



TRI-STATE HOME TRENDS

HOW TO MASTER HIGH-END
TILE LOOKS FOR LESS

PAGE 7

A GUIDE TO CHOOSING A
RESTORATION SPECIALIST
IN DUBUQUE

PAGE 3

UPGRADING BATHROOMS
WITH CUSTOM STONE

PAGE 10

2026 SUMMER EDITION

Meet our **Mortgage Professional**

PURCHASE • REFINANCE • CONSTRUCTION

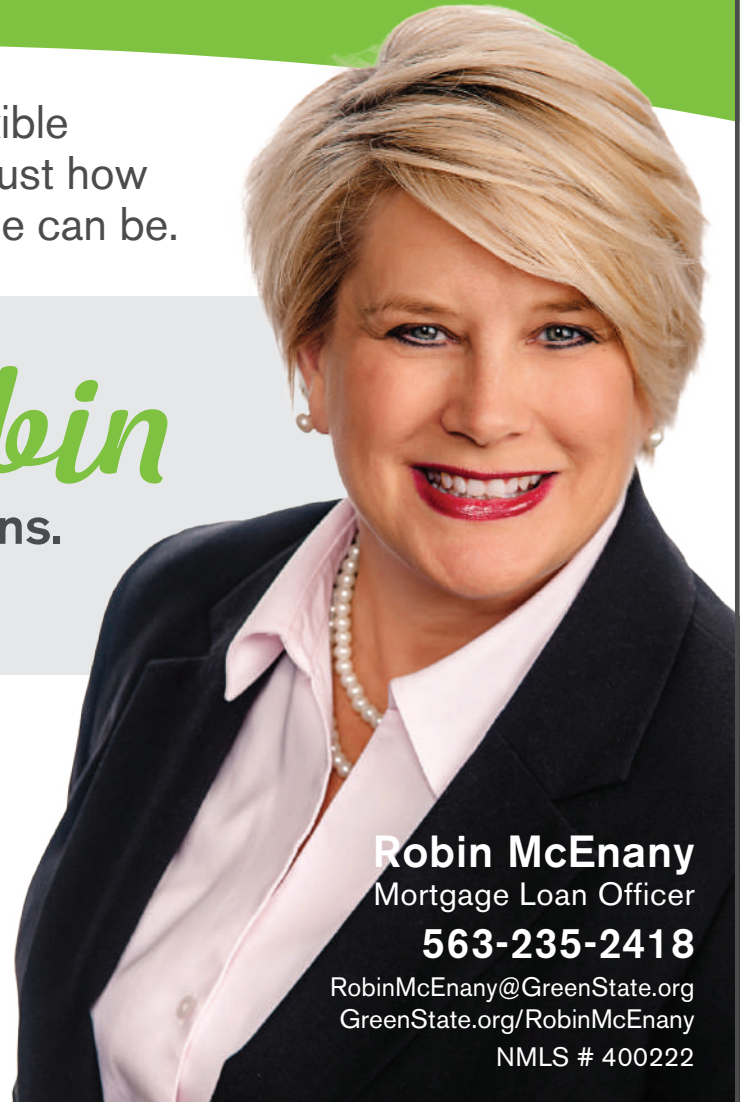
With low rates and flexible terms, it may surprise you just how affordable purchasing a home can be.

Call Robin
to discuss the options.



GreenState
CREDIT UNION

EQUAL HOUSING OPPORTUNITY



Robin McEnany
Mortgage Loan Officer

563-235-2418

RobinMcEnany@GreenState.org

GreenState.org/RobinMcEnany

NMLS # 400222

GreenState is the

#1 MORTGAGE LENDER IN IOWA

3405 Stoneman Road, Dubuque • GreenStateMortgage.org



Top Brands. One Trusted Store.

Furniture + flooring curated for the Tri-State area.



Shop the Brands You Love.

Visit our showroom in Dubuque or browse online.



4390 Dodge Street | 563-690-2211
Dubuqueflooring.com

CONTENTS

TRI-STATE HOME TRENDS

Your local guide
to homes, products,
services,
& contractors.



TRI-STATE HOME TRENDS SUMMER 2026

- 03 A GUIDE TO CHOOSING A RESTORATION SPECIALIST IN DUBUQUE
- 05 11 AFFORDABLE IDEAS TO BOOST CURB APPEAL
- 07 HOW TO MASTER HIGH-END TILE LOOKS FOR LESS
- 09 THINKING ABOUT SOLAR? WHY NABCEP CERTIFICATION IS IMPORTANT
- 10 UPGRADING BATHROOMS WITH CUSTOM STONE
- 12 WHAT YOU NEED TO KNOW ABOUT HOME EQUITY LOANS
- 14 LOW MAINTENANCE NATIVE LANDSCAPE PLANTS FOR DUBUQUE
- 16 IS A HOME INSPECTION REALLY NECESSARY?
- 19 HOW TO RAISE YOUR GARDEN TO NEW HEIGHTS
- 20 EMBRACING ORGANIC ARCHITECTURE TO CREATE A MORE BEAUTIFUL KITCHEN

Tri-State Home TRENDS is published by
RTN Publishing, Inc
6170 Forest Hills Drive
Asbury IA 52002-9349
Phone – 563.557.7571
JuliensJournal.com

PRESIDENT & PUBLISHER
ROBIN NICHOLS

VICE PRESIDENT & OFFICE MANAGER
TERRI NICHOLS

DESIGNER
Kathleen Hoyer

CONTRIBUTING WRITERS
Ben Durant
Glenn Mandel
Melinda Myers

ADVERTISING & EDITORIAL INQUIRIES
Robin Nichols
563.557.7571
Robin@JuliensJournal.com

Volume 10, No. 2

The publisher makes no representations concerning any product or service advertised in this publication. Tri-State Home TRENDS and JuliensJournal.com serve only as a medium for sellers to reach potential buyers and do not guarantee the accuracy of any advertisement. Tri-State Home TRENDS makes every effort to eliminate typographical errors and assumes no responsibility for misspelling names. All editorial items submitted are subject to editing and alteration at the sole discretion of the publisher. Design and format of the magazine and website are protected by the copyright laws of the United States of America. Reproduction of this publication in whole or in part is prohibited without specific written permission of the publisher.



