

DECEMBER 2021 | DAILY JOURNAL

# HOME TRENDS

## MAGAZINE



warm and cozy

Keep your home heated  
and save on energy bills

STORAGE: Choosing an outbuilding // HOME DECOR: Look like a pro did it

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# handy storage

Options abound when shopping for outbuildings.

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Universal design addresses accessibility needs.

## HOME TRENDS

MAGAZINE

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## SNUG AS A BUG

Follow these tips to keep your home cozy all winter long

BY STATEPOINT | PHOTO BY ADOBE STOCK

According to the Energy Information Administration, heating bills for homes that use natural gas could be significantly higher this winter – perhaps by as much as 50%.

Weatherizing your house to ensure it stays comfortable during the long winter season is a great way to help control possible increased costs on your utility bills. Here are five easy ways to keep your home cozy all winter long.

### MAXIMIZE HEATING OPTIONS

Unpredictable weather can cause outages, so it's best to prepare with alternative ways to heat your home. A log fireplace is wonderful, but for those without one, it may be best to invest in a gas heating alternative, like an individual heater or small generator.

### TEMPERATURE CONTROL

Bringing those utility bills down means keeping the warm air inside. Shifts in temperature can cause wood to expand or contract, creating small cracks or leaks which need to be filled. Weatherstrip seals form the perfect barrier from drafts with self-adhesive foam strips to ensure utility bills remain low with minimum effort and maximum savings. These heavy-duty strips also provide protection year-round by blocking dust, pollen and insects.

### SWAP FURNACE FILTER

Trapped dust and dirt in your furnace filter can cause low air flow and limit your furnace's ability to properly func-

tion when you need it most. This can unnecessarily raise the temperature on your heat and cause energy bills to skyrocket. A simple filter change on your furnace and even air conditioning units as often as once a month can help maintain excellent air flow.

### CREATE A BARRIER

While many homeowners concentrate on preventing drafts by their front door; they often forget about the largest opening in their house – the garage. Protect against snow, water and cool winter air from entering your garage with a garage bottom seal. A heavy-duty, waterproof rubber seal won't freeze or crack, and creates a tight, protective border all year long.

### COVER EXTERIOR ACCESSES

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# SQUEAKY CLEAN

## Is it time for a new dishwasher? Five questions to ask yourself

BY STATEPOINT | PHOTO BY ADOBE STOCK

There's no reason to be working harder in the kitchen than you need to be, especially when it comes to clean-up.

"When considering a new dishwasher, it's important to understand that many dishwashers are created equal, but are not priced equal. Most major brands offer similar features at varying prices. Sharp dishwashers are designed to offer high-end features at an excellent value," said Peter Weedfald, senior vice president of Sales & Marketing, Sharp Home Electronics Company of America.

So, how do you know when it's time for an upgrade in your kitchen? Weedfald shares five questions to ask yourself:

**1** What's my dishwasher's cleaning and drying power? While earlier dishwashers often required you to do quite a bit of soaking and rinsing before loading the machine, some of today's models feature soil sensors that automatically optimize your washing cycles. Plus, the option to place your most challenging and soiled cookware near

special sprayers that deliver extra scrubbing power can also be a huge time- and labor-saver. Some new models have also made hand-drying a thing of the past, thanks to heated drying, which is faster and more dependable than condensation drying.

**2** Does my dishwasher offer premium features and design at a reasonable price point? Sharp is a good example of a manufacturer offering classic, elegant luxuries both inside and outside its dishwashers at an affordable price point compared to other brands offering similar features. Inside its dishwashers are smooth glide rails that make loading and unloading a breeze, as well as premium, white LED lights offering good visibility. Outside is an easy-to-clean stainless-steel finish that nicely complements other kitchen appliances and fixtures. Plus, a hidden control panel makes for a sleek design that minimizes distractions.

**3** Does my dishwasher offer flexibility? For an efficiently run kitchen, flexibility is key. To that end, you shouldn't have to wait until you have a full load's worth of dishes to run your machine. Look for a dishwasher with a half-load option, as well as adjustable racks to accommodate large casserole dishes, tall stemware and oddly sized items.

**4** Is my dishwasher energy efficient? If either sustainability or saving money on utilities are priorities for you, be sure to look for ENERGY STAR rated dishwashers with features such as a half-load option that reduces water and energy consumption when washing smaller loads.

**5** Is my dishwasher quiet? To put things in perspective, any dishwasher is going to produce some level of noise. Anything below 52 dBA is considered very quiet. The difference between a 40dBA and 45dBA model will be minimal, so be careful you are not overpaying for this feature.



