

Special Edition of:





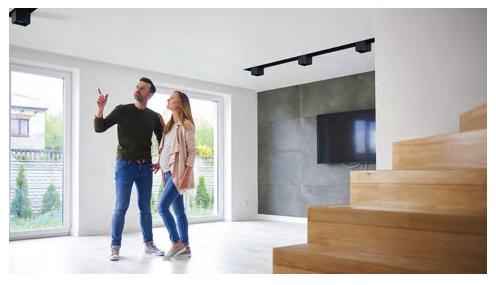
Key components of 3 popular home interior styles

Considerable thought goes into designing a home's interior. From which color to paint the walls to the size of the living room couch, homeowners must make a variety of decisions when planing their home interiors.

One way to simplify interior design decisions is to choose a style. Interior design styles run the gamut from traditional to modern, and each style has its own unique look and feel. Though homeowners need not feel beholden to any particular item associated with a given style, three of the more popular styles, traditional, modern and farmhouse, each have certain key components that can ensure a home ends up with a look homeowners are aiming for.

. Traditional

Homes with a traditional interior style give a formal yet welcoming feel. Many individuals associate crown molding and wainscotting with traditional interiors, so that's something homeowners aiming for this style should keep in mind. Minimal or modern furniture pieces



don't fit with the traditional style, which tends to utilize period pieces made from real wood.

2. Modern

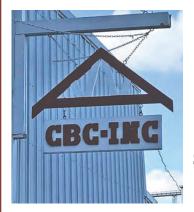
Modern interiors may differ depending on which style of modern homeowners are aiming for. Midcentury modern typically features unique furnishings that some might see as retro. However, many companies now offer updated takes on midcentury modern that call to mind a bygone era but don't make individuals feel as though they're living in a museum. Urban modern is another popular modern style, and home interiors fashioned in this style tend

to be light, airy and not crowded with furnishings. Calm, soft tones are a go-to with urban modern interiors, helping to create the serene settings many homeowners are hoping to create with this style.

3. Farmhouse

Farmhouse has become very popular in recent years. In fact, a recent survey from the interior design service Modsy found that farmhouse was the most popular design style in 26 states. Farmhouse is beloved for a variety of reasons, not the least of which is its association with a simpler lifestyle. The rustic charm of the countryside is never far from the mind when in a home with a farmhouse-inspired interior. Traditional farmhouse and modern farmhouse are different styles, but natural materials and bright colors, particularly white walls, are elements shared by both.

Traditional, modern and farmhouse are three popular home interior styles. Each has its own unique components, and homeowners can supplement their favored style as they see fit.



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How to pick paint for home interiors

Many components combine to define a home's interior. Some homeowners may be partial to certain styles, such as ultra modern or farmhouse, while others may opt for a more traditional look that cannot necessarily be categorized as one style or another. Though many homeowners may spend considerable time and devote a lot of energy to making their home embody a certain style, those who aren't willing to commit to a particular look can lean on one component to make a stylish statement all their own: paint.

Color can be a part of every homeowner's design arsenal. Bold colors can be used to create a stunning accent wall, while homes with open concepts often utilize color to define rooms. Homeowners who want to revitalize their home interiors can do so with paint, and this approach doesn't require homeowners to commit to a whole new design style.

Though paint may seem simple to

novices, homeowners who have painted home interiors in the past recognize how complicated the process of picking paint can be. Paint retailers have a seemingly endless swatch of paint colors to choose from, and before long homeowners heads may be spinning as they try to narrow down their options. The following tips can help homeowners pick the perfect paint for their home interiors.

Take stock, and photographs, of your current furnishings

Many interior designers rely on a simple technique when recommending color schemes to their clients. Choose a standout color from existing furnishings, such as the dominant color from a patterned decorative pillow or piece of furniture, and then look for the same shade to paint the walls. A photograph of the item can be handy when visiting the paint store.

Lighten colors as you go up



The home renovation and design experts at HGTV recommend picking darker color values for the floor, medium color values for the walls and light values for the ceiling. This approach mimics the look of the great outdoors, where the ground tends to be darker than the trees, and the trees are darker than the blue sky.

Utilize paint to create the vibe you want

The home renovation experts at This Old House note that colors evoke an emotional response. Cool colors like blue and green give off a relaxing vibe, which makes them ideal for bedrooms and bathrooms. Red is an intense color that can up the energy ante in any room, which can make it an option for home-

owners who want to spark debate around their dinner tables.

Give personal preference its place at the table

Though interior designers may have years of experience picking paint colors for a home and researchers may have determined how certain colors can be utilized to create a desired ambiance in a given room, ultimately homeowners are the ones who will be living in the home. So it's important that homeowners pick colors they like for their home interiors.

