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Real Estate & Home Improvement

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THESE & MORE INSIDE:

- Turn Your New House Into A Home
- Real Estate Financing Options
- Why It Pays To Hire Contractors for Renovations
- Minor Exterior Upgrades To Help Sell A Home
- Signs A Home Exterior Needs Updating

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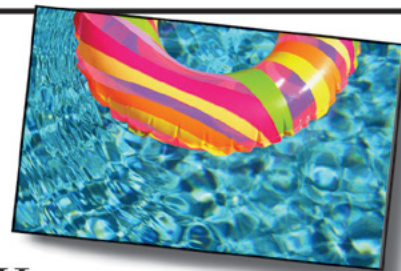


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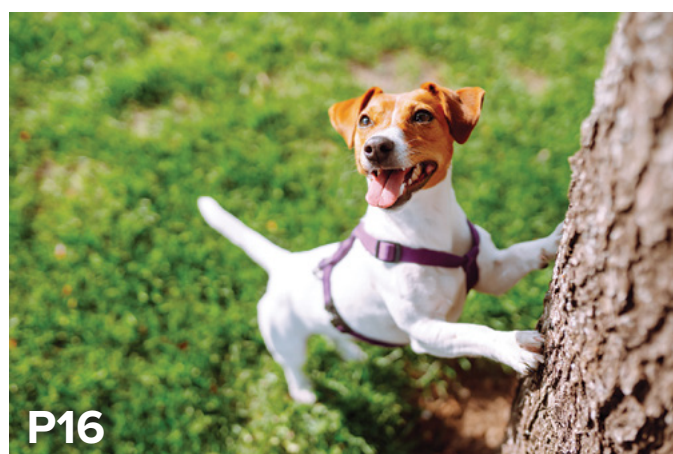


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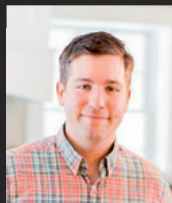
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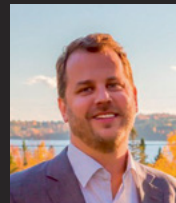
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MAKE A DINING ROOM MORE ELEGANT FOR ENTERTAINING

The kitchen may be the heart of a home, but when it comes to entertaining, a dining room — if one is present in a house — tends to be the prime gathering spot for meals.

Dining rooms may not be top on the list of spaces to renovate, as they tend to be used infrequently. But a dining room makeover may still be a worthy endeavor. Here are some simple ways to make the dining room more elegant and functional.

- **Clear out the clutter.** The first step toward improving a dining room eating area is to remove any extraneous items from the space. If the dining room table is not used very often, it likely has become a catch-all for other items, such as bills, newspapers or kids' homework. Rather than using the dining space as a makeshift office or homework station, invest in a rolling cart to store those papers and other items. Simply roll it into a closet or another room when it's time to host a party.
- **Hang a statement light.** Few decorative items add as much drama and ambiance to a dining space as a new overhead light. People hear chandelier and think a bejeweled or crystal design. But various chandelier styles can fit the aesthetic of a home. The light will be a focal point and instantly make the dining area more elegant. Install the light on a dimmer to adjust the illumination as needed to set the mood.
- **Invest in new linens.** Purchase coordinating table linens that will be used for special occasions. A decorative table cloth or table runner coupled with cloth napkins and placemats helps to set the scene of the dinner party.
- **Add a piece of artwork.** Many modern homeowners have eschewed

the China cabinet that once was standard in dining rooms. Rather than a bulky piece of furniture, a large piece of statement-making artwork or framed photos over a more minimalistic buffet table or small service bar is preferable. Choose artwork that complements the colors in the space.

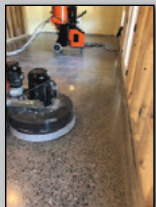
- **Include a centerpiece.** Centerpieces add sophistication to the table and tie into the event. Floral arrangements, a bowl or basket of fruit, pine cones or greens from outdoors, or collectibles like shells in a tall canister can serve as centerpieces.

There are many simple ways to dress up dining spaces and make them more elegant.