# STORE IN STYLE

Customizable sheds offer more space and options

BY JENN WILLHITE | PHOTOS BY ADOBE STOCK



Outbuildings are a great solution to solving the conundrum of inadequate storage space, especially when you are bursting at the seams with stuff.

However, area contractors say there are several things you should keep in mind when shopping for an outbuilding that, in the end, will save you time, energy and much frustration.

“Most homeowners are looking for room in their garage most of the time,” says Tim Dolph, owner of Best Barns of Indiana, located in Danville. “Either that or replacing an old shed that has deteriorated.”

Whether one is looking for a structure to protect their classic car from the elements or they simply want additional storage space for excess clutter in the garage, there are several choices of outbuildings available.

Regardless of what style or size you opt for, plan to invest a minimum of \$2,000 to \$2,500 on the low end for a nicely built small outbuilding, Dolph says. Depending on the company you hire, most outbuildings on the smaller end are generally 8 by 10 feet and go up in size from there.

“We don’t price anything below an 8 by 10 because of the price per square foot, there are still four corners and a door and the price goes up,” Dolph says. “We do some 16 and even 20 wide by whatever, some are quite huge.”

Milan Miller, owner of Miller’s Mini Barns in Greenwood, says it is important to consider the intended immediate and future use of the structure when buying.

“One reminder is you never can go smaller — you have plenty of room to grow into it,” he says. “There’s a lot of different uses for outbuildings.”

For instance, those who are considering a sophisticated yet fun “she shed” might want to consider a classic A-frame style with a dormer, Miller adds.

Miller says his company recently started offering what they call a studio barn that is a bit more on par for what one would utilize for a pool house, office space or other interpretation of individualized space.

“They come where they can be finished out,” Miller says. “Of course, they have a lot more windows in them to make it a nice room to spend time in.”

Matching an outbuilding to existing structures isn’t nearly as intimidating a process as one might imagine.

Roman Stoll, with Rollin Mini Barns in Odon, says when it comes to color the current trend remains steady with neutral and earthy hues.

“There are not a lot of bright and crazy colors,” Stoll says. “There are a lot of beiges and we’ve got one that is burnish slate and it is very popular as well. And we still always have done a lot of light and dark grays. Probably the beige family would be the ringleader.”

With the technology available today, it isn’t too difficult a stretch to match exterior outbuilding color to that of existing structures, Stoll adds.

“Usually we can get very close to matching what they want to match,” he says.

Maintaining an outbuilding once it has been installed will be dependent on whether the building is wood or metal.

Metal exteriors, such as the ones used by Stoll’s company, come with a 40-year warranty and require nearly no maintenance.

Wood outbuildings will generally come primed from the manufacturer, says Matt Gates, owner of Blue Ribbon Mini Barns in Indianapolis, but beyond that, companies don’t generally finish decking them out once they’ve been installed.

“As far as painting goes, it is up to the customer to choose the color,” Gates says. “If they supply the paint, our company will come out and paint it if they want to pay us to come and do that for them.”

However, matching an outbuilding to existing structures sometimes requires more than a coat of paint.

Gates says his company offers two distinct styles of roof options for their outbuildings depending on the look one is wanting.

“We have the gable style roof where the roofline goes straight to the peak,” he says. “And then you have the gambrel



style roofline, which is the old-fashioned barn look that has a couple of different slopes on it.”

Outbuildings, such as some that Gates’ company offers, come with neutral-primed panel siding that may also be painted.

Generally speaking, once an outbuilding has been properly caulked and painted, it should remain relatively maintenance free for many years, Gates says.

“We highly recommend the outbuilding gets painted quickly — at least within the first month,” Gates says. “Caulking is important, too, around the doors and any of the trim work where water may be able to seep in through the horizontal running boards along the side of the building. Sometimes if you don’t caulk, water will get behind it and create problems. And, painting protects the wood.”

When it comes to organization, some outbuildings come with bare bones shelving, such as a workbench and/or loft space that may be included in their pricing. However, additional storage elements generally have to be purchased separately.

Placement of the outbuilding is something that will likely dictate how the structure is constructed, meaning whether you

opt to have a prefabricated structure delivered and placed on-site or have one stick-built from foundation up on-site.

Stick-building, as it is called, offers more leeway and many times, fewer issues, Gates says.

“It depends on where it is going to be, but the flatter the land, the better,” Gates says. “It will last longer and you won’t have to worry about it sinking. You also want to choose an area where there is at least four feet of space around the perimeter that is free of bushes, tree branches or anything that would brush against the building.”

Lastly, there’s the foundation.

