

Decks & Dirt

Because Your Home's Outside Matters Too!

The Landscaping Newsletter You Can Count On

Issue 1, May 2007

Section I: LANDSCAPING NEWS & ADVICE

How to Landscape Your Front Yard for Less than \$200 & Increase Property Value

Landscaping can get expensive - quick! But, it doesn't have to. Following are 4 things you can do to spice up your front – all for less than \$200.

1. Enclose Flower Beds: As in, put down some type of border around them. This can be rocks, bricks, wood and/or plastic borders. Enclosing flower beds make them stand out more because it draws the eye to a defined area.

Cost: \$0 to \$50 per bed. Although you can spend way more than this, \$50/bed for a normal-sized bed (6'-10' feet long x 3'-5' feet wide) should be sufficient.

TIP: You can get free rocks and bricks from wooded areas close to your home and/or recently excavated construction sites (with the permission of the construction company).

2. Add Color: This can be done very inexpensively with cost-effective flowers like annuals and perennials. They usually come in trays of 6 and cost anywhere from \$1.50-\$3.00/per tray.

In vivid purples, reds, yellows and pinks, these will liven up any greenery that's already in your yard.

Landscape tip: Plant flowers close to the dwelling itself and around the edge of beds that contain shrubs to really make them pop. **Cost:** \$50. This should be enough to get you plenty to start with.

3. Pressure Wash: Focus on really bad spots like green mold that grows up the side of the house over time and driveways/walkways.

Simple bleach and water remove these. **Cost:** Approx \$5 (Bleach)

4. Add Mulch: At between \$2-4/bag, it's a really inexpensive way to add punch to your front! For a normal-sized bed (6'-10' feet long x 3'-5' feet wide), 5-6 bags should cover it sufficiently. **Cost:** Approx \$30.

Other Tips to Spice Up Your Yard: Pressure wash the house & all walkways; remove debris (neatness matters!); mow; edge; trim hedges, shrubs, etc.

SECTION II: YOUR MONEY – YOUR HOUSE



Have an Adjustable Rate Mortgage (ARM)?
New payment digging you into a financial hole?

What to Do If You Can't Afford the New Payment: Call your mortgage company and ask to speak to the "Loss Mitigation" department.

Don't wait until you are in trouble; call BEFORE you get behind. Your lender may be able to work out a deal with you.

Eg, they may offer a 3-month grace period whereby payments are added to the loan balance or they may offer to modify your loan by locking in an interest rate. Learn more at BankRate.com.



Landscaping/property care question? Email us at info@DecksandDirt.com.

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