

JANUARY 2022 | DAILY JOURNAL

HOME TRENDS

MAGAZINE



squeaky clean

**Hiring housecleaning help
is easier than you think**

STORAGE: DIY your dream closet // **HOME DECOR:** Mini makeover on the cheap

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help around the house

**Local businesses
ready to clean up**

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Learn how to custom-make an ideal storage space.

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TRENDS FOR 2022

Look for interesting colors, designs this year.

HOME TRENDS MAGAZINE

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GET GREEN

Resolve to make your home more earth-friendly in the new year

BY STATEPOINT | PHOTO BY ADOBE STOCK

Resolving to green up your act in the New Year? Here are just a few tweaks you can make right at home to substantially reduce your environmental footprint.

MAKE APPLIANCE UPGRADES

Home appliances are improving all the time, with many newer models designed specifically with efficiency in mind. If your home appliances, such as your washer, dryer, dishwasher, refrigerator and HVAC system, are on the older side, it may be time to replace one or more of these items. Over time, you'll offset the upfront cost with reduced energy bills. Plus, you'll be helping protect the climate. Look for ENERGY STAR-rated products, which have met strict EPA standards.

OPTIMIZE HEATING AND COOLING

North American Technician Excellence (NATE) offers the following energy-saving tips to help you keep your home comfort system running at peak performance:

- Change your air filters monthly, or as directed by the manufacturer.

- Add weatherstripping and caulk around windows and doors to improve your home's insulation. Improperly insulated walls, floors, attics, basements and crawlspaces waste energy and can also lead to moisture imbalance.

- Install a programmable thermostat to help regulate temperatures.

- Don't keep clutter near your HVACR units, and don't store anything next to them that could impede ventilation. Likewise, keep vents and returns free of obstructions. Don't lay carpet over vents, place furniture over or in front of them, or obstruct airflow.

- Dry air feels cooler than moist air. A simple humidifier may make

your home feel five degrees warmer.

- Even the most efficient system can suffer if it's not properly maintained. For optimum comfort and sustainability, make sure all your HVACR installation, maintenance and other work is performed by a NATE-certified technician. NATE-certified technicians have demonstrated their knowledge of today's increasingly sophisticated heating and cooling systems by passing a nationally recognized test developed and supported by all segments of the heating, ventilation and air-conditioning industry. Better installation and service means your equipment will run at peak efficiency. Visit nate.org for additional HVACR energy-savings tips and resources, and to find a NATE-certified technician in your area.



REDUCE FOOD WASTE

American food production uses 10% of the nation's total energy budget, 50% of its land, and 80% of its freshwater, according to FoodRescue.net. Unfortunately, up to 40% of all food ends up in landfills. Label food items in your pantry and fridge and organize them by date to help ensure you consume food before it spoils. If you see that you've prepared too much of a certain item, freeze it. Of course, many foods produce unavoidable scraps. Use them to create stock or compost them. Composting will reduce your home's contribution to landfills while enriching your garden. Bonus: it's also a great way to reduce yardwork waste.

MAKE AN IMPACT TODAY

Want a quick project you can complete in an afternoon? Swap out incandescent lightbulbs for energy efficient LEDs. According to the EPA, residential LEDs — especially ENERGY STAR-rated products — use at least 75% less energy, and last up to 25 times longer.

This year, consider making Earth-friendly New Year's resolutions. A few tweaks can reduce your household's impact on the planet.

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SMALL TRANSFORMATIONS

Freshen up your indoor spaces this winter

BY FAMILY FEATURES | 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. Consider these ideas:

- 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 eLivingtoday.com.



LOOKIN' SHARP

Taking proper care of your knives improves kitchen efficiency

BY STATEPOINT | PHOTO BY ADOBE STOCK

If you've ever wanted to become a better home chef, you've probably spent time reading cookbooks, watching cooking shows or even taking a culinary skills course. The truth is that when it comes to improving your cooking and becoming more efficient in the kitchen, you may be overlooking a much simpler step: sharpening your knives.

