

FEBRUARY 2022 | DAILY JOURNAL

# HOME TRENDS

## MAGAZINE

### window treatments

**Shutters and blinds let  
natural beauty shine through**



DECKS: Spruce up your outside // REMODELING: Stress-free project planning



Sarah Beeson, DO



Sean Beeson, DO



Douglas Bullington, MD



Robert Kavelman, MD



Diane Kolody, MD



Gerald Mader, MD



Susan R. Murphy, MD  
(Internal Medicine)



John Wiseman, MD



Patricia Godeke  
Wiseman, MD



Amy Booker, FNP-C



Katie Christian,  
FNP-C



Jill Hippenmeyer,  
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# stylish windows

Pick the window treatments that are best for your home

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Follow these tips for a stress-free remodel

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Amy May in the Daily  
Journal special publications  
department at 317-736-2726 or  
by email at  
amay@dailyjournal.net.

For advertising content,  
contact the Daily Journal  
advertising department at 317-  
736-2730.

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# RELAXING RETREAT

On-trend ideas for sprucing up your deck

BY FAMILY FEATURES | PHOTOS BY LIVEABODE

Installing or updating a deck can transform your outdoor living area. Not only is a deck aesthetically appealing, but it also allows you to create additional space for a wide range of uses, whether it's a lively entertainment zone or tranquil, relaxing retreat.

If you're planning a deck build or renovation in 2022, consider incorporating one or more of these design trends identified by Westlake Royal Building Products, a leading manufacturer and distributor of materials for home remodeling, building and construction.

## CREATIVITY IN DESIGN

While decking design features used to be reserved for luxury upgrades, creative flair is increasingly mainstream. Some options for incorporating greater depth and

style into your deck design include mixing and matching boards to create patterns, inlays and focal points or utilizing two-tone designs for more visually interesting aesthetics.

## ON-TREND COLORS

Classic lumber-toned decks never go out of style, but adding some flair with an eye-catching color is a subtle way to elevate your deck's aesthetic appeal. Some designs incorporate color throughout while another way to bring color to your deck is through distinctive inlay design or other design features.

Composite deck products give you a selection of on-trend colors, including hickory, a true mid-tone brown, as well as chestnut, walnut, pecan, brazilia and weathered gray. The planks feature minimal

grain repetition to capture the look of true exotic hardwood with no painting, staining or resealing needed, and often are backed by a 25-year warranty against color shifting.

## MULTI-SEASONAL SPACES

Once you create an incredible outdoor space, you'll likely want to use it as often as possible. That's why many homeowners are designing decks with multiple seasons in mind. Features like retractable walls can help you block cool breezes and trap the warmth of space heaters or a fireplace while roofs provide shade and fans help circulate the breeze during warmer months. Decks built with clean, simple lines can offer a connection to nature as well as convenience for homeowners transitioning from indoor to outdoor spaces.



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### POPULARITY OF COMPOSITE DECKING

Weather patterns can cause substantial damage to a home's exterior materials, including a deck where natural wood is prone to drying out. This creates an upkeep cycle that requires ongoing investments of time and money. Alternatives to natural wood, such as Zuri Premium Decking by Royal, combine the low-maintenance, high-durability properties of composite decking with the exterior environment-defining presence of exotic wood. The result is an authentic look with zero-maintenance upkeep.

### BRINGING THE INSIDE OUT

A deck's design elements were once limited to predictable furnishings like a picnic table and grill, but those days are gone. Homeowners seeking to create an outdoor oasis are bringing amenities of the indoors outside. You'll find outdoor kitchens and weather-proof TVs, rugs and furniture, allowing homeowners to incorporate the convenience and comfort of indoor living rooms and kitchens into their outdoor spaces despite elements like snow, wind and rain.

### MASONRY AS AN ACCESSORY

If you love the look of masonry but have your heart set on a deck, you can take the path of many homeowners and incorporate masonry as an accessory or design element. Mixing building mediums provides texture, which creates an immersive tactile experience through sight and touch. Options like a fireplace or firepit, pillars, skirting, bench seats, planters, water features, kitchen or bar space and walkways can all complement and enhance the decking so you get to enjoy the best of both worlds.

### CLEAN SIGHTLINES

A deck is an ideal vantage point when you have a beautiful view to enjoy and using the right materials can enhance that experience. Creating a clean, sophisticated and unobstructed view is easy when you outfit your deck with the right lighting and use cable or glass railings, which provide safety along with clear views of the landscape beyond.

