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SPRING HOME IMPROVEMENT 2019

Outdoor Improvements That Boost Home Value

Whether home improvement projects are design to improve the interior or exterior of a house, focusing on renovations that make the most financial sense can benefit homeowners in the long run. The right renovations can be assets if and when homeowners decide to sell their homes.

So how does one get started? First and foremost, speak to a local real estate agent who is knowledgeable about trends in the community. While a swimming pool may be something coveted in one area, it may impede sales in another. It also helps to study generalized trends and data from various home improvement industry analysts to guide upcoming projects.

The following outdoor projects are just a few renovations that tend to add value.

- Fire pit: A fire pit is a great place to gather

most months of the year. Bob Vila and CBS news report that a fire pit realizes a 78 percent return on investment, or ROI.

- Outdoor kitchen: Many buyers are looking to utilize their yards as an extension of interior living areas. Cooking, dining and even watching TV outdoors is increasingly popular. Outdoor living areas can be custom designed and built. In addition, prefabricated modular units that require a much smaller commitment of time and money are available.

- Patio: Homeowners who do not already have a patio will find that adding one can increase a home's value. Patios help a home look neat, add useable space and may help a home to sell quickly. The experts at Space Wise, a division of Extra Space Storage, say that refinishing, repairing and building a new patio offers strong ROI.



- Deck: Deck can be as valuable as patios. A deck is another outdoor space that can be used for entertaining, dining and more. Remodeling magazine's 2018 "Cost vs. Value" report indicates that an \$11,000 deck can add about \$9,000 in resale value to the home, recouping around 82 percent of the project's costs.

- Door update: Improve curb appeal with a new, high-end front door and garage doors. If that's too expensive, a good cleaning and new

coat of paint can make an old door look brand new. These easy fixes can improve a home's look instantly.

- New landscaping: The National Association of Realtors says an outdoor makeover that includes well-thought out landscaping can net 105 percent ROI. Installing a walkway, adding stone planters, mulching, and planting shrubs are ideas to consider.

Many different outdoor projects can add value to a home.

Steps To Take Before An Appraiser's Visit

Homeowners unfamiliar with the appraisal process might not know if there is anything they can do to make the process go more smoothly. While certain variables involved in the appraisal process, such as location of the home and the value of surrounding homes, are beyond homeowners' control, the Appraisal Institute recommends homeowners take the following steps before an appraiser visits their home.

- Clean the house. A dirty home that is full of clutter will not make the best impression on appraisers. Dirty homes may be vulnerable to insect infestations that can lead to structural problems with the home. While a dirty home is not necessarily an indicator of infestations or a reflection of a home's value, a clean home will create a stronger first impression with the appraiser.

- Make any necessary repairs ahead of the appointment. Homeowners who have been putting off repairs should make them before the appraiser arrives. Homes with repairs that

still need to be made will likely be valued less than similar homes with no such repair issues. Though repairs can be costly, investing in home repairs will likely increase both the appraisal and resale value of the home.

- Obtain all necessary documents before the appraiser arrives. Homeowners who have certain documentation at the ready can speed up the appraisal process. Such documentation may include a survey of the house and property; a deed or title report; a recent tax bill; if applicable, a list of items to be sold with the house; purchase history of the home; and the original plans and specifications of the home.

- Inform the appraiser about recent improvements. Homeowners can inform appraisers about any recent improvements to the home and the cost of those improvements. The value of home improvements with regard to a home's appraisal value vary depending on a host of variables, but having such information at the ready can help appraisers make the most informed appraisal possible.

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Celebrate Missouri Trees With MDC Through Arbor Days In April

The Missouri Department of Conservation (MDC) encourages Missourians to celebrate the value of Missouri trees and forests during Arbor Days in April by planting native trees and practicing proper tree care.

This year's Missouri Arbor Day is Friday, April 5. Missouri has been observing the state's official Arbor Day on the first Friday in April since 1886 when the General Assembly declared that day be set aside for the appreciation and planting of trees. National Arbor Day is recognized on the last Friday of April, which is April 26 for 2019.

Missouri forests cover about one-third of the state and provide outdoor recreation, wildlife habitat, natural beauty, jobs, timber for many wood products, and much more. Spending time in Missouri woods and forests can also provide health benefits. Exposure to nature contributes to physical well-being, reduces blood pressure and heart rate, relieves stress, and boosts energy levels. Trees also work to help our wallets, our families, our communities, our environment, and our economy. Learn more about how trees work at treeswork.org.

Get information on backyard tree care –

including types of trees for urban and other landscapes, selecting the right tree for the right place, planting tips, watering and pruning info, and more – at mdc.mo.gov/tree-health.