A GUIDE TO CHOOSING A RESTORATION SPECIALIST IN DUBUQUE

When the unexpected happens—a pipe bursts in the middle of a sub-zero Iowa night, or a kitchen fire leaves behind more than just smoke, the immediate aftermath can feel overwhelming.

Your home is likely your most significant investment and seeing it damaged is deeply personal.

In the Tri-States, we pride ourselves on being a community that looks out for one another. However, in the frantic hours following property damage, it can be difficult to discern who has the right expertise to truly restore your home to its original state.

Here is what you should look for when selecting a restoration company to ensure your home, and your peace of mind are in good hands.

The 24/7 Response Rule

Disaster doesn't keep business hours. Whether it's a flash flood in Asbury or a late-night electrical issue, damage begins the moment the event occurs. Water seeps into floorboards, and smoke odors settle into upholstery within hours.

The Standard: on-site quickly. A fast response isn't just about service; it's about preventing mold growth and further structural deterioration.

Mastery of the "Insurance Language"

Navigating a homeowners insurance claim can feel like learning a second language. A reputable restoration specialist acts as your advocate, not just a contractor.

The best local companies work directly with your insurance adjuster. They should provide detailed, line-itemed digital estimates and high-resolution "before and after" photos to ensure your claim is processed smoothly. If a company asks for full payment in cash upfront before speaking with your insurance, consider it a significant red flag.

Certification Matters

Restoration is a science. Removing smoke odor or drying out an antique hardwood floor requires specialized knowledge that goes beyond general construction.

Ask if their technicians are certified by the IICRC (Institute of Inspection, Cleaning and Restoration Certification). This is the “gold standard” in the industry, ensuring the team is trained in the latest safety protocols and remediation techniques.

Local Roots

In a town like Dubuque, reputation is everything. Out-of-area companies that descend on a town after a major weather event often lack the accountability of a local business.

Choose a company with a physical office in the Dubuque area. Ask for local references from neighbors who have dealt with similar issues. A company that has been serving the Tri-States for years is more likely to stand by their work long after the fans are turned off.

Compassion and Communication

The technical side of restoration—pumps, dehumidifiers, and soot sponges—is only half the job. The other half is communication.

You should feel comfortable asking questions. A quality project manager will keep you informed daily: How long will the drying process take? Can this furniture be saved, or should it be replaced? Look for a team that treats your family heirlooms with the same respect that they would with their own.

ServiceMASTER
of the Key City **Restore**

WHEN STORMS HIT—WE'RE ALREADY ON THE WAY.

STORM DAMAGE REPAIR | **FLOOD & WATER DAMAGE RESTORATION**

LOCAL. PROVEN. TRUSTED.
Michael Armstrong
SAME OWNER. SAME LOCATION.
SERVING DUBUQUE SINCE 1994.

When disaster strikes, experience matters. For **over 30 years**, Michael Armstrong and the team at ServiceMaster of the Key City have helped local families and businesses recover quickly and safely. From storm damage to flooding, we handle **every step**—so you can focus on getting back to normal.

24/7 EMERGENCY RESPONSE
CALL NOW – WE'RE READY
(563) 557-1488

1845 Washington Street
Dubuque, Iowa 52001

WE WORK DIRECTLY WITH YOUR INSURANCE COMPANY. | COMPASSIONATE SERVICE. SUPERIOR RESULTS.

WATER EXTRACTION & DRYING | STRUCTURAL DRYING & DEHUMIDIFICATION | FULL-SERVICE RESTORATION | INSURANCE COORDINATION

A Quick Checklist for the First Hour

- ✓ **Safety First:** Do not enter the building until officials have cleared it.
- ✓ **Document Everything:** Take your own photos of the damage before any cleanup begins.
- ✓ **Call Your Agent:** Alert your insurance company immediately.
- ✓ **Verify Credentials:** Before signing a work authorization, ensure the company is licensed and insured in the state of Iowa.

Restoring a home is a journey, but with the right local partner, it's one you don't have to take alone. By prioritizing certifications, local experience, and clear communication, you can focus on what matters most: getting back to the comfort of your home.



11 AFFORDABLE IDEAS TO BOOST CURB APPEAL

Your home's first big impression is its curb appeal, so if your place needs some sprucing up, you may wonder how you can make some updates without breaking the bank.

These 11 ideas are easy on budgets, but they can also make a big impact on your home's exterior image.

1 PAINT YOUR FRONT DOOR.

If your front door is in good condition, there's no need to replace it completely. A fresh coat of paint can instantly update your home's facade. Go bold or stick with a classic hue – it's all up to you.

2 DRESS UP THE WINDOWS.

Add character and charm by enhancing your front windows. You might add wooden shutters, window box planters or both. Also look at the trim around the windows. If it's chipped and peeling, adding a fresh coat of paint doesn't just look nice, it can protect your windows from damage, too.

3 CLEAN UP FLOWER BEDS.

An unkempt flower bed can drag down an otherwise stunning home. Keep beds tidy and vegetation trimmed, even during the offseason. Watch for weeds and replenish mulch or rock ground cover as needed to keep the beds looking healthy and inviting.

4 UPDATE YOUR GARAGE DOOR.

A new or updated garage door serves as a focal point that instantly modernizes a home's exterior. By coordinating colors and materials with existing architecture, homeowners can create a polished, cohesive look that maximizes visual impact and significantly boosts overall market value.