Paint is an inexpensive way to transform a room. Homeowners can rely on a combination of color strategies and their personal preferences as they try to decide which colors they want on their interior walls.





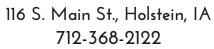


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Low-cost ways to revamp living areas

Home improvement projects require substantial financial investment. But just because a homeowner wants to bring a fresh look indoors doesn't mean he or she has to break the bank along the way.

Living rooms are some of the most frequently used spaces in a home, and they can use an update from time to time to stay on trend or to make the area more functional for a changing family dynamic. Here are some budget-friendly ideas for breathing new life into living room designs.

• Establish the budget. Homeowners should figure out how many dollars they can designate to a living room makeover before purchasing supplies or hiring out the work. Figure out the scope of the remodel, visit stores or suppliers to price out materials, get estimates from contractors, and then plan for some unforseen circumstances along the way to determine if this type of renovation is affordable. If not, scale things back until the project more

closely aligns with your budget.

- Change the paint color. Lighter and brighter colors are on trend. A can or two of paint can do wonders for updating a space without a large financial commitment. Pair that new paint color with new window coverings and complementary throw pillows to pull the theme together with minimal expense.
- Update the flooring. Tired, outdated carpeting or other flooring can use an overhaul. While solid hardwood flooring may be preferable, there are many types of laminate flooring that mimic the looks of popular wood colors and styles for a fraction of the cost. Plus, many are sold at home improvement retailers and even at warehouse clubs or online for reasonable prices. Laminate flooring also may be a potential DIY job for a skilled homeowner, saving even more money.
- Introduce a fireplace. Fireplaces were once hot commodities, but that popularity waned in the 1970s and 1980s.

Homeowners with chimneys may discover a fireplace was boarded over and the bare bones still exist that can be renovated to bring back character. There also are ventless freestanding units that are quite affordable that can mimic the look of a built-in fireplace.

- Reupholster instead of replace furniture. There's no need to throw away quality furniture if the fabric is the only thing impeding design. New upholstery or even a slipcover can update designs.
- Conquer clutter. Rather than adding something to the living room, remove clutter to give the room a more airy feel. This can instantly change the look of the room. Use cord covers to tame plugs for electronics and remove unnecessary furniture from the room.
- Improve lighting. Another easy and often inexpensive fix is to change lighting fixtures, including using brighter, more energy efficient LED bulbs, and to assess lighting needs to eliminate dark corners of



rooms that can make the space seem drab.

Living room spaces in need of an update often can benefit from improvements that go easy on the wallet.





Signs a roof needs repair or replacement

Many homeowners believe a roof is a once-in-a-lifetime investment. But roof damage can force homeowners to replace a roof regardless of how much time has lapsed since the roof was installed.

The average life span of a roof depends on when the roof was installed and the materials it is made from. According to Central Homes Roofing, three-tab shingles may last between 10 and 15 years, architectural shingles can endure for 15 to 20 years, and tile may last between 35 and 50 years. RPS Metal Roofing indicates a metal roof may last as long as 70 years. However, climate and color of the roof also will affect its lon-

Homeowners would be wise to consider these factors when determining if a roof is in need of repairs or replacement.

- **Roof age:** The age of the roof is a major factor in determining if it will need to be replaced or if repairs can be made to isolated damage. Individuals who live in neighborhoods where neighbors are now replacing roofs will likely find it is time to consult a roofing company. Homeowners also can check to see if they have any receipts that indicate the roof's installation date so they have an idea about its age.
- Grain in gutters: Roofing shingles are designed to overlap, and sealant keeps them steady. Friction, weather and atmospheric changes can impact sealant and cause degradation. Gutters with grainy material in them could indicate worn out sealant and shingles.
- Ridge damage: Ridges are spots where two separate areas meet and often are im-



portant to the structural integrity of the roof. If the roof ridge is showing signs of wear, it could be time to repair or replace it.

- Curled shingle edges: If shingle tabs are curled or cupped, the shingles may need to be replaced. But if curling is extensive, a whole new roof may need to be installed.
- Bald spots or lost portions of the roof: Missing granules and missing shingles are reasons to consult a pro for a roof evalua-
- Leaks indoors: Homeowners who find dark streaks or moisture in the attic may discover that water is penetrating the roof underlay. Water often comes in around chimney flashing. Other water signs are blistering and bubbling in walls.
- Incoming light: Look up through the attic and see if any light is coming through the roof, which may indicate there are cracks or holes in the roof.
- Aesthetics: If a homeowner doesn't like the look of the roof from a design standpoint, a replacement also may be warranted.