Before your guests arrive and you find yourself in the kitchen churning out a big feast, consider the following:

WHY IT MATTERS

Dull knives can damage and bruise ingredients, slow your slicing and dicing down considerably, and ironically, be more likely to cause you injury. (Whereas a sharp knife will easily slice into foods, a dull knife works less efficiently, making you more likely to apply pressure and lose control of the handle.) What's more, uneven chopping can lend itself to uneven cooking.

HOW TO SHARPEN KNIVES

So what's the best method for maintaining knives? Many home chefs use a whetstone to sharpen knives periodically, as well as a honing steel on a more regular basis. However, this can be a time-consuming prospect and doing it properly is an acquired skill in and of itself.

This is where new innovations can save you time and effort, and deliver better results. For example, Resharp, a knife-sharpening kiosk found in ACE Hardware stores, offers a new, patented, automated system that scans each knife's profile and then restores a factory, burr-free edge to the knife in 90 seconds or less.

Sharpening most American and European style knives, as well as Japanese knives with a V-shaped bevel, you can bring almost any chef, pairing, slicing, chopping, santoku, pocket, hunting or specialty knife to an ACE Hardware store to have it sharpened while you watch.

To learn more and find locations, visit resharp.com.

PROPER STORAGE

Once your knives are sharpened, be sure to store them properly to maintain their edges and protect their longevity. Wash and dry your knives, then store them carefully in a wooden block, on a magnetic strip or in a drawer dock.

From julienned carrots to minced garlic, seek out those complicated recipes involving chopping-intensive steps. By giving yourself the gift of well-maintained knives this holiday season, you'll have a safer kitchen and be a more proficient cook.



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HIRE A PRO

Housecleaning services popular in new year

BY JENN WILLHITE | PHOTO BY ADOBE STOCK

If you have resolved to keep better house in the new year, but have found the task to be more of a bother than it was in 2021, hiring a professional house cleaner can alleviate that stress.

Tamika Smith, owner of Trusted Hands Cleaning located on Indianapolis' south side, says the first thing to do when looking for cleaning help is to do your homework.

There are a plethora of valuable tools online to help individuals find a reputable house cleaner or cleaning company, Smith says. In addition to sites like Care.com and Thumbtack.com, which offer reviews, an overview of services and contact information for area house cleaning services, Smith says people also oftentimes use Facebook as another reliable tool for finding help. But just because you find a potential cleaner who sounds good that doesn't necessarily mean they are the one for you. Smith cautions.

"I would suggest people do a consultation," she recommends. "That way it gives you a chance to meet the person before they come into your home to do any work for you."

The right cleaner to do the job should also be able to produce proof that they are bonded, have up-to-date licensure and are insured, Smith says.

"Some clients will ask, some don't," Smith says. "I generally like to let my clients know that I am licensed, bonded and insured. It gives the client a sense of security to know that if I am in your home and anything goes wrong, everything is covered."

Peace of mind in being able to trust the house cleaner is essential to building a rapport between the client and cleaner, Smith adds.

Kristina Slinker-White, owner of Serene Cleaning Services in Greenwood, adds that a house cleaner's reputation and the length of time they've been in business should also be considered.

"My business is very small," White says. "I know people prefer that more intimate, smaller company because they know who is coming every time."

Generally speaking, when it comes to cost, it is best to check with the cleaner or company as to how they determine the price of a job. Some companies will charge by the hour, while others will charge by the job. And then there are some who will charge by the square footage or number of bedrooms in a residence.

If you are requiring a one-time residential deep clean what you get will be a bit different from a weekly or bi-weekly cleaning visit.

"When you call or meet the housekeeper, talk about what you are wanting," White says. "The homeowner needs to be specific

so they are getting quoted the exact price and there isn't any confusion going in."

Starting cost for a standard deep clean is likely to be in the ballpark of \$100 to \$150 and will generally include appliance cleaning, switchplates, walls and baseboards in addition to a standard cleaning, which runs the gamut of sweeping, mopping, dusting, windows, etc ...

There are some companies, such as Smith's, who also offer a discounted rate for subsequent, regular visits following a deep clean.

