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Ask your local mortgage planner

Backstage #12728

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**Lawns can be a lot of work. You can reduce the time, cost and environmental impacts of lawns by reducing the amount of lawn in your yard, choosing a low-maintenance lawn or doing both.**

**What is a low-maintenance lawn?**

Conventional lawns are typically made up of a small number of fine turf grasses, such as Kentucky bluegrass. The grasses are selected primarily for their attractiveness.

To keep them green, homogenous and manicured, many people neatly mow them at least weekly and regularly water, edge,

fertilize and treat them for pests (insects, diseases and weeds). All of this can be time consuming, costly and resource intensive.

Low-maintenance lawns are made up of a diverse mix of hardy, drought-tolerant, slow-growing and low-height turf grasses, fescues, and wear-tolerant broadleaf species such as clover. These species require less mowing, fertilizing and watering than conventional lawn species. Low-maintenance lawns typically appear less uniform than conventional lawns.



# Low - Maintenance Lawns

For some people, low-maintenance lawn may mean a shift in thinking—that a less-than-perfect appearance is well worth the savings in time and costs and the environmental benefits.

**Selecting Suitable Lawn Species**

Low-maintenance lawns are made up of a mix of species that are typically hardier, better-suited to a wider range of conditions and more drought-tolerant than conventional lawn species. Most are slow-growing or low-height, so they need less mowing. Some, such as fescues, are less prone to insects and other factors that cause stress. Others, such as clovers and trefoils, are able to fix nitrogen,

an important plant nutrient, in the soil. A diversity of species also provides some assurance that if one or two species are vulnerable to a specific disease or insect, other species can compensate.

**Other alternatives to conventional lawns**

Along with installing or converting to low-maintenance lawn, you can reduce the amount of lawn in your yard.

Relatively low-maintenance alternatives to lawns include woodland gardens, native shrubs, wildflower meadows or prairies, or low-lying groundcover plants. All of these can also be designed and maintained to minimize maintenance requirements and maximize environmental benefits.

John Cavan is an Approved Mortgage Planner with Mortgage Architects. Mortgage questions and concerns can be directed to John Cavan's office, located at 14 Martin St., Milton. John can be reached by phone: 905-878-7213 or by email: john.cavan@mtgarc.ca. John Cavan's website is www.stressfreemortgage.ca. Contact John today about your stressfree mortgage opportunities.



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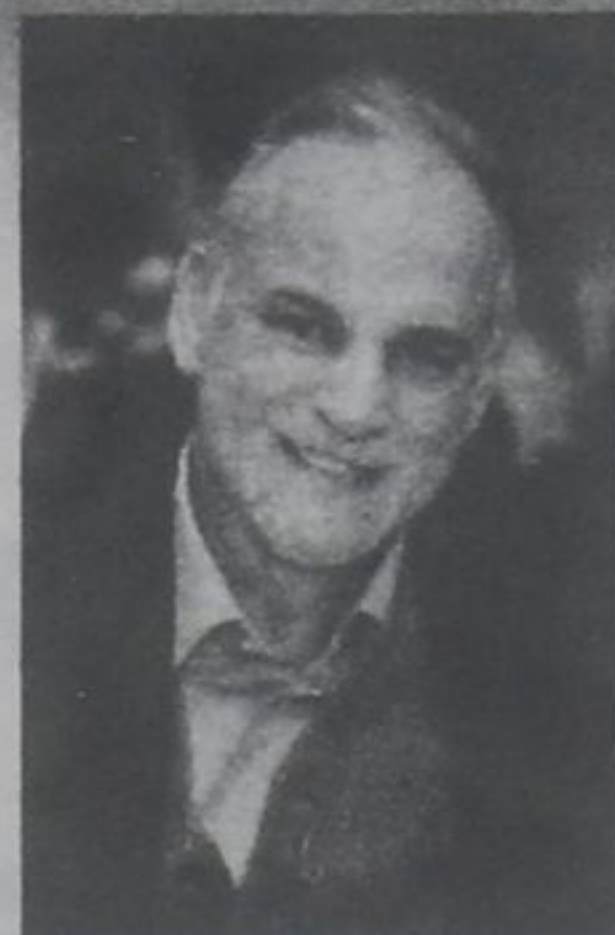
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