

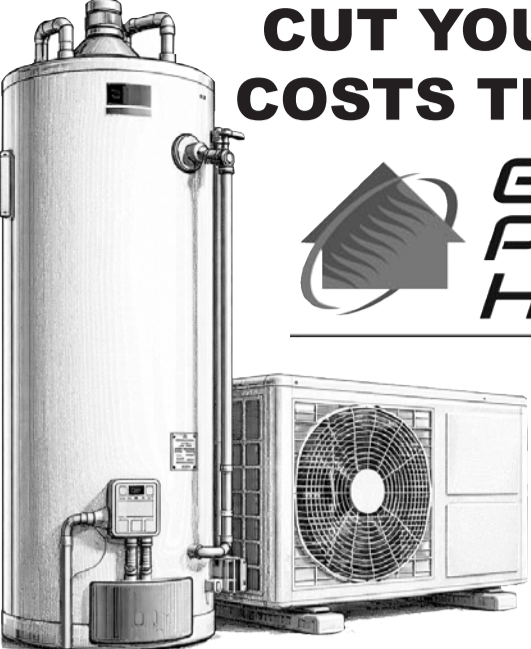
Spring

HOME

IMPROVEMENT 3



- **3 ways to get more use out of a garage**
- **How to establish a home renovation budget**



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3 ways to get more use out of a garage

Even though no two homes are the same, rooms have a tendency to take on similar characteristics regardless of which property they're a part of. Kitchens tend to be popular gathering spaces, while basements have

Lifting storage racks work in similar fashion and make for great additions for anyone who needs to store containers full of seasonal decor but does not want to do so by stacking items on the floor.

become go-to spots for game rooms and watch parties. Garages also tend to share certain characteristics between homes, and one notable attribute is the tendency to become difficult-to-navigate dumping grounds for a wide range of items, including lawn and garden tools, children's toys, sporting goods, and seasonal home decor. Though there's nothing wrong with utilizing a garage as a storage space, the following are three simple ways homeowners can get more out of these spaces.

1. Utilize the wall space. The walls in a garage have lots of potential. Effective use of walls within a garage can ensure garden tools, small toys and other items do not accumulate on the floor. Such accumulations contribute much to the reputation of garages as dumping grounds for miscellaneous items. By clearing the floors of clutter, and utilizing wall spaces to store items, homeowners can open up the spaces to serve any number of functions, including home gyms, art studios or even parking spaces to protect vehicles from the elements. A storage

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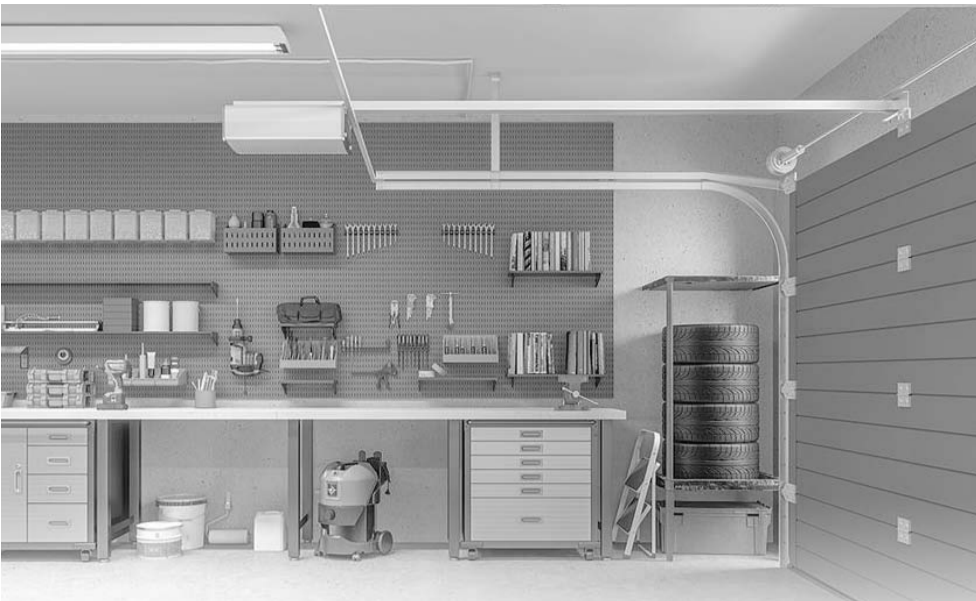
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organizer system with various hooks can be mounted on a garage wall to free up floor space, while shelving can be hung to store paint cans, power tool batteries and other items.

