



With vinyl siding like Mastic Home Exteriors by Ply Gem, shown here, homeowners can choose from multiple textures and colors to create beautiful, low-maintenance curb appeal, with overall better performance than wood, engineered wood and fiber cement and a high return on investment.

How to determine the true value of home improvements

president of marketing for Ply Gem Industries. "For example, when choosing siding for the home, vinyl siding provides overall better performance than wood, engineered wood and fiber cement and requires less maintenance both in the short and long term, allowing homeowners to complete their renovation and enjoy it, hassle-free, for years. In addition, vinyl siding provides the styles, textures and stylish colors homeowners want to create beautiful curb appeal."

Budgeting for success

Once you've decided which replacement and remodeling projects will offer the best ROI, develop a schedule and a budget to ensure the home makeover remains financially sound. The budget defines the project's scope, estimates overall costs, and helps to establish priorities. Generally, renovation costs should not exceed 30 percent of your home's value and should be consistent with housing trends in your neighborhood.

What should the budget include? Websites like www.plygem.com offer comprehensive advice for creating a renovation budget and sticking to it. To start, consider these likely-to-occur expenses:

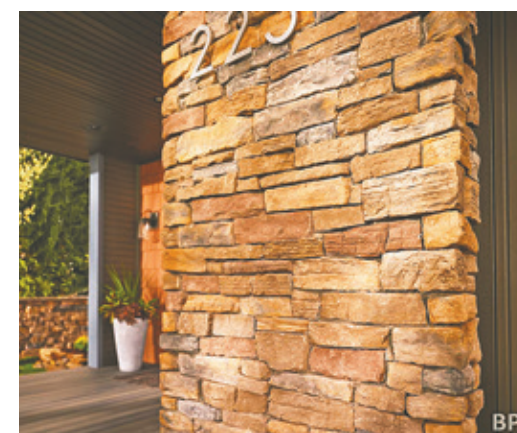
- * **Contractor costs.** These include labor and may incorporate employee benefits, professional fees, permit and inspection charges and, of course, profit. Get at least three contractor estimates to ensure your contractor is cost-effective and reputable.
- * **DIY costs.** Should you forgo a contractor? Keep in mind you will need to rent or buy power tools and equipment and potentially learn new skills.
- * **Hidden costs.** For example, bringing outdated electrical or plumbing installations to code, or removing lead paint.
- * **Site preparation costs.** For exterior renovations, this may include tree trimming, clearing land, and renting a haul-away container.
- * **Interim housing costs.** If you plan to relocate, you will need living expenses for the project's duration.
- * **Material cost.** These include large expenses and small ones (ex. nails, trim) and could account for as much as half to 75 percent of the total cost. Factor in an extra 6-to-10 percent for waste for materials that are cut and fitted.

Bringing it home

If you're interested in near-term resale value, it's important to make sure that selling your home will at least recoup the cost of any completed projects. If you plan to stay in your home for many years, however, you'll not only benefit from an improved resale value down the road, but you're also more likely to appreciate the improved comfort and curb appeal in the meantime.

(BPT)

The 2015 Remodeling Magazine Cost vs. Value has identified mid-range exterior home renovations such as replacing the front door with steel, replacing siding with vinyl, and adding stone veneer as beneficial investments.



As the U.S. housing industry continues to emerge from the Great Recession, signs are pointing toward positive recovery. In fact, a recent report from the Joint Center for Housing Studies of Harvard University states that the home improvement industry could see record spending in 2015. It's news like this that may have you contemplating an update to your house. Even if you plan to stay in your home for years to come, it's important to consider which home remodeling projects offer the potential for a positive return on investment.

"Research shows that more homeowners intend to remain in their homes after remodeling, however, resale value is still a major factor when planning renovations," says Susan Selle, chief marketing officer of exterior building products manufacturer Ply Gem Industries.

Before spending a significant amount of time and money on your next home improvement project, consider these tips.