5 INSTALL NEW LIGHTING.

Replacing outdated light fixtures can give your exterior an instant upgrade. There's no right or wrong style; just choose a color and look that matches the rest of your design.

6 REPLACE WORN WELCOME MATS.
A cheerful mat at your front door can be an inviting sight for visitors, but those mats inevitably wear with time, and what was once bright and charming becomes dingy and dull. A new mat can help bring back that cheery entry you once cherished.

7 PRESSURE WASH THE DRIVE AND WALK.
Over time, driveways and sidewalks collect an incredible amount of grime. Pressure washing not only eliminates the filth, but the clean surfaces also add to your home's visual appeal.

10 PAY ATTENTION TO DETAILS.
Functional items like the mailbox might not seem like much of a design element, but these small details can be a big distraction if they're not in good condition. Update or replace as needed to keep your aesthetic in sync.

11 ADD SEASONAL DECOR.
There's no need to go all out for every occasion, but some timely decorations that celebrate the holiday or season can make your entry fun and festive. Coordinate wreaths, planters, signs and other accent pieces for a cohesive look that says, "come on in."



Find more affordable ideas for upgrading your home and garden at eLivingtoday.com.

8 ADD NEW VEGETATION.
Landscaping is a relatively inexpensive way to introduce more personality to a yard. Aim for a mix of pretty and practical, such as some low flowering bushes and some trees or bushes that offer privacy and shade.

9 KEEP UP WITH BASIC MAINTENANCE.
When your home is in poor repair, it shows. Pay attention to bent or rusting gutters, imperfections in the roof and other maintenance matters that aren't just aesthetic; left unrepaired, they can also result in major damage.

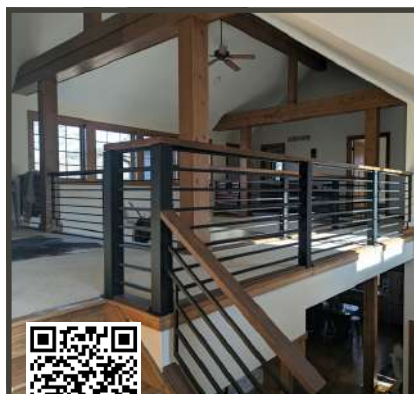
The Genuine. The Original.



**If it's the
Red Ribbon,
it's the
Right one!**

1040 Cedar Cross Rd. | Dubuque, IA 52003
www.overheaddoordubuge.com

563-582-3020



Custom steel and wood staircases, railings, and furniture combine craftsmanship, function and timeless design.

Built by hand in Galena - installed anywhere.

**Galena
Mill
& Steel**

131 S Water St. | Galena, IL 61036
608.642.1990 | GalenaMillAndSteel.com



HOW TO MASTER HIGH-END TILE LOOKS FOR LESS

For decades, the pinnacle of interior luxury was defined by rare, quarried stone. If you wanted that “five-star hotel” feel, you had to source Italian marble or heavy slate, pay for specialized installation, and commit to a lifetime of sealing, polishing, and worrying about lemon juice stains.

But the industry has shifted. Thanks to advancements in digital printing and manufacturing, porcelain and ceramic tiles have become the ultimate “cheat code” for high-end design. Here is how to use these high-tech lookalikes to transform your home into a sleek, spa-like sanctuary on a real-world budget.

The Magic of Digital Mimicry

Modern tile production now utilizes high-definition inkjet printing that scans actual slabs of natural stone. This means the “marble” porcelain you buy today doesn’t just look like a picture of marble; it captures the depth, tonal shifts, and even the tactile fissures of the real thing.

Marble Alternatives

Get the elegance of Calacatta or Statuario without the porosity. Porcelain won’t etch or stain, making it perfect for high-traffic kitchens. Industrial Chic: Achieve the raw, architectural look of poured concrete or rugged slate with tiles that are easier to clean and much thinner than the genuine material.

Go Big: The Power of Large-Format Tiles

One of the biggest giveaways of a “budget” renovation is a sea of small tiles with thick, muddy grout lines. To achieve a high-end aesthetic, the rule is simple: Increase the scale. Large-format tiles (slabs that can reach up to 48” x 96” or larger) create an expansive, seamless surface. By minimizing the number of grout joints, you fool the eye into seeing a solid block of stone rather than individual pieces. This is particularly effective in small bathrooms, where fewer lines make the space feel significantly larger and less cluttered.

Strategic Placement for “Wow” Factor

You don’t need to wrap your entire house in premium porcelain to make an impact. High-end design is often about strategic drama.



The Book-Matched Statement

"Book-matching" is the practice of joining two surfaces, so they mirror each other, like an open book. While doing this with real marble costs a fortune in material and labor, many porcelain collections offer "A" and "B" faces designed to align perfectly.

Use these on:

The Master Shower: A floor-to-ceiling book-matched wall creates an instant focal point.

The Kitchen Island: Wrapping an island in continuous-vein porcelain slabs gives the appearance of a custom-carved block of stone.

Pro Tips for a High-End Finish

To ensure your budget-friendly tile looks expensive, keep these final details in mind:

- Feature a high-end approach
- Match the grout color exactly to the tile's base color to make lines disappear
- Use rectified tiles (tiles with precision-cut edges) to allow for 1/16" grout lines
- Use honed or satin finishes for a more modern, sophisticated stone look and use polished for the classic glamour look

The Bottom Line

You no longer need to choose between a beautiful home and a practical one. By leveraging large-format porcelain and strategic placement, you can achieve a sophisticated, expensive aesthetic that stands up to the chaos of daily life within a reasonable budget.

Continuous Veining

Look for tile series that feature "flowing" patterns. When installed correctly, the veins appear to travel from one tile to the next across the floor or wall. This continuity is a hallmark of bespoke luxury.