Roofs can last many years, but the presence of certain signs indicates replacement or repairs will be necessary.

Tips for negotiating with contractors

Spring is the season for fixing up a home. Homeowners who aren't interested in doing the work themselves turn to contractors to ensure the job is done not only to code, but on time and efficiently.

Spring Home

After receiving an initial estimate from a contractor, homeowners may wonder if there is any additional wiggle room in contractors'

Learning the basics of negotiation can put homeowners in position to save money on dream renovations.

Do vour homework

Getting the best price typically require shopping around and not settling on the first bid. Experts recommend getting at least three estimates on the same job - and be sure to let each contractor know that you are soliciting multiple bids. This alone may entice a specific contractor to give you his or her best offer up front. Avoid simply choosing the lowest bid. Look at quality of work, reputation and reviews. Pick the right season

As with other industries, home renovation work heats up during certain seasons or times of year. General contractors may be more willing to negotiate for a lower price depending on when their busy season may be. Jobs may slow down in winter, for example.

Talk about supplies

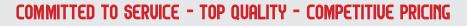
Even after getting a good bid, you may be able to speak with your contractor about lowering costs even more by choosing less costly supplies. Find out if contractors can source materials from a low-cost supplier. In addition, discuss if you can purchase your own supplies.

Ask to do a portion

Be honest with the contractor about your budget and figure out if there is any way for you to do some of the work to lower costs. The contractor can give you jobs that are within your abilities, which can shave dollars off the final price.

Know your rights and laws

Understand the laws governing contract language in your state or province. Contracts should also spell out the change order process so that expectations of changes and costs will be known in advance.





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7 things to know before replacing windows

The decision to replace windows often comes down to aesthetics and necessity. Drafty windows can reduce energy efficiency in a home, requiring HVAC systems to work harder to keep interiors comfortable. The harder the HVAC must work, the more homeowners will pay in energy costs.

Old windows also may be points of entry for water and insects. Despite the importance of windows, Money magazine advises that new windows make up only a fraction of the home's total exterior "envelope," resulting in only about 5 to 15 percent of total energy savings.

But there are still plenty of reasons to invest in new windows.

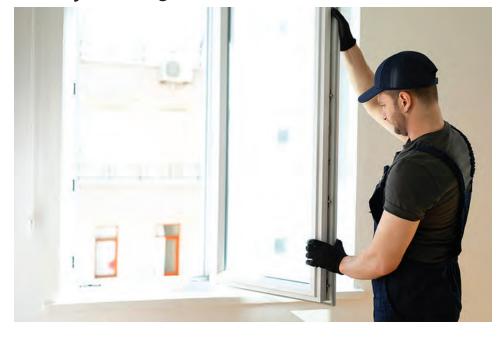
1. Vinyl or aluminum may be best. Lumber is farmed rather quickly today and solid wood products may not stand up to elements as well as wood used a half-century ago. To avoid rot, vinyl windows often are an affordable and durable choice. Homeowners also have the option of wood windows with aluminum

cladding, which are long-lasting.

2. Moisture problems indicate windows need to be replaced. Condensation that shows up as fogging between double-pane windows or on the inside of windows indicates that the windows are starting to fail. If installing a vapor barrier in the basement or crawl space, ventilating properly when showering or cooking, or using a dehumidifier indoors does not remedy the situation, it might be time to replace windows.

3. Windows add curb appeal. Beyond functionality, replacement windows immediately update the look of the home and can improve curb appeal since they are one of the most prominent features on the exterior of a home. If a house needs an update, replacing windows and can be a quick and affordable update.

4. Consider other energy-efficient upgrades. Sometimes older windows can be salvaged, especially if they are not damaged and only moderately drafty. Replacing panes, sash cords, weath-



er stripping, and even glazing may be less expensive than replacing a window. Plus, older homes with attractive windows complement one another. To keep energy bills down, think about adding insulation to the attic and basement — which is a good idea even if you are replacing windows.

5. The wrong windows can adversely affect home value. The National Association of Realtors says homeowners get about 73 percent of their replacement window investment back when they resell a home. But choosing the wrong windows might lower the value of the home. It's important to match the look of the original windows, including window material and the divided light pattern

(the number of panes in each window) with the original windows.

6. Think about soundproofing, too. When upgrading windows, also think about how certain windows can cancel out noises and make homes more soundproof. Some windows can help reduce outdoor distractions like leaf blowers or lawn mowers.

7. Proper installation is key to longevity. Replacement windows are only as good as their installation in many cases. Poor installation and orders of standard rather than custom sized windows could result in poor fitting and seals. Homeowners should carefully vet and review window replacement contractors to find the best professionals for the job.







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