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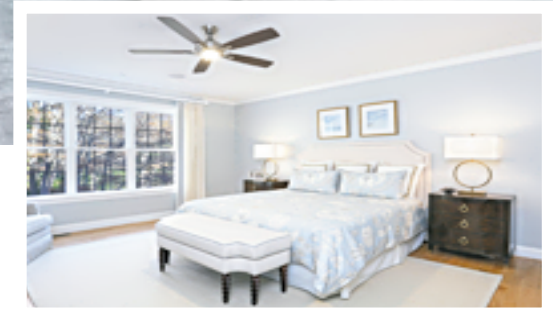
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The homes feature, on the first-floor: a master suite, a well-appointed kitchen, a dining area, a living room with fireplace, laundry, powder room and access to the attached garage. On the second-floor: a guest bedroom, full bath and a loft, plus generous closet and storage space. The community is designed to have the feel of a traditional New England village, including a center common with a gazebo, walking paths and benches.

Two home designs are offered ranging in size from 2,160 up to 3,450 square feet. The community offers a maintenance-free lifestyle where all outdoor care is managed by the owners' association, including snow removal, landscape maintenance, building maintenance and more.

We invite you to visit Rolling Green at Topsfield to tour the Model Homes, which are open Tuesdays through Sundays until 4:30 p.m., or by appointment after-hours. Make the move to maintenance-free living - You'll be glad that you did. GPS: 470 Boston St., Topsfield, MA 01983



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FEATURES

4 ATTENTION GETTER

Exterior improvements can add instant appeal.

7 PERFECT FIT

The best dream homes are ones that are attainable.

8 GETTING TO SOLD

Follow these steps to seal the deal with a buyer.

10 POWER DROP

Lower interest rates are opening up the market.

14 BACKYARD OASIS

Extend the season outside with these additions.

16 RETRO RETURN

Wood paneling is enjoying a moment.

18 INTERIOR INSPIRATION

Pro tips for creating a photo-worthy space.

20 BRIGHT IDEAS

The right lighting can set the tone indoors.

22 CREATIVE EDGE

Artists are adding their imprint to décor, furnishings.

FEATURED PROPERTIES

11 GEORGETOWN: Meticulous farmhouse colonial is complemented by a country club-like backyard.

15 MAGNOLIA: This extraordinary shingle-style home sits within a short distance of the beach and the village.

17 SALEM: Strongwater Crossing's colonial-inspired neighborhood offers a strong sense of community.

19 WENHAM: Wenham Pines is North Shore's latest 55-plus, luxury townhouse-style development.

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Boost curb appeal with surefire exterior renovations

Neglecting a home's exterior can be a disservice to homeowners, particularly those looking to increase the value of their homes.

Curb appeal is important, as a home's appearance can greatly affect prospective buyers' perceptions.

Knowing which projects can offer the most bang for the remodeling buck can help homeowners make the right choices when improving the exterior of their homes.

The following are some areas where homeowners can direct their focus if their end goal is a great-looking home with added value, as determined by the 2019 "Cost vs. Value Report" from Remodeling magazine. This report compares the average cost



of 22 remodeling projects with the value those projects retain at resale across 136 markets.

■ **Garage door replacement:** Homeowners can recoup 97.5% of their investment on a new garage door.

This remodel tops the list for good looks and value. The average cost of \$3,611 is for replacing an existing two-car garage door.

■ **Manufactured stone veneer:** Replacing a portion of vinyl siding with stone veneer can greatly improve curb appeal, adding style that can set a home apart. Homeowners can expect to recoup a 94.9% return on their investment.

■ **Wood deck addition:** A wooden deck on the rear or side of a home enhances homeowners' ability to enjoy the outdoors year-round. A wood deck addition recoups 75.6% of the cost of homeowners' initial investment.

■ **Siding replacement:** Not only does old or weathered siding look unsightly, it can impact the energy efficiency of a home. Even though a siding replacement project is

costly — at roughly \$16,000 — it offers a 75% return and peace of mind that the home is being well-protected from the elements.

■ **New entry door:** Replacing an existing door with a 20-gauge steel door complete with clear dual-pane half-glass panel, jambs and an aluminum threshold with composite stop gets homeowners 75% of their initial investment back at resale. Improving the door isn't all about good looks, either. A door that isn't well-insulated or secure can be problematic.

In addition to these improvements, homeowners would be wise to focus on some upgraded landscaping, an upgraded roof, new windows and improved exterior lighting as surefire ways to add curb appeal and potential value to their homes.



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The 'good-enough' home may be just perfect

BY BARBARA MARQUAND
NERDWALLET

Constructed from aspirational Instagram feeds and reality TV, the dream home floats in the imagination like a castle in the sky, but dissolves in the rain of hard numbers.

Chasing the dream can lure buyers to overextend themselves financially. Or the high prices can lead first-time homebuyers to delay a home purchase — and the opportunity to start building home equity.

For many homebuyers, buying a “good-enough” home can be a sounder strategy, particularly for those most eager to become homeowners.

“I’d rather see people buy a good-enough home versus buying a dream home and being cash-strapped over the next 20 years,” said Alyssa Lum, certified

financial planner and founder of Luminare Financial Planning in Virginia.

Here’s the beauty of a good-enough home.

It has the essentials

A good-enough home may not have artisan tile or stainless-steel appliances, but it has the essentials.

Look for a home that’s well-maintained, has “good bones” and is in a good location, said Kelly Roth, a real estate agent with Pearson Smith Realty in Virginia.

A well-maintained home in a good location will likely increase in value and probably won’t be a money pit.

Buyers tend to home in on cosmetic upgrades, Roth said, but she advises focusing on basics, like windows, the roof, and the heating and air conditioning system. Then you’re less likely to face surprise repairs just to make the house functional, she said.

If you can’t have it all — and most people can’t — list the features you want, and decide where you’re willing to compromise.

Amber Miller, a certified financial planner with The Planning Center in the Minneapolis-St. Paul area, bought her first home two years ago. It has features she wanted, such as hardwood floors and a separate dining area, but isn’t flawless.

One of the bathrooms has outdated salmon pink tile.