Durability Meets Design

The true "luxury" of modern porcelain is the lack of maintenance. Unlike natural stone, which requires periodic sealing and can be easily chipped, porcelain is:

Non-porous: It won't absorb water, bacteria, or odors.

Scratch-resistant: Ideal for households with pets or heavy foot traffic.

Chemical-resistant: You can use standard household cleaners without fearing you'll ruin the finish.



Because of you...
Becwar Tile & Marble has been a household name for over 35 years.

We offer competitive pricing with our own professional installers, and in-house design consulting. Stop by our design showroom today.

245 RAILROAD AVE. DUBUQUE, IA 52003 / 563.588.1203



THINKING ABOUT SOLAR?

Why NABCEP Certification is Important

NABCEP (North American Board of Certified Energy Practitioners) is recognized globally as a leader in renewable energy certification for professionals.

When choosing a dentist, lawyer, or accountant, you likely look for someone whose credentials demonstrate expertise and professionalism. NABCEP certification serves a similar role in the solar industry, helping distinguish qualified, experienced professionals.

It's important to note that NABCEP certification is not a government-issued license. Certified professionals must still meet applicable state and local licensing requirements. When a solar company employs NABCEP-certified team members, it demonstrates a commitment to up-to-date technical training and high industry standards. NABCEP certification should be part of your research when comparing solar providers.

What is NABCEP?

NABCEP is a respected and widely recognized certification organization for renewable energy professionals. As a nonprofit organization, NABCEP develops credential programs built on industry testing standards. Its certifications meet international quality benchmarks and are accredited to the ISO/IEC 17024 standard for personnel certification bodies.

NABCEP offers multiple certification levels, including Associate and Professional credentials in photovoltaic (PV) sales, installation, design, operations, commissioning, and maintenance.

Certified professionals and accredited companies must adhere to NABCEP's enforceable Code of Ethics and Standards of Conduct, providing additional assurance for clients working with turnkey providers.

NABCEP Certification Benefits

- Up-to-date solar training and photovoltaic technical knowledge
- Enforced code of ethics and professional standards

- Confidence in quality equipment, installation practices, and safety compliance
- Recognition as a "gold standard" credential, including ANSI accreditation for the PV Installation Professional certification

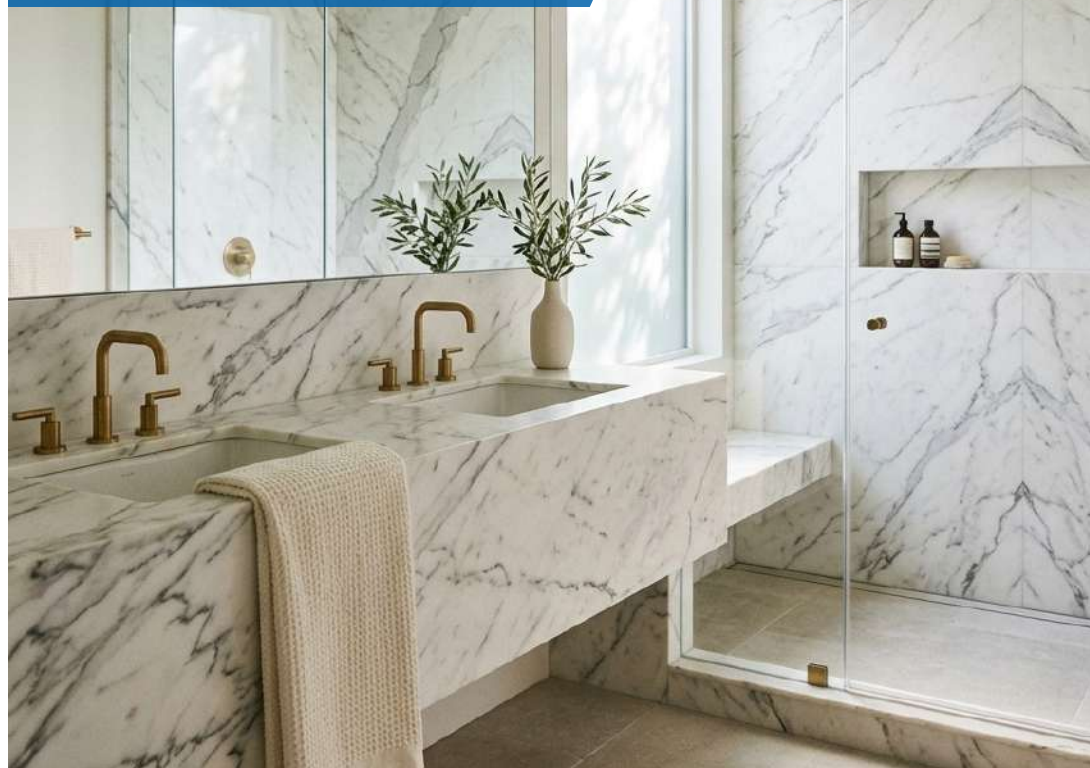
What NABCEP Certification Means for You

Choosing a solar company with NABCEP-certified staff means your project is backed by a certification process and professionals committed to excellence. Because NABCEP certification is not required by state or federal agencies, companies and individuals who earn it are demonstrating a commitment to quality, integrity, and continued professional development.

Why Certification Matters

Researching whether a provider employs NABCEP-certified professionals can help ensure you are working with a company dedicated to quality workmanship, safety, and ethical business practices.

UPGRADING BATHROOMS WITH CUSTOM STONE



Upgrading a bathroom with customized stone is one of the few home improvements that offers a perfect intersection of sensory luxury and long-term durability. Unlike synthetic materials, natural stone carries a unique “finger-print” of geological history, ensuring that no two bathrooms ever look exactly alike.

Whether you are planning a full-scale renovation or a targeted upgrade, here is how to navigate the world of custom stone to create a refined, spa-like environment.