Find more tips and ideas to spruce up your outdoor living space at [liveabode.com](http://liveabode.com).



# SEEING THE LIGHT

Plenty of options for eye-catching window treatments

BY JENN WILLHITE | PHOTOS BY ADOBE STOCK





Whether you are looking to introduce accents or adopt a bold new look, trends in window coverings are making a change and pivoting to embrace a sleeker, modern appearance and functionality, area experts say.

“Almost no one is wanting the traditional blinds anymore because you see them everywhere,” says Todd Green, vice president of sales for Zinga’s Custom Curtains and Drapes. “I would say five years ago, 50 percent of what we sold was the venetian blinds. It is probably less than 20 percent of our sales now.”

Part of what is driving the exodus to other types of window coverings is, in part, that the cost has come down so much, Green adds.

One popular alternative to the traditional corded venetian blind is roller shades, which come in a variety of fabrics and colors and

are the same price if not less than traditional blinds.

“What a lot of people don’t realize, even with custom blinds, is that the cords are not under warranty,” Green explains. “Eventually, those cords will wear out and break.”

Most who purchase roller blinds do so for the convenience of motorization, Green says. Motorized roller blinds offer the ability to open all window blinds simultaneously.

“You can set a favorite position,” Green says. “You can set three positions from all the way up or down to somewhere in between.”

Woven wooden shades are another option making quite the impression these days. Designed like a Roman shade, they are made of natural materials, such as bamboo, grass cloth, and woven reed material, and are offered in a variety of colors, Green says.

“Sometimes they combine materials,” Green says. “It could be a combination of wood and a grass cloth material to create a pattern. They are very popular and have a very coastal look.”

Mark Taylor, owner of Blind Faith Blinds of Indy, says draperies and curtains have essentially fallen out of fashion. Today, homeowners who incorporate drapes generally do so in a limited way, he says.

“When they do use them they do so with a stationary panel just for another layer of color and texture, kind of like a focal point,” he says. “Typically in a common area and something that is a little nicer, like in a dining or family room area.”

One reason for the gravitation away from drapes is the cost, Taylor says, since custom draperies can be on the expensive side. Add to that concern about allergens, pet hair and dander and the hassles of cleaning or dry cleaning.

“Window treatments are so nice and decorative now that you don’t need the draperies,” Taylor says.

Plantation shutters are also enjoying some popularity these days as they are excellent for insulation, Green says. Originally popular in the south and out west, plantation shutters are great for keeping the weather out and comfort in.

Taylor adds that he’s found it seems everyone loves shutters, especially house appraisers, even though they can be pricey. Of all window treatments, shutters are the ones that add value to a property.

“The funny thing about them, though, is when an appraiser comes in he will consider those shutters fixed,” he says. “No other window treatment is considered fixed.”

Another trend is homeowners moving the indoors out-of-doors, Green says. As many associate covered porches with convenience in Indiana, weather doesn’t always play along. And that is where outdoor screen shades make all the difference no matter if it is spring or fall.

“They are on a track and if you have a porch we can add these on all the open areas and you can lower them down for a screened in porch,” Green explains. “But there is material that will hold heat in and keep



rain out. So you can lower these screens down, if you have a heat source, and the heat will remain in the porch if the screens are down.”

Maintenance for new motorized window coverings is really not much at all.

“Obviously, you are going to have some dusting issues,” Taylor says. “They charge all products electro statically to repel dirt and dust, but it is a topical formula and after six months it wears off.”

When that happens, you can dust with a lightly dampened cloth, a Swiffer or a vacuum hose attachment depending on the type of window treatment, Taylor says.

Regardless of where you purchase your window coverings, Green and Taylor say it is important to be proactive and do one’s homework.

Many window covering manufacturers have shifted gears to selling in bulk to big box stores, which can affect the overall quality of the product.

“The reality is the quality of the products 10 years ago were far better than what they are today,” Green says. “And so what we really recommend people do is read the warranty. It is very important that whoever you are buying your window coverings from, you want to know what they are standing behind and how long are they standing behind it.”

In many cases, once an installer leaves, if anything goes wrong you are left dealing with the manufacturer, Green cautions.

“You may be saving a couple bucks up front,” he says. “But what is that going to cost you three years from now when you start to have issues and end up having to replace everything?”