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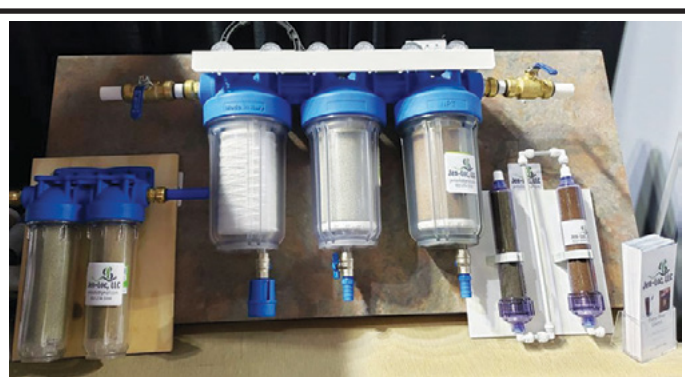
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TURN YOUR NEW HOUSE INTO A HOME

Data from the U.S. Census Bureau indicates roughly 14 percent of the population, or around 40 million people, move every year for various reasons. Statistics found about half of some countries households have either moved within the past five years or intend to do so within the next five.

While people may be inclined to move far from their current residences, the moving resource Move.org notes that some U.S. states are seeing an influx in people leaving while others are absorbing new residents. Illinois, Alaska, New Jersey, New York, and West Virginia are the top five states Americans are leaving, while Idaho, Nevada, Arizona, Oregon, and Montana are gaining residents.

People relocate for various reasons. After moving into a new house, it can take some effort to turn that house into a true home and feel comfortable in your new environs. These steps can help that process along.

- Create at least one complete and serene space. Focus on setting up the bedroom so you can retreat at the end of the day. Invest in new furniture or get new bedding to give the room this comforting feeling.

- Create an organizational plan. It can be tempting to want to throw everything in closets and unpack quickly, but give yourself time to fully analyze where you want to store items, where you may need to paint or reconfigure spaces, as well as any home improvements you want to make before taking out all of your stuff. When you fully unpack, you can immediately enjoy your hard work.

- Hang artwork. Hang a few select pieces of artwork or family photos shortly after moving in. Surround yourself with things that make you feel good.

- Bring mementos. Your first home may bring about warm feelings. While you can't recreate it entirely, you can use a



piece of furniture or a few family heirlooms to make your new space feel homey.

- Rely on familiar scents. Break in the new space with familiar aromas, whether it's preferential air fresheners, scented candles or baking your favorite chocolate chip cookie recipe.

Moving into a new home can be exciting. Certain touches can help make the new space feel more like home.

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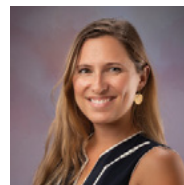


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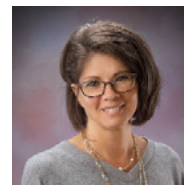
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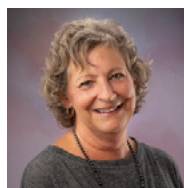
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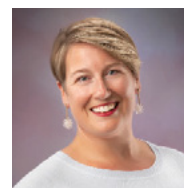
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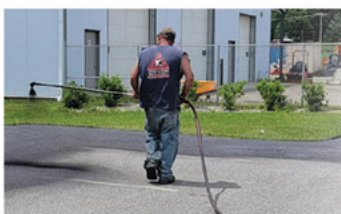
DID YOU KNOW?

A recent survey of home renovation industry professionals conducted by Fixr.com found that creating indoor spaces outdoors was homeowners' biggest priority regarding renovations in 2022. Sixty-two percent of renovation-minded homeowners surveyed indicated outdoor dining areas are their most sought-after living space. In addition, 41 percent of respondents felt outdoor kitchens were their biggest priority. The survey found that certain outdoor living space features were especially popular, none more so than comfortable outdoor furniture. Firepits, outdoor fireplaces, swimming pools, hot tubs, and outdoor connectivity were some additional popular features among homeowners focused on their outdoor living spaces.



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REAL ESTATE FINANCING OPTIONS

The decision to buy a home is significant. Real estate is the biggest investment the average person will make in his or her lifetime, which underscores just how significant the home buying decision can be.

The real estate experts at Zillow recently reported that the national median price of a home in the United States is \$272,446. However, since the National Association of Realtors reported a record low housing inventory late in 2020, the average house price has been rising rapidly nationwide. The Federal Reserve Bank of St. Louis estimates the median home sales price at \$374,900, and certain states have much higher prices. WOWA, a real estate and finance technology company, says the average sale price of a home in Canada was \$679,051 in July 2021.