Selecting the Right Material

The first step in any custom project is to match the stone’s physical properties to your lifestyle.

- **Marble:** The gold standard for elegance. It is naturally cool to the touch and features iconic veining. While porous, modern high-grade sealants make it a viable option for vanity tops and walk-in showers.
- **Quartzite:** Often confused with marble due to its sophisticated look, quartzite is significantly harder and more resistant to scratching and etching. It is an excellent choice for high-traffic family bathrooms.
- **Granite:** For those seeking maximum durability and heat resistance, granite remains unrivaled. Custom matte or “leathered” finishes can modernize its appearance, moving away from the high-gloss look of previous decades.

- **Soapstone:** Naturally non-porous and chemically resistant, soapstone is an underrated choice for wet environments. It develops a beautiful dark patina over time.

Strategic Custom Applications

Customization allows you to move beyond standard countertop slabs. Consider these high-impact areas:

Integrated Stone Sinks

Instead of a drop-in porcelain bowl, have your fabricator create an integrated “slot sink” or a mitered apron-front sink from the same stone as your countertop. This creates a seamless, monolithic look that is contemporary and easy to clean.

Large-Format Wall Slabs

Grout lines are often the first thing to age in a bathroom. By using custom-cut, large-format stone slabs on shower walls, you eliminate the need for heavy scrubbing. This application also allows for bookmatching, where two slabs are sliced from the same block to create a mirrored, symmetrical pattern.

Custom Niches and Benches

Custom-carved shower niches provide a sophisticated home for toiletries without the cluttered look of wire racks. Additionally, a floating stone bench or a “curbless” stone entry adds both accessibility and a high-end architectural feel.

Finishes That Matter

The “finish” of the stone determines the mood of the room:

- **Polished:** Reflects light, making smaller bathrooms feel larger and more formal.

- Honed: A smooth, matte finish that feels soft and organic. It is also more slip-resistant, making it ideal for flooring.
- Brushed/Leathered: A textured finish that hides water spots and fingerprints while adding a tactile element to the space.

Why Custom Stone?

While prefabricated options are readily available, custom stone allows for precision. It enables you to wrap corners perfectly, align veins across different surfaces, and design a space that feels intentional rather than assembled. In a bathroom, where we begin and end each day, that sense of permanence and beauty is a worthwhile investment.



MOUNTAINTOP STONeworks, INC.
NATURAL STONE COUNTERTOPS
Granite • Marble • Fireplaces • Custom Fabrication

It took 69 million years to get it here, but it's in stock now.
Stop in and see our **LARGE** selection of **IN STOCK** slabs.

400 HARRISON STREET • DUBUQUE, IOWA 52003
PHONE 563-584-9499 FAX 563-584-9400
MOUNTAINTOPSTONE.COM

Big moves deserve real guidance

We'll help you explore your options, so you can make the move that's right for you.

Talk to people who put you first.



dupaco.com/Mortgage



What You Need to Know About **HOME EQUITY LOANS**



If you have large or unexpected expenses on the horizon, you may have access to an untapped resource: your home. You could use some of the equity you've built up in your house to meet financial goals, depending on how much equity you have and how you use it.

Here's a guide from the experts at Navy Federal Credit Union to explain how home equity loans work and when you should - or shouldn't - use your home's equity.

What is a Home Equity Loan?

In basic terms, a home equity loan is money you're borrowing using your home as collateral. The equity in your home equals how much of your home's value you own (not counting the mortgage you're still paying off).

Home equity loans are frequently offered at lower interest rates than other loans, so they may be a great option for consolidating debt on

higher interest credit cards, or large home improvement projects.

You can determine how much equity you have in your home, and how much your home equity loan payments are likely to be, using online calculators.

Two Common Types of Home Equity Loans

Fixed-Rate Equity Loan

This is a lump sum amount you'll draw from your home's equity, paying back monthly at a fixed interest rate for the life of the loan, so you'll know exactly what to expect. Fixed-rate home equity loans are typically used for:

- * Home improvements/repairs
- * Debt consolidation
- * Large purchases
- * Life events

Home Equity Line of Credit (HELOC)

This is a line of credit secured by the home, which lets you borrow funds if and when needed, up to a set maximum credit limit. You only need to repay the funds you borrow. HELOCs are typically used for:

- * Home improvements
- * Emergency funds
- * Medical expenses
- * Debt consolidation

The best use of a home equity loan or home equity line of credit is when the money you borrow increases your home's value via renovations or repairs, as this continues building the equity you're borrowing against. You may also have tax benefits for using the loan toward home improvements, so it's recommended to consult a tax professional.

When NOT to Use a Home Equity Loan or HELOC

Because these loans use your home as collateral, remember that you'll want to be sure you can stay on track with loan repayments. For this reason, financial experts advise against using home equity to borrow for things including:

A car purchase: An auto loan is usually a better choice for purchasing a new or used vehicle. Interest rates on auto loans tend to be similar or lower than home equity loans, and auto loans usually require little paperwork and fewer fees.

Vacations: It's better to save up for near-term wants like vacations or large-screen TVs than using your home's equity for something offering no financial return.

College: Consider all options - including federal student loans, scholarships, grants and private student loans - before tapping into home equity. A home equity loan may be a consideration if current mortgage rates are significantly lower than federal student loan rates, especially for graduate or professional degrees. But unlike federal student loans, if you use home equity to pay for college, you won't qualify for income driven repayment plans or loan forgiveness programs.

Starting a business: Your best bet for launching a business is a business loan through a financial institution or the U.S. Small Business Administration (SBA). If your business fails and you have a home equity loan or HELOC you can't repay, you're putting your home on the line.

Recurring expenses: Using home equity to cover everyday bills can be a slippery slope. Consider your long-term ability to repay the loan. Since your home is your collateral, missed payments could lead to foreclosure.