“I thought, well, it’s not beautiful, but it’s clean and functional,” she said. “This isn’t going to be the house I’m in forever, but it’s good enough for now, and I love it.”

It fits your lifestyle

Roth tells of a couple who fell in love with a home that looked like a dream.

But the commute to work — 90 minutes each way

— became a nightmare.

“They bought it in August and sold it in March,” Roth said.

“Good” is personal. A big yard could be a must for a family with a dog, but a pain if you hate yardwork.

And a good home matches your timeline.

It should meet your needs for the years you plan to live there, which probably isn’t forever if it’s a first home, Roth said.

It doesn’t squeeze your budget

A good-enough home has a reasonable price for your budget.

Lum recommends keeping your debt-to-income ratio under 30%. That’s the percentage of gross monthly income that goes toward debt payments, including the mortgage.

Lenders will qualify buyers with considerably higher ratios. But that may not leave much for other

expenses, said Trey Reed, a loan officer with MVB Mortgage near Washington, D.C.

“Maxing out (debt-to-income) is something I see people do, but not something I recommend,” Reed said.

A good-enough home leaves you with enough money for other priorities, such as saving for retirement and emergencies, and for all the costs of ownership in addition to the mortgage. That includes home insurance, property taxes, utilities and maintenance.

Fifty-five percent of homeowners — 68% of those ages 21-34 — had regrets about their preparation for the home-buying process, according to Bank of the West’s 2018 Millennial Study. The top regret for all age groups: costly maintenance.

Miller said to budget about 1% to 3% of the

home’s value annually for maintenance.

It can be transformed

Over time, you can add dreamy features.

When shopping for a home this year, Jenny and Mike Virbickis found a beautifully upgraded house priced \$75,000 more than they planned to spend. They kept looking and found a home that fit their budget.

“I’d rather have a house my family can grow into and we can fix up to make it our own rather than something we can’t afford,” Jenny said.

Their home has space for their toddler to play, is structurally sound and is in the neighborhood they wanted. Eventually, they’ll make home improvements. But for now, it’s perfect.

After a block party in their cul-de-sac recently, Jenny said, “I came home and said, ‘This is where we were meant to be.’”

Buying a home is one of the most important financial decisions you’ll make. That’s why you should always compare lenders and pick the one you feel will give you the best mortgage experience.

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6 tips to sell your home before the end of the year

By HOLLY D. JOHNSON
BANKRATE.COM

In recent years, sellers have called the shots in homebuying negotiations. They've had plenty of leverage, too, thanks to surges in buyer demand, tight inventory and soaring home prices in many top markets around the country.

But we all know that the housing market is a cyclical one. Pricing and demand that goes up eventually goes down, and the hot summer housing market often cools by the time winter rears its chilly head.

If you're needing to sell a house and can't wait for next year's warm-weather sales surge, you'll need to act fast. To get to the closing table sooner rather than later, sellers may need to adjust their expectations and approach.

Here are six important steps you can take now to sell your home before the new year is here.

■ **1. Rely on comps – not emotion – to set a realistic asking price.**

First things first. Experts say you'll want to jump into the housing market with a realistic asking price that has the potential to stick. This part can be hard for sellers to wrap their heads around since many want to "test the market" with a higher sales price knowing they can drop it later. This approach, however, is a mistake, said Chicago real estate agent David Cahill.

"If your home is priced too high, it can be very difficult to overcome, even when you eventually reduce the price," he said.

This is one area where you may want to let your agent lead the way. Cahill said a good real estate agent will do a comparative market analysis that helps you price your home based on recent comparable sales in your area — not just hopes and dreams.

The best agents will even



Courtesy photo

Pricing a house right and taking care of both large and small repairs will help position your place for a quicker sale.

go the extra mile to find out the prices of comparable homes with a recent or pending sale in process, he said.

You're paying your agent for professional advice and expertise, so when he or she suggests a sales price based on mountains of research, you should listen.

■ **2. Ask your agent for "first look" feedback.**

Homeowners hoping to unload their properties by year's end will need to enter the market with their best foot forward. This means having a house that is easy to sell and free of glaring problems.

Michael Kelczewski, a real estate agent with Brandywine Fine Properties Sotheby's International Realty in the greater Philadelphia area, said that you should not only ask for real estate agent feedback, but review all of the agent's notes — both positive and critical. It's also a good idea to have your agent gather

buyer feedback from people who tour your property so you understand what buyers love (and don't love) about your home.

Your real estate agent may be able to point out defects you've overlooked, like forgotten windows with cracked seals or the fact that your teenager has heavy metal posters plastered wall to wall. Or perhaps he or she will remind you that most people want to park in their garage instead of using it to store boxes of photos and old clothing.

Consider agent feedback carefully, and implement suggested changes to potentially avoid losing out on a sale due to minor issues.

■ **3. Clean, organize and declutter.**

It's possible your agent will advise you to take down family photos and clear out your closets right away, but you should make time for a major cleanup regardless.

Cahill said you should "do everything within your

budget to ensure your home gives a great first impression." For example, give your front door a fresh coat of paint, trim back overgrown shrubs and keep your lawn in tip-top shape.

While your home is on the market, the interior should also be clean and ready for a last-minute showing at all times. Cahill said to start by removing clutter, getting rid of any oversized furniture and taking down busy decorations.

"Rent a storage unit if you need more space," he said.

Stay on top of cleanliness by taking time to wipe down counters, sweep floors and touch up bathrooms every day. Nobody wants to buy a dirty house.

■ **4. Consider hiring a professional stager.**

If you have the cleaning part down pat, but need help making your home visually appealing, you can also consider hiring a professional stager, Cahill said. Home stagers have furniture, art

and décor they use to make your home feel modern and increase your chances at a speedy offer — an important consideration for anyone, but especially if your home feels especially dated.

Does staging work? Most experts would say it does. In fact, a recent study from the National Association of Realtors showed that 83% of buyers' agents said staging helped their clients envision living in that specific home. Also, 28% of sellers' agents said they staged all of selling clients' homes before putting them on the market. However, 13% reported staging homes only if those properties were difficult to sell otherwise.