When doing your homework, pay attention to how companies address the foundation, Gates recommends. Clearly, you don’t want a wooden outbuilding in contact with the ground — especially over the long-term.

“Most barns will be put on concrete blocks, such as four-by-fours that would run beneath the barn and the barn sits on blocks,” Gates says. “Obviously you don’t want wood contact on the ground, even if the wood is treated, because it will eventually start to rot.”



## CHASE AWAY THE BLAHS

Freshen up your indoor spaces this winter

BY FAMILY FEASTURES | PHOTO BY PEXELS

When cold winter days keep you inside, you may find yourself bored with your surroundings. Waiting for the sun to make its next appearance can provide the perfect opportunity to give your indoor spaces a fresh and appealing mini makeover. Even if your budget is tight, you can still make small changes to transform a room.

- Bring stylish flair to your space with a new color scheme. Rather than replacing all the furniture, which can be costly, focus on smaller accessory pieces such as pillows and decorative items. Create variety by using multiple hues of the same color or mixing two or more complementary colors.

- Introduce new accent furniture. Smaller and less cost-prohibitive than centerpieces like a couch, for example, accent pieces such as end tables or a coffee table can provide subtle changes to the look of a room. You could also opt to refinish a piece of furniture you have on-hand to create a look that's all your own.

- Morph your room by simply rearranging what you already own. Adjusting the orientation of your furniture and decor can let you see your favorite room from a whole new perspective.

- Whether it's a flea market find, such as an old window frame that you paint and add a display shelf to the base, or a series of photos from your favorite vacation destination, adding some DIY art can not only update your room, but make it more personal, too.

A new look for your favorite room can go a long way toward chasing away those winter blahs, so find ways to update your space for a cozy retreat that you can enjoy despite the cold weather raging outdoors. Find more ideas at [eLiving-today.com](http://eLiving-today.com).



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# WEATHER THE STORM

## Facing financial hardship? Tips to avoid foreclosure

BY STATEPOINT | PHOTO BY ADOBE STOCK

Life's unexpected challenges can make meeting monthly mortgage payments difficult. The good news? Help is available to avoid foreclosure.

Indeed, Freddie Mac has completed more than 255,000 foreclosure prevention actions in 2021, according to the Federal Housing Finance Agency. Whether you're currently behind on payments or foresee trouble ahead, Freddie Mac advises taking the following steps as quickly as possible to get back on track:

### ASSESS YOUR SITUATION

Whether it's due to unemployment, illness, natural disaster or other reasons, identifying the cause of your financial hardship and anticipating its duration are important. These factors can help determine the best solution for you. (A short-term hardship is over within 12 months. A long-term hardship extends beyond 12 months.)

### CONTACT YOUR SERVICER

Your servicer — the company where you send mortgage payments — is your best resource throughout the process. They will provide you with the available mortgage relief options based on your particular situation, which typically begins with being placed in a temporary forbearance program. Remember, your servicer is there to help. If you think you're going to have trouble paying your mortgage, don't wait. Call them immediately. And if you're already behind on your mortgage or currently in a workout option, respond to their outreach efforts to keep an open dialogue going throughout the process.

### KNOW YOUR OPTIONS

No matter where you stand, there are solutions. Here are some to consider:

- Forbearance is an agreement between you and your loan servicer that either pauses or reduces monthly mortgage payments for a limited time. Consider forbearance if you're currently unable to make payments but think you'll be able to resume soon.
- With payment deferral, missed mortgage payments move to the end of your loan term, but your monthly mortgage payment amount stays the same. Consider payment deferral if your hardship is resolved but you're unable to repay missed mortgage payments as a lump sum or by increasing monthly payments. Freddie Mac Flex Modification, for example, provides up to a 20% mortgage payment reduction that permanently changes one or more of the original terms of your mortgage, such as the interest rate and mortgage term. Ask your loan servicer whether this may be an option for you.
- A repayment plan increases mortgage payments for a short period



to make up for missed payments. Plans must be longer than one month but no longer than 12 months. Consider this option if you can afford your regular monthly payment, plus a little more, for a short period.

- With partial reinstatement, you pay a portion of missed mortgage payments as a lump sum. To pay off the rest, your loan servicer works with you to create a repayment plan.
- With full reinstatement, you pay the total owed mortgage payments as a lump sum, making your mortgage current. This is a good choice if you can afford it.
- Refinancing your mortgage lowers your interest rate or replaces an adjustable-rate mortgage with a more affordable fixed-rate mortgage. This is a good choice if you're current on payments but would benefit from reduced payments in the future. This year, more than 600,000 homeowners with a Freddie Mac-backed mortgage refinanced into a more affordable loan.
- COVID-19 relief is offered by many loan servicers to those struggling due to the pandemic.
- Of course, if homeownership is no longer affordable or desirable, there are options too. Short sale and deed-in-lieu, for example, can help you exit your home without facing the costs associated with foreclosure.