Make a Smart Plan

Your home equity is a valuable resource for managing your finances. Planning and understanding your repayment responsibilities is crucial for making the best use of a home equity loan or home equity line of credit.



MIDWEST **AV** SOLUTIONS

CALL US FOR YOUR RESIDENTIAL OR COMMERCIAL ELECTRICAL & LOW VOLTAGE NEEDS!

(563) 583-8835



Low Maintenance **NATIVE** LANDSCAPE PLANTS for Dubuque



For Midwest Zones 4 and 5 (think Iowa, Illinois, Southern Wisconsin, and Minnesota), plants need to be "Midwest Tough." They must survive -30°F winters, humid summers, and the occasional heavy clay soil.

The following selections are the gold standard for low maintenance in your region. They are perennials that don't require staking, frequent dividing, or chemical help.

1. The "Heavy Lifters" (Shrubs & Structure)

These plants survive the harshest winters and look better with age.

- **Panic Hydrangeas** (e.g., 'Lime-light' or 'Bobo'): Unlike the "Big-leaf" hydrangeas that often fail to bloom in the Midwest due to late frosts, Panic hydrangeas bloom on "new wood." They are virtually foolproof and only require one trim in late winter.
- **Serviceberry** (*Amelanchier*): A native small tree or large shrub. It gives you white flowers in spring, edible berries in summer (that birds love), and brilliant red foliage in fall. It is perfectly adapted to the Midwest's seasonal swings.

- **False Indigo** (*Baptisia australis*): This is a "plant it and leave it for decades" species. It has deep tap-roots that make it incredibly drought-tolerant once established. It looks like a shrub with blue sweet-pea flowers, but it's a perennial that stays tidy without pruning.

2. High-Impact, Low-Effort Perennials

These are the "workhorses" that will fill your garden beds and suppress weeds.

- **Blazing Star** (*Liatris spicata*): These vertical purple spikes are striking and native to the Midwest prairies. They are butterfly magnets and thrive in the heavy clay soil common in Zones 4 and 5.
- **Prairie Dropseed** (*Sporobolus heterolepis*): The most elegant native grass. It grows in a tidy, fountain-like mound. In late summer, it emits a faint scent often described as buttered popcorn or coriander. It never gets "messy."
- **Autumn Joy Sedum**: A classic for a reason. It is a succulent that starts green, turns pink in late summer, and transitions to a deep rust in autumn. It holds its shape even under heavy snow, providing winter interest.

3. The "Ground-Huggers" (Lawn Alternatives)

For those shady spots under maples or oaks where grass goes to die, try these:

- **Pennsylvania Sedge** (*Carex pensylvanica*): It looks like fine-textured grass but only grows about 6 inches tall and loves shade. You never have to mow it.
- **Wild Geranium** (*Geranium maculatum*): A tough native that forms a dense mound of foliage and lavender flowers. It's excellent at "knitting" together to prevent weeds from popping up.

Your 5-Year "Slow & Steady" Transition Plan

This strategy spreads the cost and labor out, making the project manageable for a busy schedule.

Year	Focus Area	Action Step
Year 1	The Perimeter	Create 3-foot-wide mulch beds around the edge of your lawn. Plant your "Heavy Lifters" (Hydrangeas/Serviceberry).
Year 2	The Hardest Mowing Spot	Identify a steep hill or a tight corner. Remove the grass and install Prairie Dropseed and Sedum .
Year 3	Irrigation & Edging	Install a simple DIY drip kit for your new beds and put in permanent metal or stone edging to stop grass "creep."
Year 4	The "Color Fill"	Add your pollinators like Liatris and Baptisia into the gaps between your Year 1 shrubs.
Year 5	The Final Shrink	Expand a patio or add a fire pit area with gravel to further reduce the remaining "must-mow" lawn.

A Pro-Tip for Zone 4/5:

Don't clean up in the fall! In the Midwest, leaving your dead perennial stalks standing until spring serves two purposes:

1. It protects the "crown" of the plant from the extreme freeze-thaw cycles of February.
2. It provides a habitat for native bees to over-winter.







**Home + Floor
Show**SM

1475 Associates Drive
Dubuque, IA 52002
563.557.9952
homeandfloorshow.com



kiba
STUDIOS
KITCHEN & BATH

LET US HELP YOU MAKE YOUR HOUSE A HOME

Is a Home Inspection Really



Necessary?

Buying a home is likely the single largest financial commitment you will ever make. It is a whirlwind of emotions, from the excitement of finding “the one” to the stress of securing a mortgage. In a competitive market, it’s tempting to cut corners to make your offer more attractive—often by waiving the home inspection. But before you sign on the dotted line, you must ask: Are you buying a dream home, or a money pit in disguise?

WHAT DOES A HOME INSPECTOR ACTUALLY DO?

Think of a home inspector as a general practitioner for houses. They aren’t there to tell you if the paint color is ugly; they are there to perform a non-invasive, visual examination of the home’s physical structure and systems. A standard inspection typically covers:

- **Structural Components:** Foundations, floors, walls, and ceilings, looking for cracks, settling, or other signs of distress.
- **Exterior:** Siding, windows, doors, driveways, and grading (how water flows away from the house), checking for integrity and proper drainage.
- **Roofing:** Shingles, flashing, gutters, downspouts, and chimneys, assessing their condition and expected lifespan.
- **Plumbing:** Pipes, drains, water heaters, and fixtures, checking for leaks, water pressure, and proper function.
- **Electrical:** Service panels, breakers, wiring, outlets, and switches, ensuring safety and compliance with current standards.
- **HVAC:** Heating and cooling systems, including furnaces, air conditioners, ducts, and thermostats, to verify operation and identify maintenance needs.
- **Interior:** Walls, ceilings, floors, doors, windows, and insulation,

looking for general condition and potential issues.

