

DETROIT

NATIVE SUN

Easy updates for renters: Transform your apartment from drab to fab

(StatePoint) When living in a rental, it can be challenging to make the space feel like home. While you may not be there long term, that doesn't mean you can't make it your own with some creative, non-permanent updates. Here are a few tips to make your rental feel more customized to you.

- **Prepare and Plan:** With any rental property, it's a good practice to check in with your landlord before you make changes to the space. If you're given approval to customize your rental, be sure to store anything you remove and keep a list of any other physical changes you make in order to ensure your security deposit is returned when your lease concludes. It's also best to research and purchase items that don't cause damage to the wall.
- **Enhance Lighting:** Brightening a space in a rental can be tricky if you have limited windows or ceiling fixtures that can't be upgraded. Enhance your area by adding new table lamps and installing lighting in sections that might need more illumination, like under cabinets or in closets. Secure push lights or rope lighting with a removable adhesive like Duck Max Strength Nano-Grab Gel Tape, which provides easy mounting with extreme holding power. Nano-Grab's double-sided gel adhesion creates a clean look, with a removable grip so you can clean the space after you move.
- **Create Eye-Catching Walls in Bathrooms and Kitchens:** Investing in high-end upgrades like new tile or flooring isn't an option when renting, but reinventing the space with quality removable items is absolutely possible. Enhance your bathroom

walls or kitchen backsplash using a product such as Duck Brand EasyLiner Brand Removable Adhesive Shelf Liners. The sheets adhere directly over existing tile or paint and can be removed easily, which means you can choose from the wide variety of fashionable designs and trendy patterns as often as you'd like.

- **Add Some Shower Power:** A quick, straightforward way to make an ordinary bathroom feel a bit more spa-like is to swap out your showerhead. There are simple-to-install options that include everything from a large, flat rainfall experience to a handheld nozzle for ease of use. Best of all, they can be installed manually without the help of a plumber and are simple to change, meaning you can uninstall your new fixture and take your upgraded experience with you wherever you go.
- **Showcase Your Personality:** Infusing a bland space with a touch of personality is the best way to transform it into a cozy, sophisticated living area. Add fresh pops of color with lush plants in bright pots or vases. Wall décor like artwork, macrame hangings or photo collages can add hues to empty walls and enhance the mood of a room. If your landlord is a little more flexible, painting an accent wall, hallway or even adding a stripe or paint pattern into a bare space can bring your rented space to the next level.

Upgrading a rental location doesn't have to be daunting or complicated to complete. With the right products to help brighten up your temporary space, it's easy to create a unique (and removable) look.

What every homeowner should know before making renovations



(StatePoint) Your home is likely your most valuable asset, and you want to make sure you protect it with the right insurance. Did you know the cost to replace your home could be much more than it cost to build—and you could be on the hook for the difference?

Whether it would cost more to replace because you've made major upgrades that increased the value of your home or simply because the price of building materials and labor has increased, you'll need to come up with the additional funds or find ways to reduce costs. That's why guaranteed replacement cost coverage, offered by insurers like Erie Insurance, is so important. If you experience a total loss of your home, this coverage allows you to rebuild it back to its previous size and specifications at today's cost, subject to certain conditions.

To give you a better idea of the importance of insurance coverage that helps you protect the investments you make, consider the top three remodeling projects for the interior and exterior offering the best return on investment:

Interior

1. **Refinishing hardwood floors.** The main reasons consumers are refinishing hardwood floors is to upgrade worn-out surfaces and to improve livability, according to the 2022 Remodeling Impact Report by the National Association of REALTORS Research Group. At 147%, it also tops the list for the number one interior project for what homeowners can recover on the cost of the project if they sell the home, based on estimates from NARI Remodelers and REALTORS.

2. **Installing new wood flooring.** The average cost recovered for this project is 118%. Surprisingly though, it was the number one feature homeowners surveyed by Erie Insurance said they got when they bought their home but wouldn't choose again. When asked why, reasons ranged from feeling the feature was not worth the money, to being tired of it or feeling the feature is outdated now.

3. **Insulation upgrade.** This is a popular project if you're looking to improve energy efficiency, and at 100%, it has a high cost recovery value.

Exterior

1. **Roofing.** Offering a 100% return on investment, most consumers upgraded their roof due to worn-out surfaces, finishes and materials.
2. **Garage door.** The top reason homeowners replace their garage door is having plans to sell their home in the next two years, according to the 2022 Remodeling Impact Report. This project may be well worth the cost, offering 100% returns.
3. **Fiber cement siding.** With 86% recovery on the cost of the project, upgrading siding due to worn-out surfaces, finishes and materials is a solid investment.

If you've made any recent updates, talk to your insurance agent to make sure you have the proper coverage. To learn more about guaranteed replacement cost coverage, visit erieinsurance.com.

This summer, make home upgrades wisely. For peace of mind, be sure to protect the investments you make in your home.

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