Those who opt for regular visits can go with a simple verbal agreement or request a written agreement, either are commonplace, Smith says.

"With a lot of my clients it is a verbal agreement," Smith says. "It is like, 'Hey can you come this day and I will see you again in two weeks?' and everyone usually has a set day every week or every two weeks that they want me to come."

In most situations, the house cleaner will provide all the tools and supplies needed for the job, White says. However, there are always exceptions to the rule.

"I provide cleaning supplies and materials, everything that is needed," Smith says. "However, I do have a couple of clients who may want me to use their vacuum or broom."

And, again, trust is key as there may be situations where you might not be home when the house cleaner comes, so it is best to work out an arrangement in advance for the possibility of that situation popping up.

"I do have clients that sometimes aren't home, that is another reason I would say make sure you trust the person you are going to hire — just in case you aren't home," Smith says. "Some of my clients give me a code to get in. I love being able to build a relationship with my clients. Everyone is pretty much like family with me."

If there's a party coming up and you need clean-up help fast, most independent house cleaners and companies request a 24-hour notice at minimum, while others may request up to two weeks' notice, so it is best to inquire as part of the hiring process and plan accordingly.

For those who are looking to hire a house cleaner on a regular basis, the time to hire is now as most companies are already booking for 2022, White says.

"Right now we are really busy and I've just added some more clients into the rotation for recurring in the New Year," White says. "Now is the time to get in the rotation."



5 Steps to design a DIY dream closet

BY FAMILY FEATURES | PHOTO BY PEXELS

Whether you're a stylist with an eye for fashion who chooses each garment carefully or the laid-back type who can rock the first outfit you find each morning, the closet provides a location for inspiration. Turning bland closet space into a truly eye-catching room calls for a little planning and DIY creativity.

PLAN IT OUT

Creating the perfect closet space begins with your ideas. Think about the details such as how you want the space to look and the amount and type of storage you need. Envision everything from colors and finishes to the physical shape.

FOCUS ON PRACTICALITY

Once you've dreamed up your ideal closet, compare your ideas with the space you have available and adjust your plans to fit your footprint and budget. This step allows you to get creative with ways to maximize your space and use every available inch to create a closet that gives you the function and aesthetic you desire.

KEEP IT ORGANIZED

A beautiful closet likely won't mean as much for you if it isn't functional, and organization is a key to true functionality. Keep your space organized in a stylish manner with an option like the ClosetMaid Revolution Storage Ottoman, a convenient, easy-to-assemble, multi-use piece designed for closets or any area of your home. Able to hold up to 12 pairs of shoes, its rotating design maximizes storage for functional appeal.

REMAIN DETAIL-ORIENTED

It's not just the structure that can bring your dream closet to life; little touches can add up in a big way. Upgrade your light fixture, for example, and look for other ways to personalize the space for a look that's all yours, such as shelving to display treasured photos or keepsakes, or a spot on the wall for a vision board to draw inspiration from as you begin each day.

CHANGE UP THE COLOR

Introduce light and personality into your closet with rich color and style. Add accent color on the walls behind your clothes or incorporate color with the structural elements. On-trend finishes can help make the space pop by complementing the colors of your wardrobe.





What's interesting in home design for 2022?

BY FAMILY FEATURES | PHOTOS BY DAVID LAUER PHOTOGRAPHY, GLEN-GERY

A home design that blends multiple elements seamlessly can be both inviting and visually interesting. If you're planning to upgrade your living space in 2022, consider incorporating materials like stone and brick, which bring color, texture and functionality while complementing some of this year's leading design trends.

Settling on a design aesthetic is the first step for most renovation projects, but it can be a challenge for many homeowners. If you're in need of inspiration for a project on the horizon, consider these 2022 trends from the design experts at Glen-Gery:

WARM COLORS

Look for a shift toward warmer colors like beige, tan, caramel, cocoa and even black. Designers are moving from cool grays to a warmer coffee-inspired palette. The use of warmer colors on structural elements of a home, like brick, stone, siding, doors and shutters, offer visual warmth while making a statement.