- **Appliances:** Built-in kitchen appliances like ovens, dishwashers, and microwaves (though this can vary by inspector and agreement).

The inspector will provide a detailed report, often with photos, outlining any deficiencies, potential safety hazards, and recommendations for further evaluation by specialists if needed.

THE BENEFITS: WHY IT’S WORTH EVERY PENNY

The advantages of getting a home inspection far outweigh the modest cost.

THE POWER OF NEGOTIATION

This is perhaps the most immediate and tangible benefit. If an inspector uncovers significant issues—say, an aging HVAC system, a roof nearing the end of its life, or minor electrical

hazards—you gain considerable leverage. You can use these findings to:

- **Request Repairs:** Ask the seller to fix the problems before closing.
- **Seek Credits:** Request a credit at closing to cover the cost of future repairs.
- **Negotiate a Lower Price:** Directly reduce the purchase price to account for the necessary work.

In many cases, the inspection effectively pays for itself, potentially saving you thousands of dollars in post-purchase repairs.

IDENTIFYING “DEAL BREAKERS” AND MAJOR ISSUES

Some home issues are minor, easily fixable cosmetic flaws. Others are catastrophic. Problems like active foundation settling, severe water

damage leading to widespread mold, extensive structural rot, or dangerous outdated electrical systems can cost tens of thousands, even hundreds of thousands, of dollars to remediate. Knowing these facts up front allows you to walk away from a bad investment before it's too late, saving you from a financial nightmare.

A ROADMAP FOR FUTURE MAINTENANCE

Even if the report comes back relatively “clean,” it serves as an invaluable manual for your new home. It tells you the age of major systems, where the main water shut-off valve is located, how old your water heater is, and what maintenance tasks you should prioritize in the first year. This proactive approach helps you plan for future expenses and keep your home in top condition.

UNCOVERING SAFETY HAZARDS

Home inspectors are trained to spot potential safety hazards that might not be obvious to an untrained eye. These can include exposed wiring, non-venting water heaters, dangerously sloped decks, or compromised structural elements. Identifying and addressing these issues before you move in can protect your family.

THE DRAWBACKS: WHEN YOU MIGHT BE TEMPTED TO SKIP

While the benefits are strong, there are situations where buyers consider waiving an inspection.

COST AND TIME

A home inspection typically costs between \$300 and \$600. While a small amount in the grand scheme of a home purchase, it is an additional upfront expense. The inspection process also takes time, usually 2-4 hours, and then a few days to receive the report. In fast-paced markets, this delay can sometimes make your offer less attractive.

POTENTIAL FOR UNNECESSARY WORRY OR OVERSTATED ISSUES

Sometimes, an inspection report can highlight minor issues that, while technically deficiencies, are not urgent or costly to repair. For a first-time homebuyer, a long list of minor items might seem overwhelming, potentially causing undue stress or even leading them to back out of a perfectly good deal.

LOSING OUT IN A HOT MARKET

In highly competitive real estate markets, sellers often prefer offers that waive the inspection contingency, as it simplifies the process and reduces the chances of renegotiation. Buyers, eager to secure a



home, might waive the inspection to make their offer more appealing. This is a significant risk, as it means buying the home “as-is” without a professional assessment.

Expert Tip: If you feel pressured to waive the inspection to purchase the house, consider an “Information Only” inspection. You agree not to ask the seller for repairs or price reductions based on the findings, but you still hire an inspector, so you know exactly what you’re moving into. This allows you to assess the risks for yourself before committing.

THE VERDICT

Does it make sense to hire a home inspector? In most cases, yes. The cost of a home inspection is a small price to pay for the insights and protection it provides. Unless you are a professional contractor with an expert eye for structural integrity, plumbing, electrical systems, and roofing, hiring a professional is the only way to ensure your “happily ever after” doesn’t start with a flooded basement, a failing electrical system, or an unexpected five-figure repair bill.

Ultimately, a home inspection is about empowering you with knowledge. It allows you to make an informed decision, negotiate effectively, and move into your new home with confidence, rather than anxiety.



Add value and curb appeal to your home with a smooth asphalt driveway.

A well-maintained driveway is one of the **most significant and inviting focal points of your home’s exterior.**

With proper installation and maintenance, an asphalt driveway can last up to 30 years!

Contact us today for a **FREE ESTIMATE!**

 **IVERSON
CONSTRUCTION**
(608) 568-3840
Iverson-Construction.com

**Serving
SW Wisconsin
and NE Iowa**
EOE, including disability/vets

 **RIVER CITY
PAVING**
(608) 568-3433
RiverCity-Paving.com

SEPTIC SOLUTIONS



 **Welu
PUMPING**
A Premier Tech Team

- ▶ tank pumping
- ▶ time-of-transfer inspection for home sales
- ▶ service calls and repairs

CONTACT US:
563-588-1142



SERVING THE TRI-STATE AREA FOR OVER 45 YEARS ▶ DUBUQUE, IA



HOW TO RAISE YOUR GARDEN TO NEW HEIGHTS

by Melinda Myers

Elevated and raised bed gardens can expand your planting options and make planting and maintenance easier and more convenient. You'll be able to plant, weed and harvest with minimal bending or even from the luxury of a chair or bench.

Elevated gardens are basically containers on legs. You can find plans to make your own or purchase one from your local garden center or garden supply retailer. Consider one on wheels or add your own for ease of moving. You'll be able to move your garden into the sun or shade as needed each day or out of the way when you entertain.

Set the garden in place first. Once filled with soil, it will be very heavy and difficult to move unless you have added wheels. Those who garden on a balcony should confirm the space will hold the weight of the elevated garden bed once it is filled with moist soil and mature plants.

Including raised beds in your gardens and on or near your patio is another way to increase planting space and easier access. Purchase a prefab raised bed or make your own from a long-lasting material such as interlocking block, fieldstone, plastic lumber or naturally long-lasting wood. Consider the available space, your gardening goals and one that provides a comfortable height for gardening. Select one with corners or edges suited for sitting or narrow sides to allow easy access from a garden bench.