For more homeowner resources, visit My Home by Freddie Mac at [myhome.freddie.com](http://myhome.freddie.com).



## Add focal points to rooms for natural

BY FAMILY FEATURES | PHOTOS BY GETTY IMAGES

You don't have to be a design expert to create an inviting living space, but with some simple tricks, you can create a home that looks like it's been styled by a pro.

One way to make a room feel more inviting and comfortable is identifying a focal point to anchor the decor and create a natural, beautiful flow. Without a focal point, a space can feel awkward and disjointed.

These inspirational ideas for using focal points in three popular living spaces can add comfort and beauty that makes you feel right at home.

### KITCHEN

As the heart of the home, the kitchen deserves special attention to make it a welcoming space where you can enjoy spending time. Depending on your design, you'll discover there are numerous ways to incorporate a focal point in a kitchen, whether it's bold cabinetry, an island featuring a natural stone countertop or stand-out appliances that make a statement.

The wall space is also a smart place to draw visual attention. An accent wall is an option if you have the space, but the backsplash is another spot where you can make a big impact.

### LIVING ROOM

The main function of a fireplace is to provide warmth, but it's also a perfect element to use to create a focal point that exudes comfort and style. Make your fireplace stand out while also adding an intimate touch by using brick or stone.

As an alternative, you can accent a fireplace with a bold wall treatment. Floor to ceiling brick or stone converts an average wall into an eye-catching focal point, giving a room a natural, yet striking, edge.

From handmade to glazed bricks and everything in between, Glen-Gery's line of more than 600 brick and stone products offers a diverse array of colors, textures and sizes, providing homeowners the ability to emphasize their focal points while also reflecting their desired design aesthetic.



## ral flow

### BATHROOM

It may be one of the smallest living spaces in a home, but the bathroom sees enough traffic that it's worth making it a visually appealing place to be. Even with a diminutive footprint, the bathroom presents numerous options for a focal point, from an intricate wall material to vibrant lighting fixtures and everything in between. Given their relative size, the shower or tub may be a practical focal point; the vanity offers similar appeal. If you prefer a scaled but equally impactful approach, consider highlighting a smaller element, like a stunning vessel sink or an unexpected element such as a brick or stone accent wall.

Find more ideas at [glengery.com](http://glengery.com).



## Create a look that's uniquely you

Your home, and more specifically its style, should be a reflection of your personality. Consider a few ways to get started:

### SET THE MOOD

Give careful consideration to the overall mood and atmosphere you want to create for your home, both inside and out. Consider contrasting options like a sleek modern masterpiece or a relaxing coastal-inspired sanctuary. Weighing these kinds of options helps point you in the right direction to find the perfect color scheme and textures.

### MOOD-BOARD MAGIC

Look to magazines and online resources like social media and design blogs for ideas and styles that resonate with you. Browse freely and dream big at first but be sure to review regularly to identify a common denominator. Ultimately this can help you articulate exactly what you want. You can also explore how different products work in your home by using a virtual designer, such as Glen-Gery's Picture Perfect.

### THE REAL DEAL

To get a real-life feel for your new space, visit model homes and design centers, and look closely and critically at the colors and materials used. This can provide a tangible sense of how those styles may work in your home.



# IT'S UNIVERSAL

Remodel your home with accessibility in mind

BY FAMILY FEATURES | PHOTO BY GETTY IMAGES



Local code ensures new construction homes and renovation projects reflect the requirements of the Americans with Disabilities Act. Universal design, on the other hand, does more than make living spaces more accessible for those with disabilities. It expands on regulations to create more user-friendly spaces regardless of abilities, resulting in more enjoyable, functional design.

Often, when people think of universal design, they're thinking of design that reflects the needs of seniors who wish to age in place. That's not always the case; universal design can also benefit families with special needs or simply serve as a smart investment for the future.

## PRINCIPLES OF UNIVERSAL DESIGN

To better understand universal design and how it might apply to your project, consider how the National Association of the Remodeling Industry (NARI) describes the seven principles of universal design:

1. Equitable use: The design is useful for people with diverse abilities.
2. Flexibility: A wide range of individual preferences and abilities are accommodated.
3. Simple and intuitive: The design is easy to understand regardless of the user's experience, knowledge, language skills or current concentration level.
4. Perceptible information: Any necessary information is effectively communicated to the user.
5. Tolerance for error: Recognizing the possibility of accidents, the design minimizes potential hazards.
6. Low physical effort: The design can be used efficiently and comfortably and with minimal fatigue.
7. Size and space: An appropriate size and space is provided and isn't affected by the user's body size, posture or mobility.