Most people do not have \$300,000 to \$600,000 in savings on hand to purchase a home in cash. That means they'll need to rely on financing to pay for their dream homes.

CONVENTIONAL LENDING

Conventional lending refers to when a bank or another financial institution loans a home buyer money to buy a home. This is one of the most common ways to fund a home purchase. Personal credit score as well as credit history help determine eligibility and interest rates for conventional loans. Availability of assets as well as income level are some additional determining factors. Conventional loans are traditionally 10-, 15- or 30-year notes and will require a certain percentage as the down payment to secure the loan. The bank will determine the down payment requirement, which is typically somewhere between 3 and 20 percent.

FHA LOAN

A Federal Housing Administration loan is issued by an FHA-approved lender. These loans are designed for low-to-moderate-income borrowers, according to the financial guide Investopedia. FHA loans require lower minimum down payments and lower credit scores than many conventional loans. FHA loans also require

mortgage insurance up front, plus annually for 11 years or the life of the loan depending on the length of the loan.

HELOC

A Home Equity Line of Credit, commonly called a HELOC loan, borrows against the available equity in your home to create a line of credit, much like a credit card. These funds can be used for large expenses or to consolidate higher-interest rate debt on other loans, according to Bank of America. It may be possible to use a HELOC to secure funding to make improvements to a home for those who want to flip it as an investment property.

PRIVATE MONEY LENDERS

Individuals investing in real estate who do not intend to use a property as a primary residence may turn to private money lenders. These investors can tap into capital from personal connections and lend at specified interest rates and payback periods, according to Fortune Builders, a real estate investing resource. Keep in mind the interest rate will likely be higher with a private lender than through a conventional lender. The repayment term also will be shorter.

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The U.S. Department of Veterans Affairs has a program for acquiring loans through conventional lenders that will be partially guaranteed against loss through the VA. This enables a lender to give better loan terms, such as the option to pay no down payment. Interested parties need to qualify for a Certificate of Eligibility and then work with qualified lenders.

People have several options to finance the purchase of a home. These loans can help make the dream of home ownership a reality. Potential buyers are urged to speak with mortgage professionals or financial planners to consider their options.



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SIMPLE LANDSCAPING STRATEGIES THAT CAN TRANSFORM A HOME'S EXTERIOR

The interior of a home may be where homeowners and their families spend the majority of their time, and there's no denying that a well-planned interior goes a long way toward making a house a home. However, the exterior of a home, including its landscaping, can serve as a source of pride and catch the eye of prospective buyers when the home hits the market.

It's easy to walk past a home with an eye-catching exterior and assume the homeowner has a green thumb or has spent lots of time and money working on the landscaping. Though that may be true, oftentimes it's the simplest strategies that make all the difference. Homeowners can keep these strategies in mind as they look to transform the exterior of their homes.



- Dress up the walkway. A longer walkway can give guests a strong first impression of a home and won't break the bank. Create new planting beds and plant bright plants and flowers along each side of the walkway. If it's necessary and within budget, lengthen the walkway to create the feel of a more grandiose entryway.

- Make things more symmetrical. A messy landscape can give a poor first impression, even if the area features some beautiful plants. In such instances, a little effort to make

things more symmetrical, with equal parts grass and vegetation, can create a cleaner, more inviting look.

- Mulch your flower and tree beds. Mulch is a relatively inexpensive but effective way to add aesthetic appeal to a landscape. Freshly mulched beds beneath trees and flowers creates a clean and organized look, and the mulch also serves a practical purpose, as it reduces weed growth and helps the soil retain moisture so plants stay healthy and look better throughout the warmer months when rainfall may not be steady or significant.



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- Plant shade trees. Shade trees can be especially useful when selling a home. The shade provided by trees can shield grass from blistering summer sun, potentially helping it stay green. A lush green lawn appeals to buyers and gives the impression the home has been well maintained. In addition, shade trees can be used to create the look of a backyard oasis. A well-placed bench beneath a large shade tree can entice buyers who want a relaxing spot to enjoy warm summer days outdoors without getting a sunburn.