Line the bottom of your raised bed with hardware cloth to reduce the risk of animals burrowing into your garden. Lay the hardware cloth over the ground and bend it up along the inside of the raised bed walls. Add a liner of landscape fabric to keep the soil in place when placing your raised bed on a patio.

A three- or four-foot width makes it easy to reach all parts of the garden for planting, weeding and harvesting. Raising your planting bed at least 8 to 12 inches improves drainage and provides an adequate space for most plants to root and grow. If you want

to minimize bending, go higher or add benches to increase your gardening comfort and ease.

Once your raised bed is complete or elevated garden is in place, fill it with quality planting mix. You can calculate the volume of soil that you need or use one of the many soil calculators available online.

Check the soil moisture regularly as the limited soil mass and increased exposure to wind, heat and sunlight make raised beds dry out more quickly than in-ground gardens.

Further boost your gardening success by selecting the best plants suited to the growing conditions and your gardening goals. In no time, you'll be enjoying the flavor and beauty these gardens provide.

Melinda Myers has written more than 20 gardening books, including *Small Space Gardening*. She hosts the "How to Grow Anything" DVD series and the Melinda's Garden Moment TV & radio segments. Her website is MelindaMyers.com.



EMBRACING ORGANIC ARCHITECTURE to Create a More Beautiful Kitchen

Today, kitchens that incorporate design elements from famed architects go far beyond the latest trends. They draw on key principles of balance, proportion and integrity to create spaces that feel luxurious and enduring.

Every detail, from faucet finishes to cabinet silhouettes, plays an important role in shaping the overall space. Homeowners are seeking a mix of beauty and function, turning to the outdoors for inspiration.

Designing with Structure in Mind

Designers are inspired by architectural philosophies, coupled with cues from nature to create visually unique spaces. Geometric shapes and strategic focal points shape the kitchen's experience, directing flow and rhythm. The Frank Lloyd Wright® Kitchen Collection by Brizo®, embodies these principles with its rounded and squared arch spouts, asymmetrical designs and clean lines, coupled with a wide choice of natural materials. Wood, glass, black onyx and concrete effortlessly combine to create a statement look.

Embracing Unique Materials

Emphasizing organic architecture demands quality materials to create cohesive, inviting kitchens that blend indoor and outdoor elegance. These elements serve not only as structural features, but as sources of inspiration that inform design choices around flooring, appliances and fixtures. By introducing expressive, tactile materials, designers are creating unexpected yet harmonious combinations, allowing the materials themselves to act as design features, rather than relying solely on added décor.

Taking the Lead from Architectural Pioneers

Visionaries like Frank Lloyd Wright drew influence from nature, infusing design with simplicity, individuality and integrity. Today's kitchens can echo this sentiment through the incorporation of finishes and accents in earth tones, warm golds, deep charcoals and soft metallics, creating warmth and authenticity. As kitchen design evolves, spaces designed with an eye for architecture provide a cohesive vision, narrating a story through shape, form and material.

These new spaces transcend mere utility, merging purpose with art and using layout, materials and natural palettes to define their essence. This is not just a passing trend; it's a cultural shift reshaping kitchen and home design for the future.



TRENDS

Business Cards

Since 1968

BIECHLER 563-583-5366

ELECTRIC, INC.

COMMERCIAL • INDUSTRIAL • RESIDENTIAL • FARMS

OUTDOOR LIGHTING - NEW WIRING
24 HOUR EMERGENCY SERVICE
CALL DARYL

7762 Wild Nest Lane Dubuque, IA 52003

MATT BREINER CONSTRUCTION

- Interior Remodeling •
- Kitchens • Garages •
- Decks • Additions •
- Bathrooms •
- New Home Construction •

Over 30 years experience.
Licensed & Insured. Free Estimates.
Call Matt 563-542-0266

MB MOLD & AIR QUALITY TESTING

563-556-2735

Certified Indoor Environmental and Remediation Consultants

Whirlpool KitchenAid MAYTAG AMANA

GATEWAY SALES & SERVICE APPLIANCE

STORE: 563.927.3200
CELL: 563.920.0798
EMAIL: ppayne@gatewayappliance.com
gatewayappliance.com
111 West Main St.
Manchester, IA

PHILIP PAYNE
Owner/Manager

CONSTRUCTION

New Home Construction
Remodeling • Additions
Decks • Windows • Doors
Siding • Kitchens • Baths
Handyman Repairs

Call Today for a FREE ESTIMATE!
563-213-7070

PROJECTS DONE PERFECT
THERE'S A BIG DIFFERENCE

Residential/Commercial
Licensed & Insured!

"The contractor you can trust!"

A+ rating

TRI-STATE HOME TRENDS ADVERTISERS

Becwar Tile & Marble.....	8	Green State Credit Union ... Inside Front Cover		Smith Home Studios.....	Back Cover
Cedar Cross Overhead Door.....	6	Home + Floor Show	15	Welu Pumping	18
Duapco Credit Union	11	Iverson Construction - River City Paving.....	18	Widmeier Furniture & Flooring.....	1
Galena Mill & Steel.....	6	Mountaintop Stoneworks	11		
Germaine Electric	13	Servicemaster of the Key City	4		



CABINETS CLOSETS GARAGES MILLWORK LAMINATE COUNTERTOPS

...



DUBUQUE STUDIO



1075 Cedar Cross Rd #2, Dubuque, IA 52003
(563) 556-8147

DYERSVILLE STUDIO



795 6th Ave NW, Dyersville, IA 52040
(563) 556-8147 - ext. 3

YOUR HOME YOUR WAY.



Begin your
project
today!



<https://smithyourhome.com>