possible, homeowners should opt to organize their garages in late spring, summer or early fall when there are additional hours of daylight. This protects homeowners from having to work in the dark should the job take longer than they initially anticipated.

• DISCARD OR DONATE DUPLICATE ITEMS

Duplicate items are some of the main culprits behind cluttered garages. As garages gradually become more cluttered, homeowners may buy tools they already have simply because they cannot find their original tools. When organizing the garage, create separate piles for duplicate tools, placing still-useful items in a pile that can be donated to neighbors, local charities or

organizations and another pile for old tools that are no longer useful.

• HOST A GARAGE SALE

Homeowners who want to organize their garages and make a buck at the same time can host garage sales. Make only those items that are still functional available for purchase, and let neighbors and bargain hunters do the bulk of your organization work for you.

• DESIGNATE AREAS OF THE GARAGE FOR CERTAIN ITEMS

Once the items that won't be going back into the garage have been sold, donated or discarded, organize the garage by designating areas for certain items, making sure to separate items that can pose safety risks. For example, store kids' bicycles and outdoor toys in a corner of the garage that is opposite the corner where potentially

dangerous items such as power tools and gas cans will be stored. Keep the center of the garage open for vehicles.

• PERIODICALLY PARK CARS IN THE GARAGE

Homeowners who are comfortable parking their vehicles in their driveways can improve their chances of maintaining organized garages over the long haul by periodically parking in the garage. Doing so not only prevents the gradual buildup of clutter that can slowly take over a garage, but also protects homeowners' automotive investments.

Maintaining an organized garage can help homeowners make more practical use of the space in their homes.



Mortgage Success: *Do's and Don't's*

By Judy Lane

Sr. Vice President, Mortgage and Lending, Wyoming Bank & Trust

As the prime homebuying season gets underway, what can you do to assure you are successful at completing your dream home purchase or refinance? Build a trusted team to guide you through the process. Your relationship with your Lender, Realtor, Insurance Agent, and Inspectors is key to your success!

Follow the guidance of your Lender when it comes to putting yourself in the optimum position to borrow for a home. Here are some critical credit Dos and Don'ts during the mortgage loan process to maximize your credit scores:

• **Don't apply for new credit of any kind.** Includes those "You have been preapproved" credit card invitations that you receive in the mail. Every time your credit is pulled

by a potential creditor, you can lose points from your credit score immediately. Depending on the elements in your credit report, you could lose anywhere from 2- 50 points for one hard inquiry.

• **Don't pay off collections or charge-offs during the loan process.** Paying collections will decrease the credit score immediately due to the date of last activity becoming recent with that payoff. Consult your Lender before even talking with the collection agency.

• **Don't max out or over-charge your credit card accounts.** This is the fastest way to bring your score down 50-100 points immediately. Always try to keep your credit card balances below 30% of their available limit. If you decide to pay down balances, do it across the board – make an extra payment on all your cards at the same time.

• **Don't consolidate your debt onto 1 or 2 credit cards.** It seems like it would be the smart thing to do, however when you consolidate all of your debt onto one card, it appears that you are maxed out on that card, and the system will penalize you. If you want to save money on credit card interest rates, wait until after closing on your home.

• **Do stay current on existing accounts.** Like your mortgage, car payments, and credit cards. One 30-day late can cost you anywhere from 30-75 points. Recognize that on a credit card, if the payment is received by them 1 day after the due date on your statement – that is considered by them to be a "30 day" late.

• **Do continue to use your credit as normal.** Red Flags are raised easily with the scoring system. If it appears that you are changing

your patterns, it will raise a red flag, and your score could go down.

• **Do keep current financial records during the process.** Be sure to retain copies of your tax returns and all attachments, current paystubs and current bank statements. These will be some of the documents you'll be requested to provide during the loan process.

• **Do stay in touch with your mortgage lender.** If you receive something in the mail from a creditor or collection agency that you think may affect your score, consult with your Lender on appropriate steps to take. Your mortgage lending partner will be critical to your success - Let them help you through the process and heed their advice. Remember, moving is hard enough - The loan process shouldn't have to be!