# PLAY IT SAFE

## Make health a priority when remodeling

BY FAMILY FEATURES  
PHOTO BY GETTY IMAGES

When you tackle a remodeling project, there are many unknowns, including what types of materials you might uncover. Hazardous materials must be addressed, and possibly removed, if exposed during a remodeling project. There are also some materials that should be removed to create a healthier home environment.

Whether materials “must be” or “should be” removed depends on several factors. It is always wise to consult with trained professionals, such as members of the National Association of the Remodeling Industry, when you encounter hazardous materials.

The complete removal of all hazardous materials is the preferred approach, but budget is often a hindrance. Thoroughly exploring your options may reveal a lower level of acceptable and more affordable mitigation.

### DEMOLITION

Most common residential hazardous materials are not hazardous if they remain in a dormant or undisturbed location. Typically, they become hazardous during the demolition phase when they are ground, cut, bumped, scraped or disturbed in some way, causing the materials to become airborne and inhaled.

Examples of common hazardous materials include:

- Lead-based paint, which can be found on anything that is painted or varnished, such as windows, millwork, cabinets, siding, walls and other surfaces.
- Lead water lines, which are primarily hazardous after water sits in the lines for

some time prior to consumption, although contamination still occurs during normal flow rates.

- Asbestos, which was once commonly used in a wide range of materials such as pipe or duct insulation; flooring tiles or sheet goods; ceiling tiles and plaster; wall and attic insulation; and plaster used as a binder.
- Silica, which is exceptionally dangerous during saw cutting processes where dust is created.
- Mold, which is not hazardous until the spores are disturbed, become airborne and are inhaled or ingested. Any visible or detectable mold should be removed, and the surfaces cleaned or removed. High concentrations of mold should be addressed by trained professionals, as it can be hazardous if not handled properly.
- Dust, which can be hazardous to some individuals who are sensitive or have breathing-related issues. Dust barriers and negative air enclosures can help minimize, but not eliminate, dust contamination to the rest of the home. Commercial dust “scrubber” filtering systems can significantly reduce dust contamination.

### INSTALLATION

Once the existing hazardous materials are appropriately addressed, new materials will be placed in your home to replace or enhance the project. Due to strong demand by homeowners, you’re likely to find many options for healthy products.

For example, prefinished materials (that can be painted, stained or varnished off-site) aid in the reduction of on-site fumes and vapors.

Other products to look for when you’re remodeling with health in mind include:

- Low volatile organic compounds, which limit the amount of off-gassing of the materials used in the manufacturing process. Typically, these are paints, stains, varnishes, carpeting and vinyl products.
- Renewable products, which can be replenished quickly.
- Heat recovery ventilation systems that exchange the thermal qualities of the interior air with fresh air brought into the home.
- Air purification systems, which may involve ozone, pleated filters, high-micron filters, electrostatic filters or UV light systems, among others.
- Dehumidification systems designed to keep the relative humidity levels in a safe range to prevent mold growth.
- Exhaust fans in baths, kitchens, lower levels and workshops, installed to discharge smells, smoke, fumes and humidity.
- Radon systems designed to exhaust radon gases to the exterior.

Find more advice to navigate a health-conscious home remodel at remodeling-doneright.com.



# A GOOD INVESTMENT

Improve your home and add to its value

BY FAMILY FEATURES | PHOTOS BY GETTY IMAGES



Home upgrades happen for different reasons but enhancing your home's curb appeal and value are often at the top of the list. These projects can make it easier to enjoy your home knowing they carry a return on investment of up to 92%, according to the Remodeling 2021 Cost vs. Value Report published in "Remodeling Magazine." Plus, you'll have the added benefit of knowing you're making a sound investment should you decide to sell down the road.

## STONE VENEER

Stone veneer is an upgrade that adds warmth and texture with the look of natural stone, but without the expense. It's also a durable product that is low maintenance, so you don't have to worry about sealing or painting.

With the variety of styles and colors available, it's easy for homeowners to mix and match to create a custom look. Mortarless options like ClipStone are designed to be installed with screws and common tools, making them accessible options for both professionals and DIY-ers. With a built-in water management system, overlapping edges to minimize gaps, reversible outside corners and a variety of accessories, mortarless options allow homeowners to achieve the look of traditional masonry without the hassle.

## GARAGE DOORS

Exterior features often bring a big return on investment because a home with strong curb appeal can make a great first impression on potential buyers. The garage doors are no exception. If you think of your garage doors as a purely functional element of your home, you may be surprised to learn garage door replacement is actually the best home upgrade you can make, according to the report.