- Consider maintenance. The more exotic an exterior landscape is, the more maintenance it's likely to require. Lawn and garden enthusiasts may not be turned off by landscape features that require steady maintenance, but homeowners who don't have much time for such work should keep things simple. A poorly maintained landscape, even if it includes exotic plants and elaborate designs, will adversely affect curb appeal. Another feather in the cap of low-maintenance landscape features is they could prove more appealing to prospective buyers, who may view elaborate, exotic landscaping as a lot of extra work they won't want to do.

Some simple landscaping strategies can help homeowners transform their home exteriors without requiring a significant investment of time or money.



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HOW TO MAKE A BACKYARD SAFE FOR DOGS

Dogs, particularly puppies, can be full of boundless energy. Channeling that energy into exercise with long walks or play sessions can help stem dogs' propensity to get into trouble around the house as they burn off extra adrenaline. Pets who don't have an energy outlet may chew off-limits objects or get into other mischief.

According to the American Kennel Club, the amount of exercise a dog needs depends on the animal's age and breed. For example, border collies or Siberian huskies may require much more exercise than English bulldogs, simply because the former are working breeds. Pet owners with large backyards often find those outdoor spots are ideal for when their dogs get the "zoomies," something that tends to be a daily occurrence. Letting their dogs run around



yards, whether on their own or chasing tossed tennis balls, is an ideal way to provide exercise and tire out pups. In such scenarios, it's vital that pups have a dog-friendly yard in which to play.

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of health issues for dogs, such as allergies or intestinal upset.

Switching to native grasses can reduce the need to use chemicals to get lush lawns. When supplementation is needed, homeowners can switch to organic products or natural compost as safer alternatives than chemical-based products.

FENCE OFF THE YARD

Off-leash running and bounding through the yard will make any dog smile. However, a fence is a must-have to ensure a dog doesn't become an escape artist. Be sure the fence is high enough so that the pup cannot jump over it. Burying chicken wire in the dirt beneath the lower edge of the fence also can help prevent dogs who like to dig from exiting by crawling underneath the fence.

Consider installing a lock on the

fence gate so that no one can wander in and surprise the dog, which may startle the animal and prompt it to defend the property. A lock also helps prevent dog theft.

KEEP THE YARD TIDY

Maintaining a clean yard also is key to safety. Inspect the yard regularly to make sure nothing is around that can prove harmful, whether it's poison ivy, felled branches or broken fence panels. Also, keep shrubs and grass trimmed to reduce flea and tick populations on the property.

AVOID POISONOUS PLANTS

Certain plants can be dangerous if they're consumed by curious pups. Chrysanthemums, peonies, irises, and hydrangeas are some plants that can be poisonous. For a full list of poisonous plants, visit the ASPCA website (aspc.org).

KEEP AN EYE ON ANIMALS

Dogs can spend some unattended time in the yard, but check in from time to time. Should wildlife get into the yard, dogs may get hurt by tussles or bites. Birds of prey, such as owls, hawks and even vultures, may attack small dogs in a yard. According to Pat Silvovsky, director of the Milford Nature Center in Kansas, some birds can be territorial. While they might not view a dog as an easy meal, they could swoop down and attack to defend territory. The same may occur with other wild animals.

A dog-friendly yard may require a little effort to create, but it's worth a little sweat equity to keep pups safe.

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BUDGET-FRIENDLY WAYS TO FRESHEN UP YOUR HOME'S EXTERIOR

As any homeowner knows, renovation projects tend to cost a lot of money. The average cost of a home renovation is difficult to gauge, as such endeavors run the gamut from complex projects like a kitchen overhaul to simpler ones like painting a room inside a home. Indeed, the National Association of the Remodeling Industry notes that scope is what drives the cost of a renovation project.

Though there might not be an “average cost” of a renovation project, homeowners can expect to spend thousands of dollars on projects that are not very small in scale. Navigating such an expense at a time when inflation remains high might be difficult for some homeowners looking to maintain the appearance of their home exteriors. However,

there are many budget-friendly ways homeowners can tend to the exterior of their properties.