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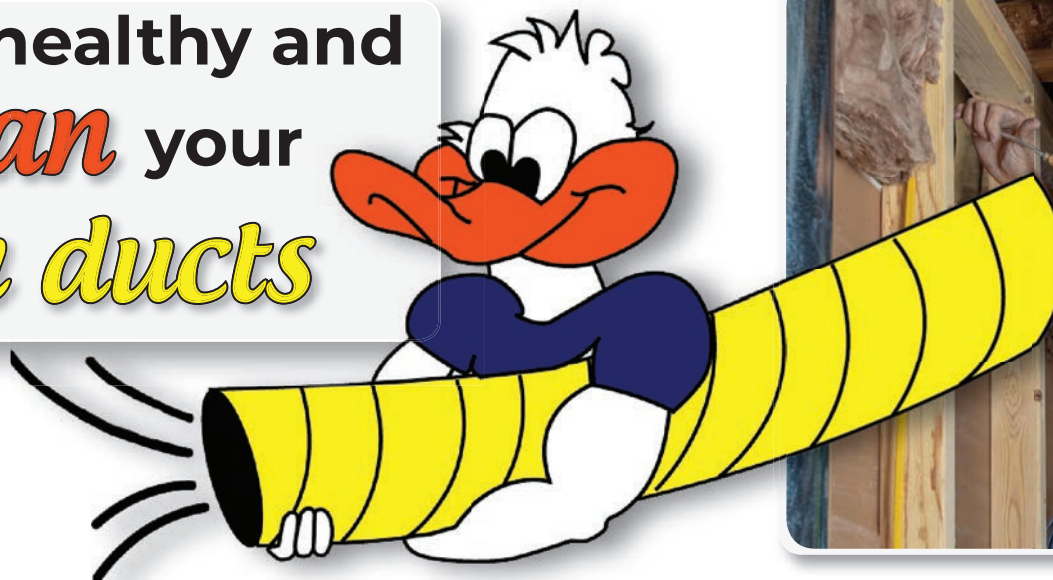
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Stay healthy and *clean* your *air ducts*



By Jo Underwood

President of Mighty Ducts, LLC

Studies show that indoor air is more polluted than outdoor air. How can this be true and does it matter? There are so many reasons our indoor air can become an issue. Off gassing from furniture, carpets, drapes and the like are one source, but day to day living creates a lot of dust. We shed our skin cells, there's lint from the dryer, dirt coming in every time you open the door. Now add your pets to the equation. What about spiders, bugs, dust mites and particulates like pollen, mold and even rodent feces. The idea of all this is kind of gross and creepy but it all adds up and it all has the potential to create ill effects for the building occupants. Dirty air ducts could be contributing to health issues or problems for people who have allergies or compromised breathing.

According to the EPA, people spend about 90% of their time indoors. Now that we are being asked to stay home, that percentage is likely higher. Our houses are being built to be more efficient than ever and with the tightness of the building envelope comes some things we should

keep in mind. Dirt and dust spread quickly through the home no matter how diligent you may be about cleaning your house. Those fine particles are going to get sucked into your HVAC system.

Dirt and dust in the HVAC system lowers the efficiency by more than 11%. As dirt clogs your filter and the dust insulates the mechanical parts of the furnace, your system becomes less and less effective at moving the air through your house. Your system will have to run longer to keep you comfortable and will need replaced before it's time.

Air duct cleaning is not a DIY project, nor is it something you want to hire on the cheap. Before you hire a service, do your homework on the companies that you are considering. Check customer reviews and look for NADCA (National Air Duct Cleaner's Association) certification. Check their standings with your local government and even with the BBB.

If you or someone in your home suffers from asthma or allergies, consider adding a home purification system. Technology has come a long way with UV and UVC filtration systems and

it's become a lot more affordable for people to consider this option. When shopping for a home air purification system, look for one that can manage particles, germs and odors.

Becoming proactive about the air quality in your home doesn't have to be overwhelming. Start

by eliminating harsh cleaning chemicals, let fresh air in when you can and change your furnace filter as recommended. Doing regular maintenance and cleaning of your HVAC system will help keep your home safer and more comfortable.

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Tips for a *healthier lawn*

Do you have your lawn care lined up for the year? A Thru Z Lawn Care LLC is offering full-service lawn care starting at only \$30 per cut. This includes mowing, weed eating, edging, and blowing off hard surfaces. Do your sprinklers need servicing? Call us to keep your lawn looking lush and green.

A lush, green lawn can vastly improve a home's curb appeal. Thick, healthy grass indicates that homeowners care enough about their properties to invest the time, effort and money to make them beautiful. Here are

two of the best things you can do for your yard in the springtime.

REMOVE THATCH

Thatch is a tightly knotted layer of leaves, grass roots, stems, and other debris that accumulates

between the grass blades and the soil. Too much thatch can hinder the movement of water, air and nutrients into the soil. Thatch often occurs if the production of dead organic material in the lawn exceeds the ability of the microorganisms in the soil to break down that organic matter. A half-inch of thatch is normal. If thatch gets too thick, it will need to be removed. Dethatching and power raking are some of the services offered by A Thru Z Lawn Care LLC in Cheyenne.