Five home improvements with the highest ROI

The 2015 Remodeling Magazine Cost vs. Value report identifies these top five mid-range exterior home renovations as beneficial investments that allow homeowners to recoup a substantial percentage of their investment when they resell their homes:

- * Replacing the front door (steel 101.8 percent)
- * Adding manufactured stone veneer (92.2 percent)
- * Replacing the garage door (88.4 percent)
- * Replacing the siding (vinyl 80.7 percent)
- * Adding a deck (wood 80.5 percent)

The cost-value ratio compares resale value to construction cost. The higher the percentage, the more of the job costs you are likely to recoup when selling your home.

"Homeowners want lasting value from their exterior renovation projects, so it's important to select the best materials for the job upfront," says Jerry Blais, senior vice

Amherst Garden Club Annual Plant Sale



The slow snow melt, cool temperatures, and a 'sluggish' spring haven't stopped The Amherst Garden Club from digging and potting local perennials in preparation for their Annual Plant Sale. Mark your calendars for May 9th the Saturday of Mother's Day weekend. The sale runs from 8:30 am to 1:00 pm on the field in front of Wilkins Elementary School at 80 Boston Post Road. Plants are organized alphabetically by Latin names and club members are available to help customers on the field. As well as a varied assortment of perennials, you will find a collection of starter herbs to get your herb gardens ready for summer picking.

Prior to the sale the "dig squad" is available to come and divide plants in anyone's yards, you do not need to be a club member. Contact Marti Warren at 566-1780 if you have plants that need to be divided. The garden club also recycles garden pots (plastic), they may be left at the fire station on Stearns Road, Amherst.

Bring the family and stop at the Children's Potting Table where the kids can pot something special for Mother's Day. Dad can pick out a beautiful hanging basket or special treat from the Baked Goods Table for that special day on Sunday. Once again this year at the Information Booth will be landscaper Claudia Everest offering to consult with

gardeners who would like to bring photos or garden layouts to discuss improving their present garden design. She has years of experience and will be available to answer your questions. At the Gently Used Magazine & Books Table there will be a wonderful selection of past gardening magazines, as well as books, all inexpensive and a great way to get ideas! And don't forget to make a stop at the Raffle Table, there is always a wonderful selection.

A new arrival this year is the Home & Garden Boutique, featuring several talented club members' handcrafted items. At the Boutique, you will find unique handmade greeting cards, glass sun catchers, award-winning oil paintings, delightful fairy houses, fabric leaf bowls, floral summer slippers, tea light cakes, paper watering cans & purses, one-of-a-kind jewelry pieces fashioned with stone, fresh water pearls, fiber, beads or metal and lovely floral photo notecards just to name a few on display. You can also fly your pride by the Fourth of July and order a strong, made in NH, maintenance free, easy-to-install fiberglass flagpole for your garden or yard.

Quality vendors will offer a variety of plants and gardening accents. Amherst Garden Center of Amherst – lotus hangers, fruit plants, specialty annuals, shrubs; Mason Hollow Nursery of Mason – perennials; A Touch of Glass NH of Lyndeborough – vintage glass garden sculpture; Stone Gate Farm & Flowers of Greenfield – perennials, trees, shrubs, exotic conifers; Fox Den Farm of New Boston – seedlings/starter plants, heirloom tomatoes, vegetable plants, herbs; Trombley Gardens of Milford – annuals, vegetable plants, herbs, hanging baskets; Alive Organic Matters – worm castings; Granite in the Garden of Mason – water features, bird baths and benches; Valentine & Sons Seed Company of Mt. Vernon – heirloom perennials, annuals and seeds.

The Amherst Garden Club is the largest garden club in New Hampshire and spends many months preparing for this event. The gallon-size potted plants are labeled with pertinent information, and the labels will last for years. It has been supporting gardeners in Southern New Hampshire for 44 years by recycling perennials from their gardens and educating gardeners through monthly programs open to the public, free of charge. Don't miss the fun for the whole family! Open RAIN or SHINE. Visit <http://amherstgardenclub.org> for more information.



Amherst Garden Club members Marti Warren and Sue Spiess display a painting by well known artist, Marianne Stillwagon. This beautiful 1984 rendition of Amherst village is titled 'Our Town' and will be raffled at the upcoming Amherst Garden Club Plant Sale at Wilkins School, May 9.

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