



Spring Into Greener Gardens with These Earth Friendly Tips

Spring is here and for many that means breaking out the garden gloves and turning over the soil. Whether you're planting flowers, vegetables or creating more curb appeal for your home, here are some tips for channeling your inner green thumb!

Plan ahead. Decide how big a garden you like and how much time you have to care for it. More garden = more time, so a little pre-planning will save you time, money and disappointment.

Start a compost. A compost helps hold the moisture in your garden, creates a richer soil for your plants and keeps organic matter out of landfills. Talk about a triple win! There's a great site called composting101.com that's filled with tips and tricks. You can also purchase a composter from your local lawn and garden store!

Use a ground cover cloth before planting. Your lawn and garden center should have a wide variety of ground cover cloth that you can put down once you've turned over your soil. It's perfect for keeping weeds at bay and helps hold moisture in place. You'll require less watering and create less run-off from your garden. There are even varieties that have slow release fertilizers locked right into the fiber.

Be water conscious. First, be aware of any watering restrictions in your area. Secondly, try these tips to make every drop of water count.

- Choose low water use plants - they can often thrive just on rainfall, once established.
- Use soaker hoses or drip irrigation on beds. Soaker hoses and drip irrigation systems save 50% or more than sprinklers.
- Use a timer that screws onto the hose end to water just the right amount.
- Make sure sprinklers aren't watering the pavement.
- Water in the early morning or evening. If you water during mid-day half the water will evaporates.

REAL ESTATE & YOU AN INSIDE LOOK AT HOW MARKET CHANGES AFFECT YOUR FAMILY

"How much home can I afford?"

This is a question I'm asked a lot, and the constant changes in our real estate market over the last few years have made some people leery about whether purchasing real estate, either as a primary residence or an investment is in their best interest.

While every family's situation is unique, here are some things to think about when you're looking to buy:

Employment: Lenders want to know if a borrower's job is stable and a person's income steady before they're willing to sign off on a loan. For that matter, knowing that you've got the financial footing and job growth potential to help ensure that you're able to make the mortgage payments really is step one!

Credit score: Gone are the days where ANYONE can get a loan. Knowing what your score is, how to clean it up if it's low and how to maintain it if it's high is more important today than it's ever been. If you need help better understanding what lenders are looking for -give me a call and I can walk you through how to determine your "buying power."

Savings: Most purchases today require a down payment. Financial experts suggest putting at least 20% down on your home upon purchase. That's significant for most folks, but there are some ways you can begin to earmark the money needed to purchase the home of your dreams.

Call me, or your local mortgage professional today, for more answers!



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Spring Has Sprung!

What a great time of year! The world is waking up from winter and for many - life seems renewed and abundant! It's a busy time in real estate as well and there's lots to share about what's happening right here in our communities!

Make sure you stay up to date by bookmarking this site today!
www.SandiBlackmer.com

You'll find new reports, updated information, special offers and handy tools for you and your family!

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Wishing you an amazing April!

Please let us know if there's anything you need, any questions you'd like answered or how we can help you in YOUR business this year!

We're just a phone call away!

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