- Power washing: Power washing won't break the bank but it can revive the look of a home. Power washing removes dirt and grime from the siding of a home and a power washing can be used to clean porches, walkways and patios as well. Hardware chains like Home Depot and Lowes typically rent power washers, but homeowners who don't want to do it themselves can hire a professional for a few hundred dollars, if not less. Power washing after winter can be a good idea, as the elements can take a toll on a home's exterior. A good power washing before spring and summer entertaining season can thus give a home a fresh, clean look without breaking the bank.



- Furnished front porch: A furnished front porch can serve as a welcome sign to neighbors and provide a great place to relax with a morning cup of coffee and a good book. Homeowners with a small

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porch won't need to bust their budgets to upgrade their front porch furnishings. Some small chairs with bright cushions, a small table and a rug underfoot can revamp an entryway at low cost.

- **Window box installation:** Installing window box planters is another cost-effective way to brighten up a home's exterior. Homeowners can hang window boxes outside windows on the front of their homes and then fill them with brightly colored flowers to add an inviting pop of color to their home exteriors. The experts at Better Homes & Gardens urge homeowners to take weight into consideration before buying window planters. Keep in mind that soil and developed plants can be heavy, so look for a sturdy box as well as one that has drainage holes.

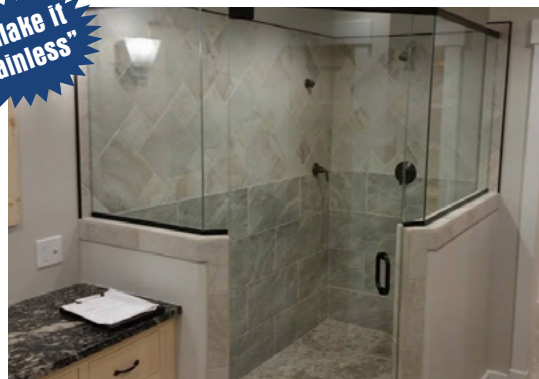
- **Replace hardware:** Another simple way to freshen up a stale exterior is to replace hardware. Door knobs, knockers, house numbers, and even the mailbox can appear dated after a while. Replacing these items is inexpensive and quick but can have a profound impact on how the exterior of a home appears to residents and visitors.

Exterior renovations need not break the bank. Various simple and inexpensive tweaks can quickly revitalize the exterior of a home.

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MINOR EXTERIOR UPGRADES THAT CAN HELP SELL A HOME

The home improvement industry has been booming for years, but forecasters 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 an-



nual "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 vari-

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



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- **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,



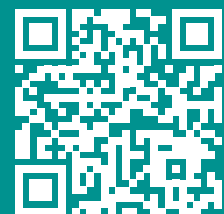
11 percent of realtors surveyed indicated that an upgraded landscape was the decisive factor that closed the deal for the house.

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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HOME INSPECTIONS 101

The process of buying a home can be unlike any experience prospective buyers have ever had. After finding a home they like and coming to an agreement on a sale price with the seller, buyers can expect to add many items to their to-do list. One of the first things to jot down on that list is scheduling a home inspection.

Home inspections are a vital part of the home buying process. Such inspections can protect buyers as they're on the cusp of making what will likely be the most significant investment of their lives. Understanding the home inspection process can help buyers during an exciting yet potentially nerve-wracking time in their lives.

WHAT IS A HOME INSPECTION?

The American Society of Home Inspectors defines a home inspection as an ob-

jective visual examination of the physical structure and systems of a house. Inspectors will conduct visual examinations from the roof to the foundation of the home. Additional structures on the property, such as sheds or detached out-

door living areas, are not typically included in the examination.

What do inspectors examine?

The ASHI notes that inspectors will examine the condition of various parts of the home. The heating system, central air conditioning unit, interior plumbing and electrical systems, roof (though



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inspectors will not climb onto the roof), attic and insulation will be examined. Inspectors also will examine walls, ceilings, floors, windows, doors, the foundation of the home, basement (or crawl space), and structural components.

CAN A HOME FAIL INSPECTION?

Homes cannot fail home inspections, which are just assessments of a home's existing condition. Municipal inspections are separate inspections conducted by government agencies to verify that a property is in compliance with local codes. Home inspectors will provide detailed reports describing the condition of a home and indicate if any repairs are in order.

DO I REALLY NEED A HOME INSPECTION?