TEXTURES AND PATTERNS

Textures and patterns are popping up in many on-trend designs. Texture can enhance the overall feeling of a space by offering depth and complexity that draws a visitor into the room. The use of texture in a design element, like stone or brick, can provide visual interest and engage the mind with a tactile response that encourages interaction with the environment.

OUTDOOR INSPIRATION

Nature is inspiring an array of design elements this year. You may see this trend emerging through increased use of glass for light and views of nature, as well as continued focus on the versatile and transitional indoor-outdoor spaces that gained momentum during the height of the pandemic. Approaches may vary depending on the homeowner's style and climate, but examples include larger patios in brick and stone, as well as more functional private patios and porches. Another aspect of this trend is the tendency for homeowners to integrate indoor conveniences such as kitchens, fireplaces, furniture and electronics into their outdoor spaces.

CLEAN LINES

This season, designers are creating inviting, comfortable and serene spaces with modern vibes through the use of clean lines in design, materials and furnishings. One trick is integrating elements that transfer light or give an illusion of illumination from a higher sheen, such as glass brick. The play of light and shadows simultaneously blends inspiration from nature with sleek lines and dramatic focal points to evoke a sense of balanced calm and strength. This approach can also come to life through ceiling windows, furnishings and the use of stone, brick and wood on statement walls or accents.

TIMELESS BRICK

Brick is a versatile design material that fits virtually any trending design. From handmade to glazed bricks and nearly everything in between, you can find building products in a diverse array of colors, textures and sizes to emphasize focal points and capture your target design aesthetic.

Brick carries a sense of tradition, character and timelessness while also serving as a popular choice for homeowners due to its design flexibility. With benchmark qualities such as low maintenance, resilience, durability, sustainability and beauty, brick can help homeowners balance function with appearance.

When looking for brick, consider a quality and reputable option like Glen-Gery, which offers an extensive line of more than 600 brick and stone products that provide nearly endless design possibilities and timeless beauty. The brickmaker's collections feature an assortment of both traditional and modern products to unique international items sourced from around the globe that evoke beauty, elegance and creativity.

Get your design planning underway with a virtual design tool like Picture Perfect that helps you visualize projects for your home while experimenting with different building products to achieve the perfect look.



NEW YEAR'S HUES

Stylish color trends for 2022

BY FAMILY FEATURES | PHOTOS BY VALSPAR

A new year brings opportunities to refresh your living space and add colors into your life. These four trends are all about incorporating more of yourself and your

lifestyle into your home, whether it's answering your need for a serene escape or dialing up the energy with vibrant surroundings.

BRING IN NATURE

Soothing earthy tones help bring a sense of calm and balance indoors. When designing with nature in mind, use gray-green tones to connect your aesthetic with the serene elements of the outdoors. Incorporate nature's palette with greens in fabrics, accessories and even on the walls. Wood and stone materials naturally complement these shades for a look that's cohesively pleasing and peaceful.

STYLISH SOPHISTICATION

If you're aiming to infuse some sophistication with an update to a favorite space, opt for a monochromatic look in a dark (almost black) hue. The approach is simultaneously bold and classic, but the secret to this trend is finding a shade that's rich and deep, but not quite black, then complementing it with fabrics and furnishings that let the hint of color shine.

CONNECT WITH YOUR INNER SELF

Creating a living space that is uniquely yours requires understanding your inner motivations, traits and talents. One source of personal inspiration may be your zodiac sign, a reflection of the earth's orientation to the sun on your birthday.

The color experts at Valspar partnered with Ophira and Tali Edut of the AstroTwins to make it easy to explore the intersection of your character and style by explaining which 2022 Color of the Year best aligns with each zodiac sign.