■ **5. Spring for professional photos and video.**

Susan Bozinovic, a Realtor with Century 21 Town & Country in Troy, Michigan, said that this is why quality pictures are crucial if you hope to achieve a quick sale. Hire a photographer to take high-quality pictures, and

consider having your real estate agent's office create a marketing video, she said.

Drone photography might be an important factor to sell a sprawling property with land or a ton of outdoor features, she said.

Bozinovic also emphasizes the importance of social media marketing — especially on Facebook.

If you're hoping to spread the news of your home for sale far and wide, it may also help to work with a real estate agent who has knowledge of social media marketing and other strategies to get more eyeballs on your virtual listing.

■ **6. Get an optional pre-sale home inspection.**

Never assume your home is in perfect physical condition; take the time to make sure. Paying for a home inspection upfront is typically a safe bet. With prior knowledge of issues like missing shingles on your roof or faulty electrical work, for example, you can buy time to fix these problems before they become a problem.

Cahill also said that hiring a home inspector to conduct a thorough inspection before you list your home may "inspire greater confidence in your home's condition among potential buyers."

This is true even though most savvy buyers will likely hire their own inspector.

Also note that if you take the time to fix big problems discovered in an inspection before a sale is underway, the negotiation process could be "short and sweet," Cahill said.

The bottom line

A speedy home sale could be in your future if you take steps to avoid common problems that turn off potential buyers. This includes making sure your home is beautiful and clean, but it also means uncovering major defects or repair needs before someone else does.

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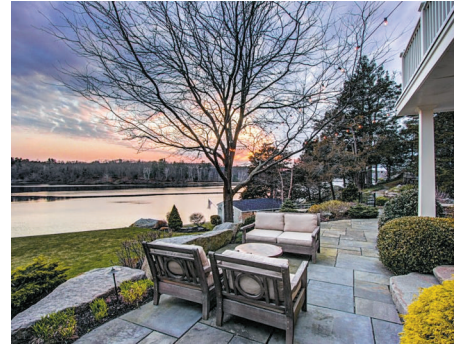
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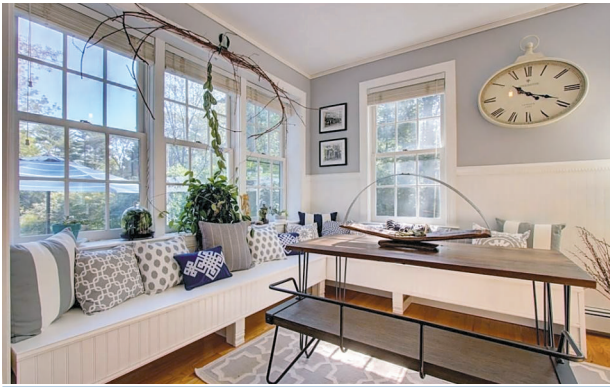
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Drop in mortgage rates a boon for homebuyers, refinancing

BY STEVE BROWN
TRIBUNE NEWS SERVICE

Worries about the world economy and the shaky stock market have given homebuyers a windfall.

Home mortgage rates have plunged to near historic lows, making it much cheaper to finance a property purchase.

Long-term home interest rates around the country averaged just 3.6% at one point late this summer—close to historic lows—according to mortgage giant Freddie Mac’s surveys.

That’s down from late last year when mortgages approached the 5% mark and caused a pullback in homebuying.

The decline in mortgage costs has cut the payments on a \$300,000, long-term home loan by more than \$200 a month.

“This has been an important shot in the arm for



Courtesy photo

The decrease in mortgage rates this year is being credited in part with driving up home sales.

homebuyers and sellers,” said Frank Nothaft, chief economist at CoreLogic. “Affordability has improved compared with a year ago, and home sales have picked up in most markets.

“We expect home sales for

the second half of 2019 will be up compared to the same months a year ago,” he said.

And home refinancing has picked up, too, as borrowers rush to take advantage of the lower mortgage rates.

“Many homeowners who

bought their homes during the last three years, when market rates were higher, have a financial incentive to refinance,” Nothaft said.

Analysts at mortgage firm Fannie Mae were preparing for a rush of home

refinancing late this summer.

“We estimate that 35% of outstanding mortgages are now ‘in the money,’ meaning borrowers may realize significant cost savings by refinancing; as such, we expect the share of refinance originations to grow through the remainder of the year,” Fannie Mae senior vice president and chief economist Doug Duncan said in a statement.

“However, while existing homeowners may be able to enjoy the benefits of lower interest rates, many would-be homeowners, and the purchase mortgage market generally, remain unable to capitalize on the favorable rate environment due to the chronically limited supply of homes available for sale.”

While finance costs are lower, home prices in most areas of the country are still rising to record levels.

“Mortgage rates near historic lows provide

much-needed tailwind in the sails of the housing market, as they boost buyers’ purchasing power,” said George Ratiu, senior economist for Realtor.com. “However, as the inventory of available homes flattens, buyers’ main challenge is finding the right home.

“The combo of rising prices and declining entry-level inventory is squeezing first-time buyers.”

Ratiu said current low mortgage rates could actually lead to fewer sales down the line if borrowers are reluctant to give up their cheap mortgages and move.

“In the short term, we expect low mortgage rates to give home sales and prices an extended runway for the second half of the year,” he said. “But in the long term, increases in mortgage refinancing could lead to more owners being rate-locked into their current homes.”

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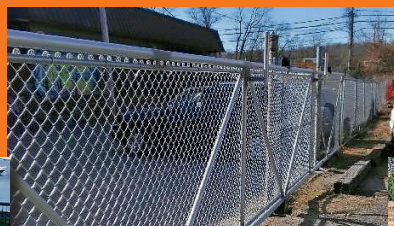
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Country setting affords beauty and privacy in Georgetown

By LILLIAN SHAPIRO
SPECIAL HOMES CORRESPONDENT

Listing agent Joy Munoz of LUX Realty North Shore trusts that this meticulous farmhouse colonial in Georgetown will have you feeling as though you are on vacation all year long. Nestled on nearly 5 bucolic acres edged by mature trees and beautiful perennials, this arresting home is complemented by a country club-like backyard complete with an in-ground pool and covered portico for shade.

