

Perennials to consider for your garden this year

Gardening is a rewarding hobby that provides a great reason to get outdoors. Getting one’s hands dirty in the garden often pays off with a colorful, awe-inspiring and aesthetically appealing finished product.

Perennials are plants that live multiple years. Even though perennials may die back above ground each winter, their roots remain alive, which is why the colorful blooms typically return anew once warm weather makes a comeback. Gardeners who want to capitalize on the hardiness of perennials can consider these plants for their gardens this season.

- **Coreopsis:** Coreopsis are perennials that thrive in a wide range of conditions, including various types of soil. So gardeners who find their soil is predominantly clay as well as those with sandy soil may be able to successfully plant coreopsis on their properties. Better Homes & Gardens notes coreopsis are native to the United States and produce colorful blooms that can withstand hot and dry weather throughout the summer.

- **Russian sage:** Russian sage produce purplish-blue flowers that BHG notes retain their color for weeks. Russian sage can be planted in a variety of the hardiness zones defined by the U.S. Department of Agriculture, and many gardening experts recommend them to gardeners whose local climates tend to be especially hot and dry.



- **Hellebore:** BHG notes hellebore are ideal for gardeners who want some color in the early days of spring. Hellebore, sometimes referred to as “Lenten Roses,” have an early flowering season, so their blooms, which can be pink, white, purple, yellow, green, rose, or purple, can be a welcome sign in spring.

- **Baptisia:** Gardening experts note these purple-blooming perennials thrive in sun. Gardeners who want perennials with particularly long life expectancies can consider baptisia, as experts note they can live for many decades. Baptisia are drought-tolerant, and they can grow in soil that may not be considered great for other plants.

- **Coneflower:** The unique look of coneflowers has generated many enthusiasts of these perennials that bloom from early summer to fall.

Coneflowers are highly adaptable, making them capable of growing in various zones and soil types. Once established, coneflowers are considered very drought-tolerant.

Perennials can add aesthetic appeal to landscapes year after year. Gardeners are urged to speak to experts at local gardening centers to identify the perfect plants for their gardens.

Options to finance home improvements

Renovating a home is a great way to impart personality indoors and out. Improvements can make spaces more livable and address safety issues. Home renovations often take residents’ lifestyles into account, and changes can be customized to accommodate a growing family or an empty nest.

No matter the job, home improvements tend to be costly. According to the financial resource SoFi, on average, the cost to renovate or remodel a whole house runs between \$10 and \$60 per square foot. Certain rooms demand a higher cost, with a kitchen or bathroom remodel costing around \$100 to \$250 per square foot due to electrical and plumbing needs. Figuring out how to pay for the improvement project is as essential to the planning process as picking out materials and contractors.

The following are some financial considerations and financing options for homeowners looking to renovate their properties.

- Consider if the investment is worth it. Remodeling magazine routinely assesses common improvements and how much homeowners can expect to recoup on the investment in its annual “Cost v. Value” report. In 2022, a homeowner spending \$4,000 on a garage door replacement recouped 93.3 percent of the investment, whereas adding a midrange bathroom at \$63,000 would only offer a 51.8 percent return. Homeowners must decide if they want to go forward with the project if they’re likely to get just a \$33,000 return when they choose to sell the home later on.

- Refinance the home mortgage. Homeowners can use a cash-out mortgage refinance as a way to access thousands of dollars for a remodel. This taps into a home’s equity. Keep in mind that the mortgage will then be a new



mortgage at the current interest rate and an outstanding balance higher than what was the current one. Typically 20 percent equity in the home is needed to refinance.

- Take out a personal loan. For those who do not want to refinance, a personal loan or home improvement loan can be good for mid-sized projects, according to American Express. Personal loans for home renovations typically require no collateral and one’s credit score determines the interest rate.

- Utilize a home equity line of credit. A HELOC is a form of revolving credit, like a credit card. Homeowners borrow against the credit line granted with the home being the collateral. As a person pays down what is owed, he or she can borrow more. This is a good idea for recurring or long-term home improvements.

- Try a home equity loan. Home equity loans use the home as collateral like a HELOC. The home equity loan is an installment loan for a fixed amount on a fixed monthly schedule for a set term. These are sometimes called second mortgages.

- No- or low-interest credit card. Smaller projects can be financed using credit cards. Many will offer introductory rates with no interest for a few months. This is generally only preferable if a

person can pay off the balance before interest is charged.

These are the primary ways to finance home improvement projects when costs exceed available cash on hand.



- Vinyl Siding
- Replacement Windows
- Aluminum Columns

- Exterior / Interior Doors
- Handrailing

BOONESBORO SUPPLY

8314 Old Boonesboro Rd, Winchester | Monday-Friday 8 to 5

(859) 527-3462