- Aries — Sunset Curtains: A warm and soothing color like this supports a transformational year full of new opportunities.
- Taurus — Gilded Linen: This clean, cozy color makes spaces feel open, perfect for celebrating togetherness.
- Gemini — Grey Suit: This is a color of warmth and versatility, a signature combination for Geminis.
- Cancer — Delightful Moon: A spirited, playful color inspires a year of growth and adventure.
- Leo — Mountain River: A dark and dreamy color invites inspiration for a year filled with abundance.
- Virgo — Subtle Peach: It's the year of partnerships for Virgos; this harmonious color works well alongside others but can also stand on its own.
- Libra — Orchid Ash: A cool and breezy color keeps it simple so Libras can focus on a year of vitality.
- Scorpio — Fired Earth: This warm and approachable color is perfect for Scorpions who plan to bring new people into their lives this year.
- Sagittarius — Rustic Oak: A relaxing and comforting color that welcomes coziness in the new year.
- Capricorn — Blanched Thyme: For Capricorns, this is the year of variety, and this is a refreshing tone to support change.
- Aquarius — Country Charm: This hue provides warmth and stability for a year of productivity.
- Pisces — Lilac Lane: A playful pastel hue that brings softness along with optimism and renewal.

ADD COMFORT AND WARMTH

Treating your home like a sanctuary never goes out of style, and one way to create a soothing, inviting space is through the use of cozy neutrals. Whether it's applied to a bedroom retreat or a more bustling space like the living room, a neutral palette can add to the allure of comfort and warmth. Keep the visual interest strong by incorporating subtle patterns, textures and layers of complementary neutral colors.





REFINANCING

Is it too late to reduce your mortgage payment?

BY STATEPOINT | PHOTO BY ADOBE STOCK

Experts say that with mortgage rates beginning to rise, refinancing your home now might be your best chance to lower your monthly mortgage payment, as rates remain near all-time lows.

Those who refinanced early in 2021 have already reaped the benefits. Borrowers who refinanced their 30-year fixed rate mortgage into another 30-year fixed rate mortgage during the first half of 2021 saved over \$2,800 in mortgage payments on principal and interest annually, according to a recent Freddie Mac research report.

But mortgage rates are rising. Indeed, in October 2021, the 30-year fixed-rate mortgage, which is the most common type of mortgage, rose to its highest point since April, surpassing 3.0%. Freddie Mac forecasts that mortgage rates will continue to rise, averaging 3.5% for the 30-year fixed in 2022. That's up from an average of 3.0% in 2021.

So is it time to refinance your home loan? To help you make an informed decision, Freddie Mac is offering answers to commonly asked questions about the refinancing process:

- What does refinancing mean? When you refinance your mortgage, you're applying for a new mortgage to replace your current one, which will result in a new rate, term and monthly payment. The most common type of refinance is a no cash-out refinance, in which you're refinancing the remaining balance on your mortgage.
- When should I consider refinancing? Generally speaking, refinances make the most financial sense when average interest rates are at least half a percentage point lower than the interest rate on your current mortgage. Another reason to consider refinancing is if your financial situation has improved, allowing you to secure a loan with a shorter term and own your home sooner. Finally, if you currently have an adjustable-rate mortgage (ARM) and it's adjusting upward, you may wish to convert to a fixed-rate mortgage that provides you with the security of consistent payments.
- Is refinancing free? Although refinancing your mortgage could save you money both in the long- and short-term, it isn't free. For the most part, refinancing costs are similar to what you paid when you purchased your home, including a loan origination fee. There are required services involved, such as appraisals, and state and local fees that can vary significantly based on where you live. The average cost to refinance is almost \$5,000, so you should carefully consider how long you plan to stay in your home to ensure the savings to outweigh the costs.
- Who should handle my refinance? You don't have to use your current lender to refinance your loan. In fact, it's in your best interest to shop around and compare multiple lenders' loan estimates in search of the best terms and cost. It may take more time, but even a difference as small as one-quarter of a percentage point can save you thousands of dollars over the life of your home loan. The good news? Rates are often negotiable. In other words, you can ask lenders to match the rate quoted by another lender.

There may be no time like the present to lock in the lowest possible rate and receive the highest monthly savings. To get a sense of what refinancing could save you, access Freddie Mac's refinance calculator, along with additional homebuying and refinancing resources, at myhome.freddie.mac.com.

As with any big financial endeavor, you'll want to do your homework, look carefully at your short- and long-term goals, and work closely with your lender to do a cost-benefit analysis.

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