Garage doors aren't just functional; they can be a focal point of your home's exterior design, completely transforming the exterior. Depending on the style and features you choose, an updated garage door is also a smart strategy for managing climate and adding security to your home.

## WINDOWS

Windows are another smart investment for numerous reasons. Not only do they provide a sophisticated presence that can greatly enhance curb appeal, upgraded windows play a major role in energy conservation. Homeowners also rely on windows to make a bold statement. For example, Simonton black exterior windows and patio doors can help perfect a wide range of architectural styles including farmhouse, modern, industrial and contemporary designs.

This award-winning line of vinyl windows offers homeowners a variety of styles and colors to customize both their



home's interior and exterior spaces. The windows are AAMA Gold Certified, passing some of the industry's most stringent quality assurance testing for air leakage, water penetration and wind pressure — resulting in low-maintenance windows with lasting durability, weather resistance and energy efficiency.

## DECK ADDITIONS

Adding a deck is an easy way to improve your home's exterior appeal and increase your livable space. Wooden decks rank in the top 10 for ROI, according to the report. An attractive deck situated off the living room or kitchen can make those rooms feel larger, especially when you're entertaining, and guests can circulate freely between indoor and outdoor spaces. A well-constructed deck also serves as a transition point from the home to the backyard, where you may invest in even more outdoor living features.

You'll achieve the greatest ROI by de-

signing your deck to integrate seamlessly with your home and landscaping and even stone accents. Also take functional features into consideration, including privacy and protection from the wind and sun. Depending on your climate, it may be beneficial to design a deck for maximum shade during the warm months or to make the most of sunlight during the cool seasons. Features like built-in kitchens, stone accents, TV mounts and access to water features all lend high-end custom touches that also boost ROI.

## SIDING

If you're considering updating your home's color and trim, re-siding is a great way to transform its curb appeal while also earning a hefty return on the investment and giving yourself (or a future owner) the gift of lower maintenance living.

With 15 different collections, Ply Gem Mastic has an array of solutions to help

homeowners transform their living spaces such as board and batten, hand-split shake shingles, traditional Dutch lap siding and more. Each is available with detailed wood grain texture in a variety of rich, on-trend colors, including increasingly popular dark options.

## ENTRY DOORS

One of the simplest projects in the report, a new entry door can also make a big impact because it's one of the first things potential buyers see. Not only can a steel door help make a good first impression, it also serves as an updated security feature and can offer additional insulation, which makes for a good investment if you live in an area that experiences extreme weather.

Explore more high-ROI ideas and products for upgrading your home and its value at [cornerstonebuildingbrands.com/residential](https://www.cornerstonebuildingbrands.com/residential).



# PROJECT MANAGER

## Practical steps to plan your next remodel

BY FAMILY FEATURES | PHOTOS BY GETTY IMAGES

If you're planning a home remodeling project but don't know where to start, you're not alone. Starting any remodel or renovation can be nerve-wracking, but having the right steps in place, from picking the project to smart financing strategies, can lessen the stress.

Before beginning any project, homeowners should consider what projects they want to prioritize, what they can afford and smart financial solutions to pay for it all. This can help you complete the project on time, on budget and with less stress.



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## DO YOUR RESEARCH

Part of being prepared for a renovation project is doing your research. That means considering design and material options that reflect your personal tastes and what might add the greatest value to your lifestyle and home. It's also important to plan ahead for factors like long lead times for contractors or supplies.

## ESTABLISH A BUDGET

Before you begin planning a project, determine what you can afford. If your list of upgrades is larger than your budget allows,

consider a short-term budget and a long-term one so you can tackle some smaller projects more immediately and save the bigger renovations until you've had a chance to save or secure additional financing.

## SET A FINANCIAL STRATEGY

Setting a budget and determining your financial strategy aren't quite the same thing. Once you have a budget set, you'll need to decide how to pay for the work. According to a survey by online lender LightStream, savings accounts provide at least some capital for about 66% of homeowners who plan to renovate. However, in today's uncertain econ-

omy, depleting a savings account may make you nervous, especially if you're tapping into an emergency fund.

Credit cards are a financial strategy about 30% of homeowners will use. However, unless card charges are paid off quickly, you may end up carrying that debt for years, making your project much more expensive due to high interest rates over a long repayment timeline.

An unsecured consumer loan may be another financing option and can often save thousands in interest charges compared to credit cards.