MDC's George O. White State Forest Nursery near Licking offers residents a variety of low-cost native tree and shrub seedlings for reforestation, windbreaks, erosion control, and wildlife food and cover. Orders are accepted from Nov. 1 to April 15 every year. For more information, visit mdc.mo.gov/seedlings.

TOUR THE NURSERY: The State Forest Nursery is celebrating Arbor Days in April by hosting an open house and tours on Saturday, April 6, from 9 a.m. to 2 p.m. Stop by to see how nursery staff grows, stores, and ships more than 3 million seedlings each year. Tours are by appointment. Call 573-674-3229 to make a reservation.

Communities around the state also hold local Arbor Day activities. For more information on Arbor Day and Missouri's Tree City USA communities, visit the Arbor Day Foundation at arborday.org.



MDC encourages people to celebrate Arbor Days in April by planting native trees and practicing proper tree care.



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When It Can Be Smart To Hire A Painting Pro

Few things can revitalize a home more readily than a fresh coat of paint.

Thanks in part to the affordability of paint and its ease of application, painting is something that even novice DIYers can typically handle. According to the marketing advice

guru Brandon Gaille, it is estimated that residential interior paint only lasts around three years before it needs to be updated. Exterior paint can fade, chip and peel due to various environmental factors. As a result, many homes can likely use a fresh coat of paint in at

least one room.

As DIY-friendly as painting can be, when attempting to paint the interior or exterior of their homes, homeowners may learn that some painting projects are best left to the professionals. Painting requires skill, patience and a knowledge of how various paints - including finishes for particular applications - will hold up. Novice painters may do more harm than good by dripping paint on expensive carpeting or floors or fail to recognize the nuances that indicate a spot-on painting job.

Professional painters have spent hours upon hours learning the ropes of what works - and what does not. Painters often understand that painstaking preparatory work is crucial to getting pristine finished results. Walls and ceilings must be properly repaired and prepared even before a base coat is applied.

Professional painters also have an eye for details. And because professional painters make a business out of doing interior and exterior surfaces, they understand which techniques can improve efficiency. That means a professional job can typically be completed much more quickly than a DIY project.

Even though some people think they'll save money by painting their own homes, that's not necessarily true. Professionals already have all the equipment necessary, unlike novices who may need to make repeated and potentially costly trips to the hardware store for supplies. Plus, if mistakes happen, DIYers have to spend additional time and money fixing them.



Safety can be a large motivator for turning painting over to a pro. Navigating exterior areas or tall interior ceilings can be challenging and may require scaffolding or tall ladders DIYers do not have. Risk of falls or other injuries increase with lack of experience.

Painting can give a home a facelift, and oftentimes it is smart to turn the work over to professionals to ensure the job is done just right.



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Six Options For Funding Your Next Improvement Project

Before starting a home improvement project, either on one's own or with the assistance of a professional contractor, homeowners must first consider the costs involved. According to the home improvement resource HomeAdvisor, more than one-third of homeowners do not understand what hiring a professional will cost, and then cannot successfully budget and secure financing once they have set their sights on a renovation project.

HomeAdvisor says that some of the more popular projects, such as remodeling a kitchen or bathroom or building a deck, can cost, on average, \$19,920, \$9,274 and \$6,919, respectively.

Homeowners may find that the more expensive renovations require them to secure some type of financing. Those who have never before sought such financing may want to consider these options.

1. Cash-out refinancing: With cash-out refinancing, a person will begin the mortgage process anew with the intention of paying off the current mortgage balance, and then taking out additional funds for other purposes. Cash-out refinancing is a way to tap into a home's existing equity for use on improvements or other expenses, such as college tuition.

2. Home equity line of credit: The financial experts at Bankrate indicate that a HELOC works like a credit card, with the house as collateral. There is a credit limit, and borrowers can spend up to that limit. The interest rate may or may not be fixed. However, the interest may be tax-deductible if the financing is used to improve, buy or build a home.

3. Home equity loan: Individuals also can borrow against equity in their homes with a fixed interest rate through a home equity loan. Most lenders will calculate 80 percent of the home value and subtract a homeowner's mortgage balance to figure out how much can be borrowed, according to the financial advisory site The Simple Dollar.

4. Personal loan: Homeowners can shop around at various financial institutions for competitive personal loans to be used for home improvement purposes. Funds may be approved within one business day, which can be ideal for those who want to begin their improvements soon.

5. Personal line of credit: A personal line of credit allows borrowers to borrow only the money needed at the time, and offers a variable interest rate that is generally lower than fixed loan rates. Again, like a credit card, PLOC gives a person a maximum borrowing amount and is ideal for ongoing purchases.

6. Credit cards: In a pinch, credit cards can be used to finance improvements, but they do come with the cost of very high interest rates if the balance is not paid in full by the time the bill comes due. However, for funding smaller projects and maximizing rewards points through home improvement retailers or specific credit card company promotions, credit cards can be a way to earn various perks in addition to the benefit of improving a home.