A home inspection is a vital component that can help buyers make the most informed decision possible. Forgoing an inspection can leave buyers vulnerable to potentially costly repairs and issues with a home that might have been detected with a proper home inspection. In addition, some lenders insist that buyers have home inspections conducted before they will allow them to borrow money.

Home inspections can protect home buyers as they prepare to make the most significant financial investment of their lives. More information about inspections can be found at www.homeinspector.org.



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Accidents happen. While even the most cautious individuals are not immune to accidents, that doesn't mean it's not in everyone's best interest to do everything they can to reduce their risk of accident and injury, particularly around their own homes.

Homes are often seen as safe havens, but they're also where many individuals suffer preventable injuries. Data from the National Safety Council indicates that about 14 out of every 100 people suffered preventable injuries in their homes or a community venue in 2020.

A home's status as a sanctuary can make it easy to overlook various safety risks. The following are some safety hazards that can be prevented when homeowners make a concerted effort to make their homes as safe as possible.

- **Scalding:** Scalding injuries pose a significant threat to anyone. Data from the Consumer Product Safety Commission indicates that more than 375,000 scald burn injuries associated with various household appliances and products were treated in emergency rooms between 2013 and 2017. More than one-fifth of those injuries affected children four years old and younger. To prevent scalding injuries, make sure the temperature on your water heater is set no higher than 120 F. The American Burn Association advises parents to avoid giving children responsibilities above their developmental ability. For example, don't let children bathe siblings, cook, wash dishes, or use appliances like toasters or microwaves until they're able to recognize and understand the dangers of scalding and burns.

- **Trips and falls:** The National Floor Safety Institute indicates that falls account for more than eight million emergency room visits each year. Seniors seem to be especially vulnerable, as the National Institute on Aging indicates 30 percent of individuals age 65 and over will sustain a fall each year, with 10 percent of those falls resulting in serious injury. These injuries are easily avoided by routinely cleaning up to ensure walking paths like hallways and staircases inside the home and exterior walkways are clear of obstructions and debris. Carpeting and throw rugs also can pose a falling/tripping hazard, so promptly address carpet that is peeling up and utilize non-slip rug pads for throw rugs and floor mats throughout the home.

- **Unstable furniture injuries:** The CPSC indicates that every year more than 11,000 children suffer injuries that require emergency room visits due to tip-over incidents involving home furnishings like televisions. And kids aren't the only ones vulnerable to these injuries, as

Continued on page 27



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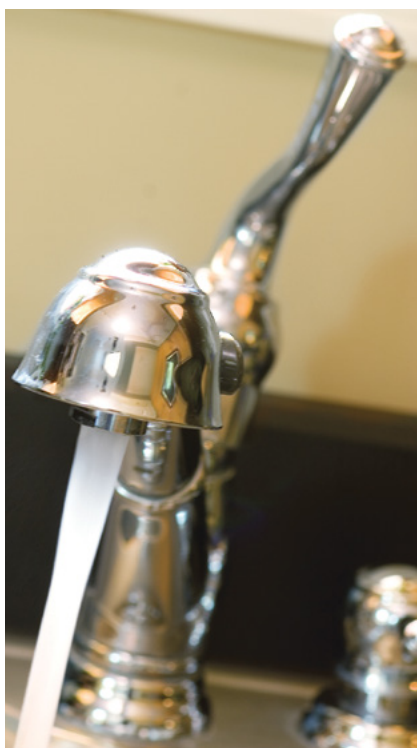
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Continued from page 24

56 percent of tip-over-related ER visits involve patients over the age of 18. Mount or anchor all flat-screen televisions in your home to reduce the risk of tip-over injuries. In addition, replace any unstable furnishings, such as wobbly dining room chairs or well-worn armchairs that are no longer stable. Such furnishings pose a significant injury risk to anyone, but especially kids who love to climb on couches and chairs.

It's easy to overlook safety hazards around the house. But a little bit of attention can go a long way toward preventing potentially serious injuries.



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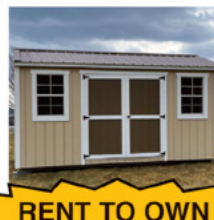


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Curb appeal is often discussed in regard to the effects it can have when selling a home. But curb appeal is equally important for homeowners who aren't putting their homes on the market. A well-maintained, aesthetically appealing home is a source of pride, while a home with fading curb appeal can make homeowners feel a little sheepish. Homeowners who want their homes to maintain their curb appeal can look for signs that it's time to update their home exteriors.