“This very comfortable home has a wide open and versatile floor plan that was clearly designed for gracious entertaining and comfortable living,” says the Realtor, who lists it for \$925,000. “Furthermore, its country setting with wildlife galore, as well as the land that surrounds it, only adds to the appeal of this special property.”

A welcoming front porch helps usher you into a main level enhanced by inlaid wood floors and a commanding staircase with a two-story landing above. Thoughtfully open, the living room is truly striking with a vaulted beamed ceiling and a soaring stone fireplace with a wood-burning stove insert.

Just adjacent, the well-appointed kitchen features rich wood cabinets, granite countertops, a breakfast bar and double wall ovens. Should you prefer your meals a bit more formal, this home also features a spacious dining room with decorative chair rail and built-in china cabinet. Enriching this level are a guest bedroom with a full bath and a cozy family room with wall-to-wall carpeting and French doors for privacy.



Nestled on nearly 5 bucolic acres, this beautiful home is complemented by a country club-like backyard.



A welcoming front porch helps usher you into the main level of this meticulous farmhouse colonial.

The gleaming wood floors extend to the second level, where you will discover a somewhat secluded master suite sporting a spa-like bath with a double vanity and jetted tub. Rounding off this floor are three more

bedrooms, two more baths and a home office.

Additional features of this remarkable home include a third-floor exercise space with a six-person steam room, central air conditioning and a three-car garage.



The living room is truly striking, with its vaulted beamed ceiling and a soaring stone fireplace with a wood-burning stove insert.

While its rather sheltered location provides a great amount of privacy, this property is at the same time close to Interstate 95 for easy commuting.

“The (current) owners have

spent a lot of time and effort in maintaining both the systems and the overall appearance of this home,” Munoz says. “From the moment you come up the driveway, you get that ‘Ahhhhhh’ effect.

This is the home you’ve been waiting for.”

For more information, or to schedule a showing, call Joy Munoz at 978-476-6646. Additional photos may be viewed at luxrealtynorthshore.com.

AT A GLANCE

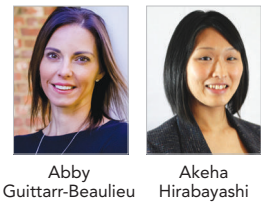
- 5 bedrooms
- 4 full and 1 half bath
- 5,009 square feet
- 4.77 acres
- \$925,000

LISTED BY



Joy Munoz

- Joy Munoz
- LUX Realty North Shore
- 978-476-6646
- luxrealtynorthshore.com



Abby Guittarr-Beaulieu
Akeha Hirabayashi



Alison Martel
Alle Cutler



Amy Tissera Amy Wallick Ana Silveria Ann Olivo Ann-Marie Ciaraldi Anne Leblanc-Snyder Barbara Dempsey Beth Buckingham Beth Hoyos Beverly Popielski Binni Hackett Brenda Canady



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For many homeowners, the arrival of fall and winter marks an end to time spent lounging and dining al fresco on the patio. But cold air does not necessarily mean patio furniture must be packed up until flowers bloom anew in spring.

In its recent Home Design Trends Survey, the American Institute of Architects found that people continue to enjoy practical features that expand the use of their homes through heavy investment in outdoor living spaces. The survey found that the popularity of outdoor living spaces increased by 72% between 2012 and 2017, highlighting just how much homeowners enjoy spending time outdoors.

By taking measures to ready outdoor living spaces for the colder weather, homeowners can enjoy

these areas of their homes even more.

Cover your deck

A covered deck may appear to make the space less enjoyable during spring and summer. However, covered decks can protect residents from the sun on especially hot days while also making the space more functional in winter. An overhead shelter on a deck can be outfitted with heaters (and fans to provide a cooling effect in summer) and allow residents to sit outside and watch snow fall without getting wet.

Plant the right trees

Coniferous trees prevent wind, which can be especially harsh in winter. Homeowners who are unsure about which direction wind typically comes from can consult a landscape architect to determine

where to plant the trees to ensure they're most effective.

Fire up the patio

A fire pit or fireplace can warm up an outdoor living area, making such a space feel cozy even on a cold winter night. A patio with a built-in fire pit can be more of an investment, but such an addition can withstand winter weather better than a stand-alone fire pit, which might be vulnerable to being tipped over by winter winds.

Install lighting

The sun sets early in winter, so homeowners won't be able to rely on natural light to illuminate their outdoor living spaces well into the evening like they do in summer. Heat lamps can be used to both warm and illuminate a space, serving dual functions.



Courtesy photo

Covering a deck or patio and adding a fire feature are two ways to allow outdoor living spaces to transition from summer into fall and winter.

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Magnolia beauty offers the best of Cape Ann

By LILLIAN SHAPIRO
SPECIAL HOMES CORRESPONDENT

Rarely found in scenic Magnolia, according to Realtor Martha Anger of Engel & Völkers By the Sea, this extraordinary shingle-style home within a short distance of the beach and the village boasts an innately private cul-de-sac setting on nearly 2 bucolic acres. And while it dates back to the 1880s and is known for once being the summer home of Capt. Charles G.C. Thornton, it has received extensive updates focused on 21st-century proficiency. New to market, it is listed for \$778,000.

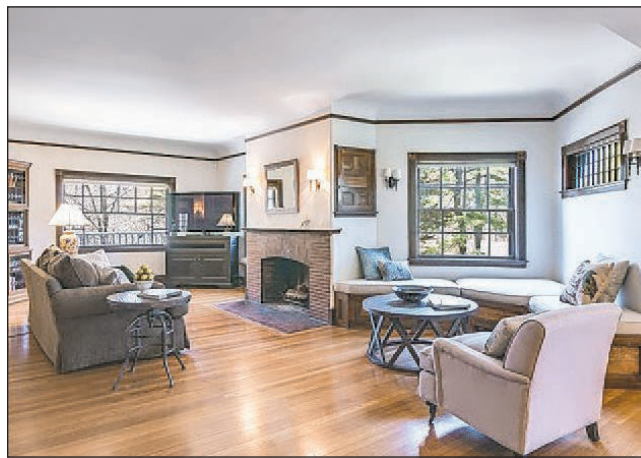
"The current owners have improved what was already a remarkable home with numerous updates, such as installing a new propane-fueled boiler and hot water heater, split-type air conditioning units in the master bedroom and kitchen, a whole-house water filtration system, and new insulation in both the basement and the attic. They have also replaced shingles, painted the entire exterior and put in several new Andersen windows on the second floor," she says. "They've buttoned up the house, making it more energy-efficient."