AERATE

A lawn aerator will create holes in the soil. This can improve air exchange between the soil and

atmosphere, enhance soil water uptake, improve fertilizer uptake and use and reduce water runoff and puddling. Proper aeration builds stronger turfgrass roots, reduces soil compaction, enhances heat and drought stress tolerance, improves resiliency and cushioning and enhances thatch breakdown. The best time to aerate a lawn is during the growing season when the grass can heal and fill in any holes, such as spring and fall. John Haney and his team at A Thru Z Lawn Care LLC will properly aerate your lawn to develop deeper grass roots for a healthier lawn.



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Fertilizer: Moderation is key

Adding the right amount of fertilizer to your annuals and perennials is a delicate task. To make matters even more complicated, numerous varieties are available on the market: chemical-based, 100 percent natural, quick- or slow-release, all-purpose or specialized formulas, etc. With so many choices, it's not always easy to determine which is right for your gardening needs. However, one thing is for certain: while fertilizer is often needed to help your plants grow strong, too much of it can actually be detrimental to the health of your plants and soil.

You can tug on your plants' stems all you want, but they won't grow any faster. Nor will they blossom if you feed them too much fertilizer. If you exceed the recommended dosage, you may find yourself with plants boasting plenty of foliage, but they'll barely produce any flowers or fruit, guaranteed. Why? It's simple: plants that grow in a highly fertilized soil have trouble absorbing water. Furthermore, they risk becoming fragile, sick or nutrient-deficient, which attracts a greater number of voracious pests. Put simply, excessive fertilization

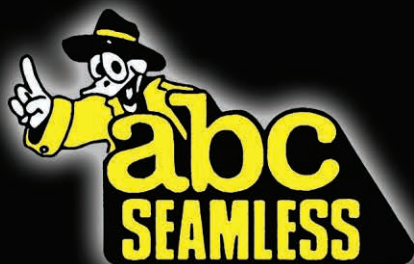
is every gardener's nightmare!

For beautiful flowers in your garden and flowerbeds, opt for 100 percent natural (or organic) fertilizer blends, like those made with bone or seaweed meal. Whatever your choice, carefully follow the manufacturer's usage recommendations and add sparingly.

One last piece of advice: take the time to generously water your plants before fertilizing, as wet soil acts as a barrier that prevents the fertilizer from burning the plant's roots.



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How to have a more *energy-efficient* home this *summer*

| Save money, stay cool, stay safe at home |

With weather forecasts calling for a warmer than normal summer and social distancing encouraging us to spend more time at home, we could all benefit from boosting our home's energy efficiency to save on energy bills. Here are some big and small changes that could help:

- **Start with a solid foundation.**

If you're adding an extension to your home, a pool to your backyard or even planning a custom-built dream home, choose sustainable materials that promote energy conservation. Instead of traditional wood-framing, consider insulated concrete forms from Nudura. The eco-friendly alternative features thermal mass walls that can reduce heating and cooling costs by up to 60 percent a year.

- **Be mindful of your refrigerator.**

If you aren't careful, a lot of energy can be used by your fridge. First, make sure the one in your kitchen (and basement) is a newer model, as older ones can cost hundreds more a year to power. Then, clear it out so the shelves and drawers aren't overcrowded, which makes the fridge work harder to pump cool air throughout. Finally, if you let leftovers cool on the counter before putting them inside, your fridge will use less energy.

- **Work on your windows.**

Did you know that about 15 to 20 percent of your home's surface is windows? This means any issues with them can have a major impact on your energy consumption. Take time to caulk any gaps or air leaks, and consider upgrading to energy-efficient windows. Double-paned windows boost your insulation and help ensure your cooled, air conditioned air doesn't escape.

- **Install a smart weather station.**

Technology can help you make sure you're consuming energy wisely. A smart thermostat is a great idea, but a smart weather station can work with it and other devices to go a step beyond, programming them around current and predicted weather patterns. For example, it can ensure your scheduled sprinkler won't go off in the middle of a downpour.

- **Switch to outdoor energy sources.**

Take advantage of the gorgeous weather to spend more time outside. Instead of cooking meals in your energy-intensive oven that also heats up your home, break out the barbecue and enjoy dinner al fresco. You can also ease up on the clothes dryer by setting up a line and some pins in the backyard and use the wind and sun for drying power.



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Popular ideas for your spring *home renovation*

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Have you spent the last few months watching way too much HGTV, and now visions of shiplap walls and free-standing soaking tubs are dancing through your head?

- Renovations are expensive and it is so easy to overspend without even realizing it. But there is a way to get your HGTV dream home and stay within your budget. First, start by writing down what you want in priority. Second, create a budget. While it is tempting to increase your budget as the work progresses, stick to your number.