## UNIVERSAL DESIGN TRENDS

The line between practical universal design and convenience features that drive up a room's "cool factor" is growing increasingly blurry, according to Gary Grabowski, owner of Greater Home Services and a NARI Universal Design Certified Professional (UDCP).

One example is curbless showers, which eliminates a wheelchair barrier with an appealing design element.

In fact, bathrooms are among the highest demand remodeling projects Grabowski sees, especially for people whose mobility is affected, either personally or for a loved one who visits the home.

Other examples of on-trend universal design in the bathroom are floating, wall-hung vanities. Grabowski said the open floor space that design creates is enticing whether you need to be able to roll a wheelchair under it or not.

Other on-trend upgrades, such as motion-activated fixtures like fans, faucets and touch controls for showers, may feel like a bit of luxury in the short-term but could serve an accessibility role down the road.

In other parts of the house, luxury vinyl plank flooring continues to grow in popularity. Not only is it practical and easy to clean, it's appealing from a design standpoint and also offers a barrier-free advantage.

## GETTING STARTED

Because most homeowners only explore universal design when there's a specific need, the world of options is largely unknown. That's why Grabowski recommends enlisting the help of a UDCP.

"Knowing universal design and the features that enhance accessibility for all kinds of scenarios, I can suggest ideas that people have never thought of to make a living space easier to use," he said.

Grabowski also suggests starting at least a year out so you can make plans from a big picture perspective, including ancillary projects that could make your project even more successful.

Find more advice for your next remodeling project and certified remodelers in your area at [remodelingdoneright.com](http://remodelingdoneright.com).



# What to look for when updating windows and doors

BY STATEPOINT | PHOTO BY ADOBE STOCK

Your home's windows and patio doors not only let in sunlight and scenery, they also help protect you from the elements. That's why it's important to do your research when you're updating them.

Here's what to know and what to look for:

## HIGH-PERFORMANCE PRODUCTS

High-performance windows and doors have better energy efficiency, which can help save you money in the long run, make your home healthier and keep it better protected in stormy weather.

Energy-efficient windows help reduce drafts and the transfer of heat, which can mean lower energy bills. ENERGY STAR certified windows and patio doors from Andersen are a good example of this. They're also durable and reduce expenses associated with maintenance and painting.

Be sure to also seek out products that have "zero-VOC" or "low-VOC" certification. For example, most Andersen products are Indoor Advantage Gold certified for low-VOC emissions. This helps reduce your household's exposure to volatile organic compounds, which are gases that can lead to eye, nose and throat irritation, headaches and dizziness, and can even cause organ damage over time, according to the EPA.

Finally, if you live in an area prone to hurricanes and storms, look for windows and doors that are certified to perform in high winds and severe coastal conditions.

## QUALITY COMPONENTS

Better quality windows and doors make it less likely that you'll need to repair or replace them. One way to identify quality is to stick with brands that continually test the durability and strength of all the components of their products.

You can also look into products that use new, low-maintenance materials like Fibrex material, a composite that's stronger than vinyl and doesn't rot, fade, pit or corrode.

## DESIGNS THAT FIT YOUR STYLE

Look for the types of windows and doors that match the look and feel of your home. This means making sure they're the right color with the right type of glass and that they open the way you want them to.

For example, custom colors can help bring your design vision to life, black interiors help achieve a modern look with contrasting interior paint colors, while white interiors help keep spaces light and bright. And if you're looking to put a patio door in a tight space, go with a gliding patio door option.

Different types of glass are also something to keep in mind, with some glass being better suited for certain climates and conditions. Understanding terms like dual pane windows, low emissivity (Low-E) coating, decorative and hurricane-resistant can also help you make the right choices.

With so many options, it's often a good idea to seek the advice of a certified contractor. They can help capture your vision and will work with you to find the right products for your home.

## AN EXPERIENCED INSTALLER

A window is only as good as its installation. In fact, many windows fail due to improper installation. Help protect the investment you've made in your home by hiring a certified contractor or full-service replacement company like Renewal by Andersen. Certified contractors are a safe bet to make sure your windows and doors are installed properly, and Andersen products installed by Andersen Certified Contractors come with a 2-year limited installation warranty.

Keeping all these points in mind will help you select windows and patio doors that best fit your home, and can save you money in the long run.

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