Alongside these modernizations, the home has retained its period charm thanks to features such as original hardwood flooring, high-coved ceilings, custom built-ins, multiple fireplaces and leaded glass. Perhaps the greatest nod to its ancestry, however, is a welcoming covered porch ushering you into a tremendous proper entryway.

From there, find a spacious living room with a

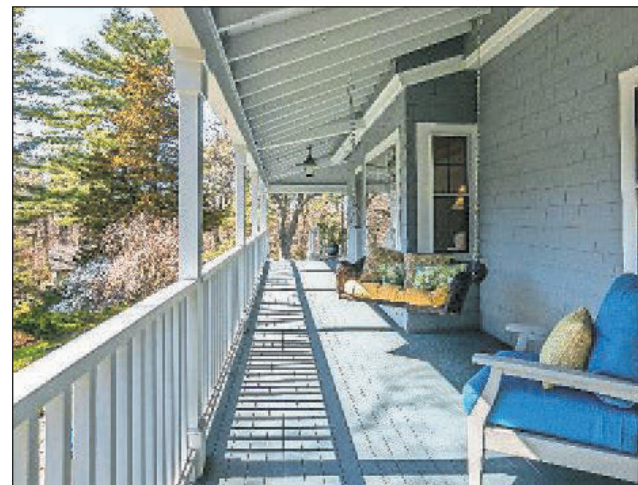


The professionally landscaped grounds have been smartly designed for low maintenance with magnificent perennial gardens, specimen trees, natural outcroppings and a well-fed irrigation system.



The home has retained its period charm thanks to features such as original hardwood flooring, high-coved ceilings, custom built-ins, multiple fireplaces and leaded glass.

wall of shelving and window seats and a formal dining room enhanced by French doors and a beautiful, yet purposeful buffet. A thoughtful open floor plan allows for an easy flow to the generous eat-in kitchen



Located a short distance from the beach, this is the ideal spot for taking in evening sunsets and cool ocean breezes.

complete with a Sub-Zero refrigerator, recessed lighting and a large center island. Rounding off this

main floor is a full bath, a laundry room and a home office with a separate entrance.

AT A GLANCE

- 10 rooms
- 5 bedrooms
- 4 full baths
- 4,067 square feet
- \$778,000

LISTED BY

- Martha Anger
- Engel & Völkers By the Sea
- 781-727-4547
- marthaanger.com



Martha Anger

An en-suite master upstairs features a wood-burning fireplace, a walk-in closet, hardwood flooring and a luxurious bathroom with double sinks and a jetted tub. Sharing this level are three additional bedrooms and two full baths.

Outside, the professionally landscaped grounds have been designed for low maintenance with magnificent perennial gardens, specimen trees, natural outcroppings and a well-fed irrigation system. For further enjoyment, when the weather permits, find a sprawling bluestone patio, a hot tub and a fire pit.

"This is the ideal spot for taking in evening sunsets and cool ocean breezes," Anger says. "There should be little wonder why there is so much interest in Magnolia. This seaside village location is tucked away, but it is also just moments to everything you want, including Route 128 for easy commuting. This home is a 'must see.'"

For more information, call Martha Anger at 781-727-4547.

What's old is new: Wood paneling trending back

Design trends come and go, but some have a funny way of resurfacing years after they first became popular. Homeowners who may have been considering renovating their home to remove a design element they believe to be passé might want to see if that feature has experienced a resurgence in popularity. In fact, one of the more derided home décor trends of yesteryear has slowly crept back into style, albeit in moderation.

Wood paneling is back and better than ever, advise many design professionals. It's the formerly ugly duckling that filled homes starting in the 1950s, creating drab dens and faux-wood family rooms.

Paneling had long been an element of choice because it is relatively easy to install and can camouflage problem walls

in a home, like those covered in boisterous wallpaper prints.

Wood paneling reached the peak of its popularity in the 1970s. Since then, homeowners have been tearing down these faux offenders for years or masking them in paint to brighten up spaces. However, the experts at Apartment Therapy report that wood paneling in shades of brown is making a comeback in cozy spots such as dens or studies.

The warm tones of wood paneling elicit a retro vibe. But unlike their fake predecessors, today's paneled walls are being outfitted in real wood, making them more eco-friendly and stylish than ever before.

Designers have flocked to reclaimed wood and veneer panelings to incorporate them into design elements. And while wood paneling

used to be hung vertically, designers now experiment with hanging paneling.

Many people no longer use paneling to cover an entire space. Paneling is used sparingly as an accent wall or another feature for character. Wood walls can be stained in a rich mahogany to look upscale or be weathered and rustic.

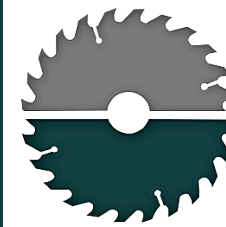
Homeowners ready to re-embrace wood paneling can choose to enhance one wall in a room. Think about the space above a fireplace or a strip of wall behind a sitting chair and side table. Paneling also can serve as a headboard behind a bed in a master suite. Painted horizontally, paneling can add dimension and texture to walls, even in a bathroom.

Wood paneling is slowly making a comeback, proving that no design trend ever truly goes away.



Wood paneling can be used to enhance one wall in a room or to add a rustic feel to a bathroom.