- While we all may think we will live in a home forever, we actually own 5.5 homes in our lifetime so paying attention to whether your choices will appeal to a future buyer will pay off in the end. Of course you want your home to be yours and you want to be comfortable, but try to make improvements that aren't so specific they will make a future sale difficult.

- The most difficult part of remodeling is being realistic. It isn't cheap and getting too emotionally involved will leave you distraught. Pick one or two

things that are really important and splurge on them, but be reasonable about the others. And then take your list, your budget and work really hard to stick to both!!

Here are thoughts about some popular remodeling projects:

1.) A chef-quality kitchen

If you love to cook, a high-end kitchen could be the ultimate gift — for you. But if you think a massive overhaul that costs \$50,000 or more increases your home's value more, you might be in for a surprise. An upscale kitchen renovation brings 91% return on your investment. On the other hand, a minor remodel of less than \$20,000 (which is completely doable!) you will get a 98.5% return.

2.) DIY painting

Painting is one of those things

that makes a huge difference for a small investment. Prep work is crucial; taking time to repair dry wall, caulk, fill cracks, etc is the difference between a professional looking job and a DIY job.

Streaky, chipped or low-quality paint can knock \$1,700 off a home's sale price, according to Opendoor data that looked at home offers made from June 2018 to June 2019.

3.) An expanded master suite

Knocking down a wall to create an oversized master

bedroom or stealing closet space to build out a spa-style bathroom may sound dreamy.

But, removing a bedroom is always risky.

4.) Bathroom remodel

A bathroom remodel can be done for around \$10,000 and realizes a 102%. A more expensive remodel that adds square footage and changes plumbing averages \$26,000 and brings a 93% return.

5.) Basement remodel

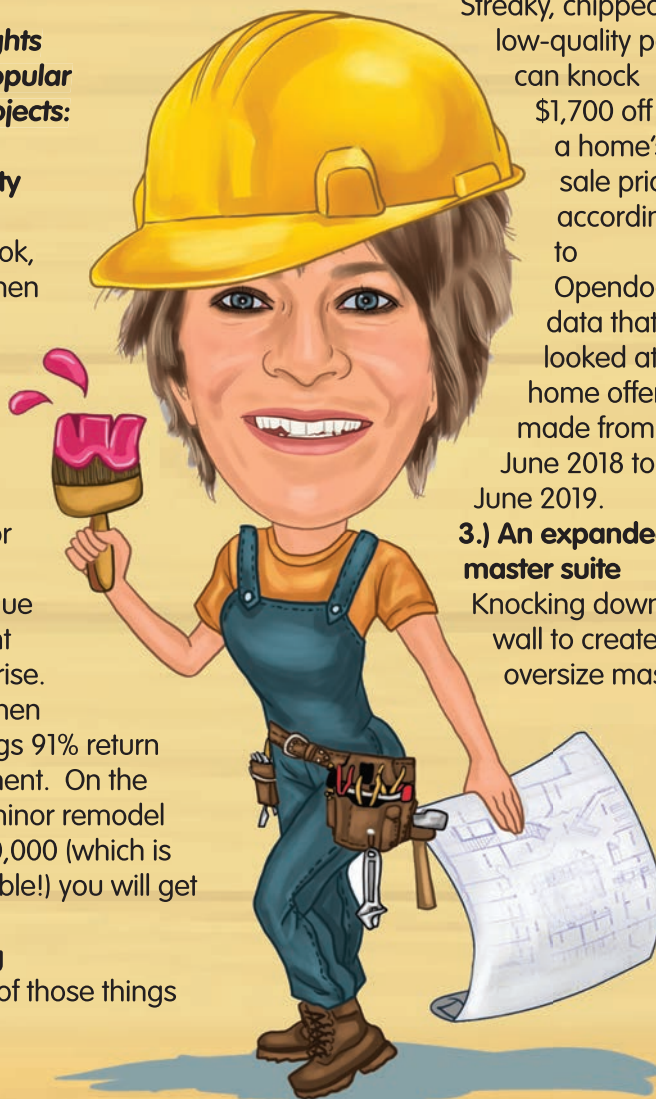
A basement remodel includes a 20x30 entertaining area with wet bar, a 5x8 bath, new fixtures and flooring costs around \$52,000 and you can recoup 90% of that.

6.) Family Room Addition

For some reason a family room in Cheyenne is more popular than in other parts of the country. A family room remodel costs an average of \$55,000 with an 83% return on investment.

7.) Bonus Room Update

Converting a room into something like an office may be a much needed space, but sadly the return isn't that great at 72%.





Do thoughts of remodeling scare you?

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