2. Look upward. If garage ceilings extend several feet above the height of homeowners' vehicles, then the spaces above where cars might be parked can be converted into storage space for large recreational items, like canoes or kayaks, or seasonal decor that does not need to be accessed on a regular basis. A simple kayak hoist utilizing a pulley system clears floor space and allows kayaks to be stored overhead. Lifting storage racks work in similar fashion and make for great additions for anyone who needs to store containers full of seasonal decor but does not want to do so by stacking items on the floor. A hand crank system for a lifting storage rack makes for easy and safe access.

3. Install new lighting. Without ample lighting, garages may not be conducive to recreational pursuits like painting, crafting or even exercising. A lighting upgrade is a relatively affordable renovation that can make a big difference, illuminating spaces not exactly known for brightness, especially if there's no windows. If you want to spend time in the garage during winter and stay warm, then some new lighting can make that possible.

Homeowners whose garages are currently serving as cluttered storage closets can do much to get more out of these useful spaces. SH262611

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How to organize a home's interior

The dawn of a new year marks a convenient time to turn over a new leaf. Much attention is paid to individuals' intentions to eat healthier and exercise more at the start of a new year, but those goals are not the only ways to embrace positive change come January.

A quick look around a home's interior may lead some to conclude that their home environments could benefit from a little less clutter and some improved organization. A more organized home may be easier to navigate and can even have a positive impact on residents' mental health. In fact, a 2021 study published in the journal *Comprehensive Psychoneuroendocrinology* found that women who cared for infants in cluttered homes experienced higher levels of physical stress than those whose homes were more organized. That study suggests an organized home is a less stressful environment, which itself can pay numerous dividends, as the Mayo Clinic notes chronic stress increases a person's risk for various health problems, including anxiety, depression, digestive issues, heart disease, and weight gain, among others. With so much to gain from an organized home, individuals can consider these strategies to make interior spaces around the house less cluttered.

- Avoid procrastinating. A weekly, if not daily, routine that involves cleaning up spaces like the kitchen and living room can ensure a home is not overtaken by clutter before residents even realize it. Each day, go through the mail and discard papers like grocery store circulars and junk mail so they don't pile up. Parents of school-aged children can organize papers kids return home with each day so all that homework and event announcements does not create clutter.



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- Purchase an entryway shoe rack. It might seem simple, but an entryway shoe rack can set an organized tone in a home. Whether the primary entryway is through the front door or a side door, a shoe rack just inside the door can ensure shoes are not strewn about and reduces the chances that floors are muddied.
- Consider furniture that doubles as storage. Many people utilize storage furniture so common spaces like living rooms are not overwhelmed by clutter. For example, a storage ottoman can hold blankets, pillows and other creature comforts so these rooms project a clutter-free vibe when not in use. Similarly, storage benches at the end of beds in each bedroom can help to establish a serene, clutter-free vibe, which can promote a better night's sleep.
- Discard older items. Clutter can pile up when storage areas like closets, dressers, nightstands, and home offices fill up with items people tend to accumulate over the years. For example, a linen closet can be overrun by bath towels that are rarely used, while nightstands can become junk drawers over the years. Periodically go through these areas and discard older items that are no longer used. These tasks won't take long, but can free up ample space throughout the home. These are just a handful of the many ways individuals can effectively organize their home interiors and reap all the rewards that such efforts produce. TF251554

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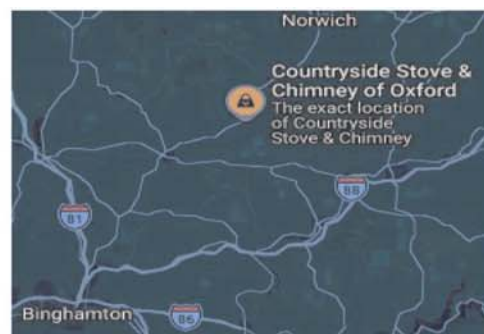
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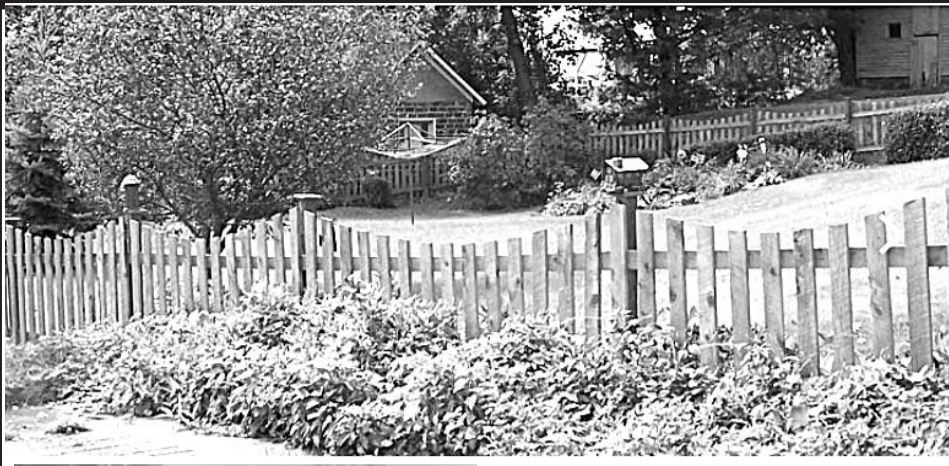