Courtesy photo



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One more chance to be part of Salem's Strongwater Crossing neighborhood

By LILLIAN SHAPIRO
SPECIAL HOMES CORRESPONDENT

Bringing a modern twist to the “old-fashioned” neighborhood of yesteryear, Salem's Strongwater Crossing delivers a strong sense of community where wide sidewalks, street lamps and walking trails join young families together with their retired neighbors. If you happen to be one of the many fascinated homebuyers who missed out on the first phase, take comfort in knowing that you have another chance to own here. With delivery expected as soon as this fall, Phases IV and V will consist of 35 luxury homes ranging in size between 1,700 and 2,200 square feet.

Built by esteemed developer DiBiase Homes, there will be six distinct colonial-inspired styles from which to choose. While these homes will in no way appear “cookie cutter,” all of them will feature central air conditioning, 10-by-10-foot rear decks, attic storage, two-car attached garages, en-suite masters with double bowl sinks and soaking tubs, and family rooms. Gourmet kitchens will be appointed with white Shaker-style cabinets, GE appliances, granite or quartz countertops, and large center islands in most models. Additionally, each home will be enhanced by superior finishes and modern amenities such as gleaming hardwood flooring, gas fireplaces, detailed moldings, state-of-the-art electronics, security systems and intuitive climate-control systems.

Select styles will offer three bedrooms and two baths, while others will have four bedrooms and two and a half baths. Other variations include first-floor master suites, formal living



Set on over 90 acres, this beautiful neighborhood is steps away from city amenities, shopping, dining and all major routes.



Sample photo

Select styles will offer three bedrooms and two baths, while others will have four bedrooms and two and a half baths.

rooms, walk-out basements (finished upon request) and vaulted ceilings.

“We opened up 18 homes in Phase IV before we released them to the market, and of those 18, we have seven or eight currently under reservation. There has

been a tremendous amount of excitement,” Project Management and Marketing Coordinator Diandra DiBiase says. “We have also started to release homes in Phase V, and already, we have eight sold. These new homes will be available for



Sample photo

Gourmet kitchens will be appointed with white Shaker-style cabinets, GE appliances, granite or quartz countertops, and large center islands in most models.

spring 2020 delivery. Interest in these homes is high. The sooner a buyer commits, the more opportunity he or she will have to customize and upgrade.”

By the time the community's proposed 10th phase

is completed, Strongwater Crossing will consist of 131 executive homes. Set on over 90 acres of natural open space, this beautiful neighborhood is steps away from city amenities, including the commuter rail,

AT A GLANCE

- 3-4 bedrooms
- 2 or 2.5 baths
- 1,700-2,200 square feet
- \$629,000-\$670,000

BUILT BY

- DiBiase Homes
- Sales office: 781-334-9899
- strongwatercrossing.com

eclectic shopping and dining, museums, and all major routes. DiBiase Corporation is a third-generation family business, building quality homes for more than 60 years.

Interested parties are urged to visit 71 Marlborough Road any Saturday or Sunday from 11 a.m. to 2 p.m. For more information, or to schedule a private viewing, call the Sales Office at 781-334-9899.

Designer's touch: Expert tips for photo-worthy interiors

Photo spreads in home design magazines can be awe-inspiring. Quite often, homeowners wish they could lift the looks right off the pages of magazines and transform their own homes into picture-perfect retreats.

It takes an eye for design to pull a room together — even with inspiration — and make it both functional and attractive.

While hiring an interior designer is one way to go, homeowners can use some of the tricks and techniques the designers employ to do a remarkably good job of improving the interiors of their homes without such help.

Embrace texture

The colors used in a home can add impact, but designers often use various textures to create aesthetic appeal. A single color scheme can be enhanced by various fabrics. Consider a leather sofa made more

cozy with chenille pillows next to a rustic side table. Figure out ways to incorporate a few different textures to add depth to the room.

Be careful with color

Many high-end homes showcase neutral shades that are enhanced by pops of color. If you like a rich, royal purple, leave room for other colors, as well. Add touches of purple in vases, throw pillows and other accessories.

Also, many designers work in shades of three for room colors. There may be one main color for walls; another color for larger accents, such as couches and chairs; and then a third color that pops in accessories such as flowers, pillows and collectibles. These can be any color, but the most muted tends to be the more abundant shade.

Add a bit of bling

Glittery items and metallics can add a touch of

luxury feel to any space. A shiny table lamp, mirrors, a sparkling chandelier and the like are easy ways to produce a high-end feel. Reflective surfaces also will cast light around the room, giving the illusion of a larger space.

Choose a big statement piece

Many homeowners make the mistake of filling a room with several small pieces of furniture that only contribute to clutter. Instead, look for a statement piece, which can be a cabinet, armoire or chaise. Mix and match large and small elements for a sense of balance.

Accessorize with style

Finish the room with accessories and flowers. When placing and hanging knickknacks and wall art, odd-numbered groupings often look the most cohesive and interesting. Experiment with different scales and heights for even more dimension.



Courtesy photo

Design professionals say statement pieces, accessories and textures can take a room from ordinary to extraordinary.



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Wenham welcomes luxury townhouse community for those 55 and up

By LILLIAN SHAPIRO
SPECIAL HOMES CORRESPONDENT

Those enamored by the promise of maintenance-free living and simplified lifestyle will indeed be delighted to hear about the North Shore's latest 55-plus community. Privately set off Route 1A on over 30 bucolic acres, Wenham Pines will feature 22 luxury New England-style townhouses intended for easy homeownership. Developed by Atlantic Tambone and presented for sale by Coldwell Banker Premier Communities, the average price will be \$1,250,000.

"These homes are being thoughtfully and strategically placed to take full advantage of the beautiful surroundings and to provide maximum privacy. Many of the homes will even have views of Wenham Lake and the adjoining golf course," says Kevin O'Grady, manager of Coldwell Banker Premier Communities.

While there will be two floor plans from which to choose (The Hamilton and The Wenham), every home will bring open-concept designs with red oak hardwood floors; recessed lighting; oversized, two-car garages; expansive decks; ceiling speakers; and well-designed first-floor master suites with "his and hers" walk-in closets and spa-like baths. Gourmet kitchens will come complete with high-end Bosch and Thermador appliances, premium soft-close cabinetry with under-cabinet lighting, granite countertops and generous center islands.