- **Curling shingles:** The roof may not be the first thing people think of when pondering curb appeal, but a damaged roof can contribute to problems that ultimately affect the exterior and interior of the home. Multiple curling shingles indicate it's time to replace the roof. The sight of curling shingles is not pretty, but the larger issue in such instances is the potential for costly water damage when water gets in through the affected shingles.

- **Dated entry door:** Many home improvement experts insist they can determine when a home was built or most recently renovated simply by looking at the front door. Steel and glass doors are popular in modern homes, so homeowners with front doors with ornate designs and oval glass inserts can likely benefit from an

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upgrade to their entryway. A modern front door can make a statement and real estate experts note how popular updated front doors are among buyers.

- **Unightly landscaping:** It's not only the physical components of the home that may suggest an update is necessary. Homeowners without a green thumb may have exterior landscaping that has seen better days. If a spring or summer day spent tending to your landscaping is not your ideal weekend pastime, then consider replacing unsightly landscaping with low-maintenance plants or hardscaping. These alternatives to more needy plants can create curb appeal without requiring any extra work for homeowners.

- **Cracked driveways/walkways:** If the driveway looks like a busy road at the end of snow plowing season, chances are that's adversely affecting the impression people have of your home. In addition, cracked walkways indicate a need for renovations, as these areas are front and center when welcoming guests. Updating a home's exterior can restore curb appeal and help homeowners feel better about their properties.



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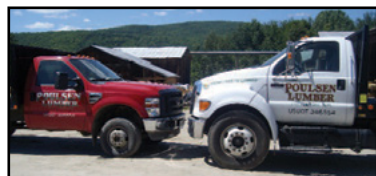
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7 THINGS TO KNOW BEFORE REPLACING WINDOWS

The decision to replace windows often comes down to aesthetics and necessity. Drafty windows can reduce energy efficiency in a home, requiring HVAC systems to work harder to keep interiors comfortable. The harder the HVAC must work, the more homeowners will pay in energy costs.

Old windows also may be points of entry for water and insects. Despite the importance of windows, Money magazine advises that new windows make up only a fraction of the home's total exterior "envelope," resulting in only about 5 to 15 percent of total energy savings.

But there are still plenty of reasons to invest in new windows.

1. Vinyl or aluminum may be best. Lumber is farmed rather quickly today and

solid wood products may not stand up to elements as well as wood used a half-century ago. To avoid rot, vinyl windows often are an affordable and durable choice. Homeowners also have the option of wood windows with aluminum cladding, which are long-lasting.

2. Moisture problems indicate windows need to be replaced. Condensation that shows up as fogging between double-pane windows or on the inside of windows indicates that the windows are starting to fail. If installing a vapor barrier in the basement or crawl space, ventilating properly when showering or cooking, or using a dehumidifier indoors does not remedy the situation, it might be time to replace windows.



3. Windows add curb appeal. Beyond functionality, replacement windows immediately update the look of the home and can improve curb appeal since they are one of the most prominent features on the exterior of a home. If a house needs an update, replacing windows and can be a quick and affordable update.

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4. Consider other energy-efficient upgrades. Sometimes older windows can be salvaged, especially if they are not damaged and only moderately drafty. Replacing panes, sash cords, weather stripping, and even glazing may be less expensive than replacing a window. Plus, older homes with attractive windows complement one another. To keep energy bills down, think about adding insulation to the attic and basement — which is a good idea even if you are replacing windows.

5. The wrong windows can adversely

affect home value. The National Association of Realtors says homeowners get about 73 percent of their replacement window investment back when they resell a home. But choosing the wrong windows might lower the value of the home. It's important to match the look of the original windows, including window material and the divided light pattern (the number of panes in each window) with the original windows.

6. Think about soundproofing, too. When upgrading windows, also think about how certain windows can cancel

out noises and make homes more soundproof. Some windows can help reduce outdoor distractions like leaf blowers or lawn mowers.

7. Proper installation is key to longevity. Replacement windows are only as good as their installation in many cases. Poor installation and orders of standard rather than custom sized windows could result in poor fitting and seals. Homeowners should carefully vet and review window replacement contractors to find the best professionals for the job.

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