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How to establish a home renovation budget

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When planning for renovations, the average homeowner underestimates their project cost by approximately 22 percent, according to the 2026 Remodeling Impact Report. Establishing a pre-project budget can help avoid such surprises.

Don't over-improve

A common mistake homeowners make is over-improving a home beyond the neighborhood value. A good rule of thumb is to employ the average percentage-of-home-value approach in an effort to stay within range of what's acceptable. Budget a kitchen renovation or finished basement at 10 to 15 percent of the home value. A master bedroom will come in at 5 to 10 percent of home value, while a small bedroom or office falls between 1 and 3 percent of home value. These benchmarks are supported by the National Association of the Remodeling Industry and the National Association of Realtors. Historically, a functional, modern kitchen is the top driver of home value, says Remodeling Magazine.

Learn the breakdown

Homeowners should understand that materials, fixtures, appliances, and flooring, otherwise known as "hard costs," will eat up 50 to 60 percent of their renovation budgets. Labor, permits and design fees will comprise the next largest chunk, typically coming in between 25

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and 35 percent. Homeowners also should factor about 15 to 20 percent of a budget to a safety net to cover unforeseen expenses, like mold remediation or structural issues.

Get three quotes

It's important for homeowners to get several estimates before establishing a budget. Experts advise working with contractors that offer fixed-price contracts rather than those that list time and materials; otherwise, there may be a mid-project price hike that comes out of the blue. A person also can ask contractors for a line-item bid so it's possible to see where money can be trimmed through different material choices. With a list of desired items in hand, and acceptable substitutions if the cost comes in too high, homeowners can create a budget that works.

Saving versus splurging

It's important for homeowners to be realistic about their renovations. They can splurge on items that are seen or touched every day, like door handles, cabinet pulls and faucets. Other items, like lighting fixtures or backsplashes, can be replaced down the road. It may be better to direct funds to structural elements or those "invisible renovations" like upgrading insulation or smart systems that save on energy costs and improve efficiency.

Keep a 20 percent cushion

Homeowners can determine the affordability if a proposed project ends up costing 20 percent more or takes a few months longer. If the answer is no, homeowners should scale back the project budget until they have that financial safety net. Alliant Credit Union says experts strongly recommend adding a 20 percent contingency cushion to a remodeling budget.

A home remodeling project is a big commitment of time and money. Budgeting correctly ensures that there are few, if any, surprises along the way. EL265819

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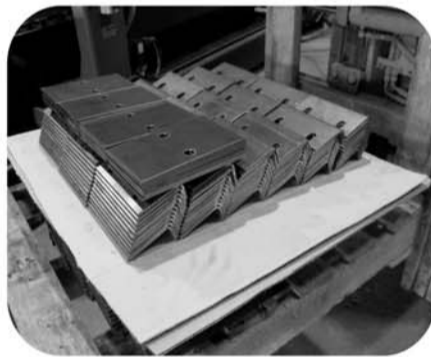
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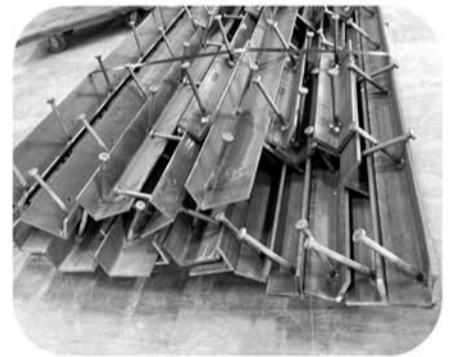
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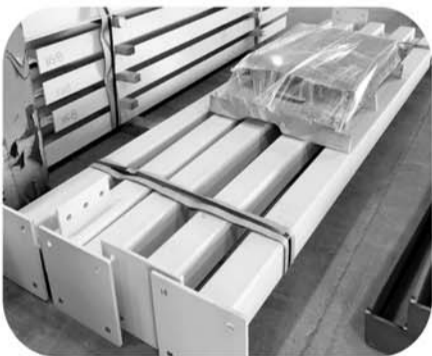
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