Formal living rooms with soaring cathedral ceilings will feature gas fireplaces and custom wet bars, while dining rooms will be enhanced by coffered



Privately set over 30 bucolic acres off Route 1A, Wenham Pines will feature 22 luxury, New England-style townhouses intended for easy home ownership.



Model homes are now open. Interested parties are encouraged to visit the sales office/design center Thursdays through Mondays from 11 a.m. to 4 p.m.

ceilings, crown molding and chair rails. In the family rooms, expect to see vaulted tray ceilings and double sliding doors.

Though all of the homes will feature two guest bedrooms and a shared bath on the second level, buyers who purchase early enough

Wenham Pines

will have the opportunity to add another full bath should they desire. There will also be options for finishing the lower level and/or installing an elevator.

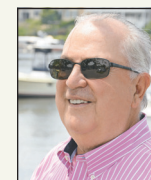
Because energy efficiency and sustainability have been made top priorities, the homes at Wenham Pines are being built with Energy Star-rated Andersen windows, certified 95% efficient heating systems and tankless water heaters. On the lengthy list of additional amenities, find first-floor laundry and powder rooms,

smart thermostats, Kohler plumbing fixtures, security systems, and professional landscaping with walking paths that meander throughout the community. Designed to preserve conservation land, Wenham Pines will retain over 70% open space and existing tree vegetation. Furthermore, all lawn care, snowplowing, exterior painting and routine exterior home repairs will be covered.

"The builder has done such a great job with standard finishes that most

AT A GLANCE

- 3 bedrooms
- 2.5 baths
- 3,085 square feet (The Wenham) and 3,235 square feet (The Hamilton)
- Average price starts at \$1,250,000



Bob Cuddyer



Jodie Salasny

LISTED BY

- Coldwell Banker Premier Communities
- Jane Lane, Sales Director, 617-921-1342
- Bob Cuddyer, Sales Agent, 978-491-1722
- Jodie Salasny, Sales Agent, 617-852-4536
- WenhamPines.com



Jane Lane

buyers will find no need to upgrade a thing. These are going to be truly spectacular homes," Sales Director Jane Lane says. "And the location, of course, couldn't be more convenient. Wenham Pines is within minutes of two commuter train stations, Interstate 95, quaint shops and restaurants, and beautiful Crane Beach."

Model homes designed by Timeless Interiors of Hamilton are now open. Interested parties are urged to come by the sales office/design center Thursdays through Mondays from 11 a.m. to 4 p.m. For more information, or to schedule an appointment on a Tuesday or Wednesday, call any of the sales team members.

BRIGHTEN UP

Five ways the right lighting can elevate your home

By MELISSA RAYWORTH
ASSOCIATED PRESS

When you shop for a new sofa or another piece of furniture, it's not hard to envision how it might look in your living room. And if you're considering a new wall color, you can test pretty simply with swatches.

But shopping for lighting can be more complicated.

It's easy to fall in love with the design of a light fixture or lamp, notes interior designer Maggie Griffin, but how will it illuminate your space? How will it work with the lighting you already have? And which variety of lightbulb will provide the kind of light you need?

Three interior design experts — Griffin, founder of the Atlanta-based Maggie Griffin Design; Jennifer Bunsu of Bunsu Studio Interiors and co-founder of WorkRoom Miami; and Caitlin Murray, founder of L.A.'s Black Lacquer design — offer advice on choosing the best lighting for any room, and on navigating the range of new lightbulbs and LED technology.

Get glowing

Although many people worry about having enough light, the biggest challenge is usually avoiding glare, Bunsu said. Many houses have can lights in the ceiling that flood a room with light. Make sure those are on a dimmer, and then add other fixtures and lamps that offer a softer glow.

Rather than selecting a fixture that functions like a spotlight, Bunsu said, "I always try to shop for things that are more like glowing globes that are a little bit warmer."

"Lighting can make you uncomfortable if it's too bright," she said.

Griffin agrees: For a more



BRIAN BIEDER/Maggie Griffin via AP

Interior designer Maggie Griffin said that homeowners often hang ceiling fixtures too high, especially over dining tables. It's important that they be low enough to illuminate the room and that overhead light is balanced by light from table lamps.

appealing effect, she said, you might choose a fixture with several bulbs that give off softer light, rather than just one very bright bulb.

And when choosing bulbs, consider their color temperature.

"The goal for really good LEDs is to mimic incandescent lighting," Bunsu said. "Incandescent lighting is on the warmer side of the Kelvin scale — 2700-3000 Kelvin."

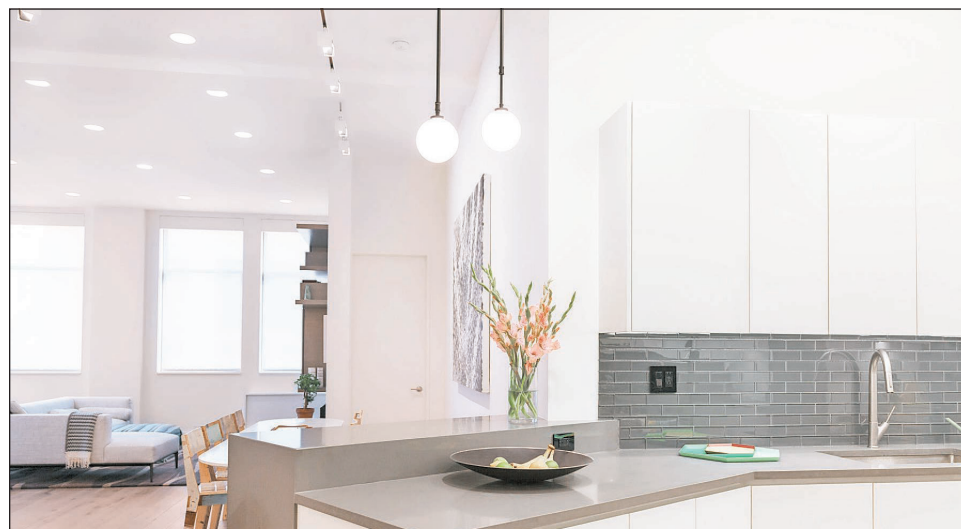
Bulbs in the 4000K range, she said, give very cold light.