## PRIORITIZE PROJECTS

With your budget in mind, you can turn your attention to which renovations to prioritize. When possible, begin with your home's most immediate needs, even if they may not be the most exciting projects. Go for lasting impacts rather than cosmetic fixes. Repairing a leaky roof or crumbling foundation may not be as dreamy as creating a chef's kitchen, but it's important to make sure the projects you elect to do sooner set you up for success — and improved home values — later.

Beyond critical repairs, the survey found the most popular projects homeowners planned this year include kitchen (38%) and bathroom remodels (32%). Building home offices also jumped in popularity as the pandemic drove a focus on upgrading remote workspace, doubling to more than 26% of planned projects.

## CONSIDER THE ENVIRONMENT

For many homeowners, Mother Nature plays a role as to which renovations are prioritized.

About 35% of survey respondents said they plan to invest in projects that improve their outdoor living spaces. When it comes to indoor improvements, consumers are interested in incorporating eco-friendly and sustainable products such as smart systems, energy-efficient lighting, solar panels, air and water filtration systems, insulated windows and other money-saving, eco-sensitive products.

Many people are also choosing to work with companies that are committed to environmental responsibility. For example, through a partnership with American Forests, LightStream plants a tree every time it funds a loan, totaling more than 1 million trees planted across the United States.

Find more advice to get your home improvement project underway at [Lightstream.com/remodel](https://lightstream.com/remodel).



# STRUGGLING WITH RENT?

## What you can do to stay in your home

BY STATEPOINT | PHOTO BY ADOBE STOCK

Millions of Americans who have faced income loss and illness as a result of the COVID-19 pandemic are struggling to meet basic expenses, including rent. Recent statistics show that more than 15 million people nationwide live in households that are behind on their rental payments. With federal rental protection ended, these individuals and families are at risk of eviction, according to the Aspen Institute.

“The economic fallout from the pandemic is causing housing instability for far too many renters, including people of color disproportionately affected by this crisis,” says Eileen Fitzgerald, head of housing affordability philanthropy with Wells Fargo.

Struggling to pay rent?

Fitzgerald offers four actions to take:

1. Talk to your landlord. If you can't pay rent on time, see if your landlord can work out a payment plan, accept a partial payment or push the due date back a few days.

2. Seek emergency assistance. Those unable to pay rent or utilities may be able to access rental assistance through the U.S. Department of Treasury's Emergency Rental Assistance Program. To find assistance in your area, visit [home.treasury.gov](https://home.treasury.gov) and search “rental assistance.”

3. Get legal help. If you're worried about

eviction, talk with a lawyer experienced in eviction processes in your state. Many organizations offer free or low-cost legal counsel to fight eviction. To find links to trusted legal assistance in your area, visit [americanbar.org](https://americanbar.org) and search for “free legal help.”

4. Contact a housing counselor. Housing counselors don't just work with homeowners. They can help renters in need of assistance, too. During the pandemic, housing counselors have helped renters access emergency rental assistance, understand options for rental relief and eviction protection, as well as have advised on debt management and other money matters. Find a housing counselor by visiting [hud.gov/findacounselor](https://hud.gov/findacounselor).

### HELP FOR RENTERS

As part of its efforts to help people stay in their homes, Wells Fargo is supporting initiatives nationwide that mitigate evictions.

In 2021, Wells Fargo gave a \$4 million grant to The National Foundation for Credit Counseling and the Housing Partnership Network to launch the Renter Advantage program. Renter Advantage enables credit counselors and nonprofit rental property owners to work directly with renters to preserve their housing status and stabilize their financial situation. Through the program,

credit counselors provide renters in need of assistance with trusted guidance, including enrolling them in plans to address sustainable rent repayment, debt management and improving long-term financial health.

Legal representation can make all the difference. A Harvard study shows that two-thirds of tenants with legal representation are more likely to avoid an eviction judgment and remain in their home. Harvard researchers also found an estimated 90% of landlords have legal representation, while only 10% of tenants do, putting tenants at a significant disadvantage. This is why Wells Fargo has provided more than \$8 million in grants to legal assistance organizations helping keep people housed.

People of color, particularly Black and Hispanic tenants, represent 80% of people at risk of eviction, according to the Aspen Institute. Wells Fargo grants are helping close the housing equity gap.

“As the pandemic continues to take its toll on Americans' physical and economic health, connecting people at risk of eviction with resources and options is critical,” says Fitzgerald.

“Having a safe, affordable place to call home helps lay the foundation for wellness, dignity and economic opportunity.”





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