Homeowners looking to finance their next improvements should speak to a financial advisor and shop around for the best types of funding for them.



Valuable Renovations

Each year, Remodeling magazine publishes its "Cost vs. Value" report to give homeowners a greater understanding of how much popular home projects will cost across the nation, as well as which renovations will offer the greatest return on investment. According to their research, these projects improved in value between 2017 and 2018 and can be smart choices for homeowners looking to add popular features to their properties.

Below are the popular projects and the average cost of the renovations.

- Midrange bathroom addition: \$44,717
- Midrange bathroom remodel: \$19,134
- Midrange deck addition (wood): \$10,950
- Midrange entry door replacement (steel): \$1,471
- Upscale garage door replacement: \$3,470
- Midrange manufactured stone veneer: \$8,221
- Midrange minor kitchen remodel: \$21,198
- Midrange siding replacement: \$15,072
- Midrange universal design bathroom: \$16,393
- Upscale window replacement (vinyl): \$15,955

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SPRING HOME IMPROVEMENT 2019

Three Ways To Use Your Lawn To Improve Curb Appeal

Returns on home improvement projects vary. In its annual Cost vs. Value Report, Remodeling magazine notes the projects that yield the best returns on investment in a given year. But a host of factors, including the type of market (buyers' or sellers') and the region where the home is being sold, ultimately combine to determine if homeowners' investments in home improvement projects will provide the returns they were hoping for.

Though there's no way of guaranteeing a home improvement project will yield a great return, real estate professionals often cite improving curb appeal as an excellent way to attract prospective buyers and potentially get the asking price or more when selling the home. Improving curb appeal makes even more sense in today's real estate market, when many people do their own searching via real estate websites such as Trulia or Zillow. When using such sites, buyers will likely be less inclined to click on a listing if exterior photos of the property are not eye-catching.

Various projects, including tending to lawns and gardens, can improve curb appeal. An added benefit to focusing on landscaping to improve curb appeal is it promotes spending time outdoors in spring and summer. In addition, many lawn- and garden-related home improvement projects need not require professional expertise.

1. Maintain a lush green lawn.

Lawns that fall into disrepair may not give buyers a correct impression about how homeowners maintained their homes. Lawns with multiple dead spots and grass that appears more brown than green may lead many buyers to assume that the home's interior was equally ill-cared for. Maintaining lush green lawns is not as difficult as it may seem. Applying fertilizer and aerating at the appropriate times of year (this varies by region) can promote strong roots and healthy soil, making it easier for grass to survive harsh conditions like drought. When watering in summer, do so in early morning or evening so as little water is lost to evaporation as possible.

2. Address brown patch.

Even well-maintained lawns can fall victims to brown spots. According to the lawn care professionals at TruGreen, lawns in regions with hot temperatures and high humidity can be infected with brown patch, a common lawn disease that is caused by fungus, which can produce circular areas of brown, dead grass surrounded by narrow, dark rings. Penn State's College of Agricultural Sciences notes that removing dew that collects on grass leaves each morning, which can be accomplished by mowing or dragging a water hose across affected areas, can be an effective way to reduce brown patch. Homeowners without



much lawn care experience can consult professional landscapers to address the issue. But those looking to sell their properties should note that buyers often walk the grounds of homes they are considering buying. So addressing any issues on the lawn should be a priority for sellers.

3. Confine dogs to certain areas.

Dog owners may want to let their pets roam free in their yards. But homeowners about to put their properties up for sale may want to

confine their four-legged friends to certain areas. That's because dog urine can be high in nitrogen. Nitrogen itself is not harmful to lawns, but in high concentrations it can contribute to yellow or brown spots. Also, highly acidic dog urine may even adversely affect pH levels in the soil.

Curb appeal can go a long way toward helping homeowners sell their homes, and a lush lawn can be used to catch the eye of prospective buyers.

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SPRING HOME IMPROVEMENT 2019

The Benefits Of Hiring Professional Contractors



Experience

A trial and error approach can work with various projects and problems. But applying such an approach to home improvement projects is risky and potentially dangerous, not to mention costly. Experienced professional contractors with strong track records (seek recommendations from friends or neighbors) won't have to go through trial and error and are therefore more likely than DIYers to complete a project on time and on budget.

Inspiration

One oft-overlooked benefit of working with professional contractors is the likelihood that they can draw up ideas for projects that homeowners might otherwise never have thought up on their own. Homeowners without specific ideas in mind can ask contractors to come up with various scenarios before committing to a particular one. Veteran contractors can draw on years of experience to create designs that DIYers might be incapable of coming up with and/or incapable of seeing through to completion.

