HOMEWISE

Real Estate Tips and Advice

Make an Apartment Your Own

Renting a place doesn't mean it has to stay impersonal

Life in an apartment often provides so many built-in amenities, from on-site gyms and pools to fun resident activities. But it can be difficult to make the place your own, since renovation projects aren't allowed. In some cases, you can't even change the paint color. So how do you keep from living in a faceless space that doesn't speak to your special sense of style? Think smaller:

USE WHAT YOU HAVE

So much of the look and feel of apartments is already set in stone, from the countertops and fixtures to the cabinets and wall color. You'll have to work with what's there. Find complementary towels, rugs and pillows. Add window treatments, if that's allowed. Add floor lights and lamps to change the atmosphere, or change out bulbs with softer, less harsh versions. Daylight or soft-white lighting rounds off the sharp edges that often accompany builder-grade construction projects. New bedspreads, throw rugs and linens can add a pop of color.

Consider temporarily



ADOBE STOCK

REAL ESTATE 101

Why Rental Insurance Matters

Rental insurance is often not required, but that doesn't mean you should skip it. Most landlords only insure the property, not a tenant's belongings. A separate policy protects you against theft, fire or other disaster — and it's usually not very expensive. Find out more: bit.ly/3vOXFva.

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knobs on the doors to give the space a more modern, pol-

ished look without breaking the bank. Smaller DIY projects

might also include applying removable wallpaper, which comes in a number of colors and patterns. There are also removable tile installations, and portable shelving options. Buy adhesive strips so that you can arrange — and then rearrange — photos and artwork to keep things interesting. There may be other quick and easy changes to be made, but make sure you carefully review leases or contracts before making them. If you're still unsure, contact the landlord directly.

GOING GREEN

House plants offer exciting colors, shapes and even scents. They're also not usually expensive, can vastly improve the space's air quality, and you can take them with vou. Place them in the corner of rooms, on end tables or coffee tables, on shelving or other furniture. If you don't have a green thumb or are often away from home for work or travel, consider purchasing succulents since they require less attention. What you buy will be determined by your specific climate and where the plants will live within the space. Talk to helpful people at local nurseries, hardware stores and home-improvement outlets to find out which would work before for

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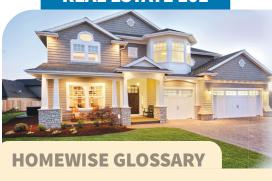
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Cap: A maximum allowable. For example, many adjustable rate mortgages have a maximum amount that the interest rate may increase over a certain time period. SOURCE: MLS.com

AD SPACE