Cost

Conventional wisdom suggests it's less expensive to do something yourself than to hire someone else to do it for you, but that's not necessarily true of home improvement projects. Labor costs typically account for a substantial amount of professionally contracted projects, but homeowners can cut those costs by volunteering to do some of the simpler tasks themselves.

In addition, contractors often purchase materials at a much lower cost than individual homeowners because contractors buy in bulk. So while labor costs might be lower on DIY projects, the cost of materials can offset those savings.

Resale value

Many homeowners renovate their homes with eyes on improving the resale value of those homes. But if homeowners want to showcase a newly remodeled kitchen when selling their homes, they should be prepared for prospective buyers to ask who worked on the project. Fearing potential problems down the road, some buyers might be put off by homes that were remodeled by DIYers and not professional contractors.

Renovating a home on your own can be a rewarding project for homeowners. But it's important that homeowners recognize the many benefits of working with professional contractors before making any final decisions with regard to who will tackle their next project.

The DIY movement has inspired many homeowners to tackle home repair and remodeling projects on their own. DIY projects can be rewarding, and many homeowners who have embraced the DIY movement have discovered talents they never before knew they had.

projects appear, homeowners should know that such undertakings are far more difficult than they appear on television. Homeowners who overestimate their abilities and the time they have to complete projects can cost themselves substantial amounts of money. In fact, there are a variety of reasons homeowners might want to work with professional contractors when tackling home improvement projects.

But no matter how simple popular home renovation television shows make remodeling

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SPRING HOME IMPROVEMENT 2019

Prepare A Deck Or Patio For Entertaining

Few things are better than having a functional and beautiful outdoor space to entertain guests. Having a great outdoor space enables a person to host parties or intimate gatherings all year long. Establishing an entertaining space and maintaining that space are essential when planning another year of fun in the sun.

There are many things homeowners can do to ensure their entertaining space is safe and functional. As the season approaches, include some landscaping and decorating components to your preparatory plans to make the space as comfortable and aesthetically appealing as possible.

Here are a few key tips for readying your yard for entertaining possibilities. Expand on these basics to customize an area for your unique needs.

• Check the area for any needed repairs. Prior to your first entertaining session, look over the deck or patio to take note of any flaws that may present safety hazards. Are there any loose railings? Are all screws and nails flush so they do not cause tripping? Are there any cracks in concrete or loose patio blocks? Be

sure to remedy all of the repairs needed to ensure guests will be safe. If you are unsure of any structural deficits, consult with a contractor.

• Hire a reputable contractor. If you are just laying the groundwork for a new patio or deck, it is important to get the necessary permits and then hire a person who has been properly vetted. Check qualifications and licensing before hiring a contractor and ask to view a portfolio of his or her previous work. Word-of-mouth recommendations from trusted friends and family members are good, and you can also double-check qualifications by contacting the Better Business Bureau to see if any complaints have been lodged or use a service such as Angie's List to read reviews of his or her work.

• Think about closing in a portion of a deck or patio. The use of a canopy, netting or even greenery to protect an entertaining space can help minimize weather-related damage to outdoor furniture. Netting will keep a good number of biting insects at bay when the weather is warm and humid. Having a bit of conceal-

ment also means you can create a private space that isn't easily viewed by neighbors or passersby.

• Plan well-defined areas. Just as rooms serve different purposes inside of the home, outdoor areas can be separated according to usage. Establish a sitting nook where guests can gather and talk. Have a bar or serving area where refreshments are made and served. Make sure there is a shaded area for when the sun is too uncomfortable to make sitting outside enjoyable. Similarly, have a sunny area where people can soak up a few rays or dry off after a dip in the spa or pool. Don't forget to establish a spot for the kids to converge with scaled-down amenities.

• Consider a fireplace or fire pit. For centuries man (and woman) has gathered around fire for socialization and a means to warming up. Having a backyard fireplace, pit or chiminea is a conversation-starter, a decorative focal point, and a functional tool to extend the number of seasons in which outdoor entertaining can take place. Place the fire wisely and with concern for safety. It should be out of the way of foot traffic, but central enough so that it can be a gathering point.

• Invest in quality outdoor furniture. Today's yards are extensions of a home's interior. Guests no longer want to sit on uncomfortable metal or plastic furniture. There are many different outdoor sofas and chairs that are as stylish as they are comfortable. These pieces can be matched to the decor inside your home for a cohesive look.

• Accessorize. Consider the creature com-

forts of indoors and mimic that outdoors. Don't shy away from hanging artwork on an exterior wall or using urns or pottery to decorate the space. Weather-resistant materials ensure everything from clocks to televisions can be used outdoors. Think about having an entire set of serving dishes and other entertaining items for the outdoors.

When refurbishing outdoor entertaining areas, emphasize comfort, safety and functionality.



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