"It makes a space feel a lot warmer if you go with the warmer color temperature," she said.

Frame one area

Lighting can draw attention to your favorite art or furnishings, Griffin said, and create a strategic pool of light in one part of a room.

For one client, she added sconces to the sides of



ANNA WHITE/Bunsu Studio Interiors via AP

Softly glowing globe lights offer ample light that isn't harsh or overly bright in this kitchen by interior designer Jennifer Bunsu of Bunsu Studio Interiors.

kitchen cabinets to provide light that's both practical and beautiful around the kitchen sink. She also suggests hard-wiring some

light fixtures into bookcases to showcase items on the shelves and bring an extra glow.

Murray takes the same

approach, using sconces to frame certain areas in a room and bring a bit of intimacy to parts of a large room.

Don't hang too high

Griffin said people usually err on the side of hanging lights too high, rather than too low.

Sometimes in a living room that has a high ceiling, "there's this big, great-looking chandelier," she said, but "it's hung so high, you wonder, 'What does it actually illuminate?'"

Instead, aim to hang fixtures low enough to "make the room feel more cozy and intimate," Griffin said.

Bunsu said this is especially important around dining tables and kitchen islands:

"If it's a space where you're going to be sitting and having a conversation," she said, "make sure people's faces are lit" rather than having light looming above them.

Consider curb appeal

How does your home's lighting appear to those approaching your front door? Although many people focus on privacy and might add plantation shutters or blinds to front windows, it's important to step outside and consider the effect, Griffin said.

Try placing a table near a front window, she said, and put a lamp on it that gives a warm glow easily seen from outside.

Change of style

Using a mix of vintage and modern light fixtures and lamps can make a room more appealing and shake up its style, Murray said.

A vintage lamp or fixture "adds character and soul and makes it feel not so cookie-cutter," she said, and rewiring an old piece is more environmentally sustainable than buying new.

"Don't get hung up on matching your lights," Griffin said, "especially if you're doing a renovation or new build."

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A graphic touch

The look of hand-drawn design is hot in décor

By KIM COOK
ASSOCIATED PRESS

Hand-crafted is popular these days, and many home decorators are looking for unique textiles and other furnishings that feature the look of hand-drawn art.

Items like the eclectic, playful wallpapers of Brooklyn-based artist Aimee Wilder, who designed for brands like DwellStudio, Martha Stewart and Vans before starting her own studio, are earning interest.

She's expanded the line beyond wallpaper to include rugs, pillows, fabrics and puffs, and collaborates with prominent design brands on showroom design and installations.

"I've been making graphic pieces since the early 2000s, and I knew I wanted my own brand way back then," Wilder said. "I just knew that my work was a good fit for home textiles, maybe filling a hole, since back then, most interior stuff was pretty traditional or more globally inspired."

In her Eudaimonia collection, named after a Greek word meaning happiness, she was interested in exploring how celestial bodies influence us.

The moon's phases are rendered in pastels and neutrals in the Earthlight pattern, while Pyramid du Soleil is named after Mexico's Pyramid of the Sun in Teotihuacan.

Fantastic sea creatures make their way to and fro across her Mystic Lagoon wallpaper, an idea that came

out of a trek through the Scottish Highlands.

A trip to Indonesia was the jumping-off point for Bungalow, with exotic fruits and flora. And a line drawing Wilder received as a gift while collaborating with Los Angeles surf brand Mowgli Surf inspired her jaunty Swell wave print.

Another artist, Anna Bond of Winter Park, Florida, co-founded Rifle Paper Co., known for floral illustrations on stationery, wallpaper, home décor and fashion accessories.

Bond's made a series of gouache paintings of destinations around the U.S., including Chicago, New York and San Francisco.

Betsy Olmsted had planned to become a naturalist, but after majoring in art, studying in India, and getting a master's degree in textile design, she translated that early passion for living things into a career as a designer with her own studio in Saratoga Springs, New York.

In her lighthearted watercolor, gouache and ink drawings, a menagerie of foxes, hedgehogs, turkeys and other woodland creatures share the canvas with smatterings of flowers and leaves.

She sells table linens, pillows, wallpaper and fabric by the yard.

One of her unusual wallpaper patterns: Curio, on which glass cloches hold mushrooms, coral, antlers and moths, all surrounded by fungi and flora detailed with a delicate touch. It resembles a naturalist's



ELIZABETH PEDINOTTI HAYNES/Betsy Olmsted Design Studio via AP

In artist and designer Betsy Olmsted's wallpaper pattern called Curio, glass cloches hold rendered mushrooms, coral, antlers and moths, as well as fungi and flora.

notebook writ large, and one can imagine it in a nursery.

The founders of The Farmhouse Project, artists Shawn Lang and Kris Prepelica in Hortonville, New York, create detailed drawings of vegetables and botanicals, which are printed on stone-washed linen table goods. The napery has an authentic, historical charm that's right on trend.

Fishes Eddy also offers dishtowels illustrated with pen-and-ink drawings, such as New York City bridges and tunnels.

And Brooklyn artist Claudia Pearson, whose work has appeared in children's books and The New Yorker, has done a collection of tea towels available at West Elm that feature her quirky take on maps of cities all over the country.



These tea towels by Olmsted feature woodland creatures like hedgehogs and owls.

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SALE INCLUDES:

- Choice of any remnant material
(Up charge for Group D, E and select Engineered Stones)
- 4 inch backsplash (1 1/4" thick)
- 1 Set of faucet holes
- 1 Finished sink cutout
- 1 Choice of 3 finished edges

Edge Selections



Eased



3/8" Radius



1/4" Bevel

*VANITY ADD A TOP/CBD PICK UP



24" - 38".....	\$300.00
39" - 51".....	\$400.00
52" - 63".....	\$500.00
64" - 75".....	\$675.00
76" - 85".....	\$875.00
86" - UP	Estimate Upon Request

ADDITIONAL SERVICES

Additional vanity sink cutout \$135.00

Side Splash \$25.00 ea.

Delivery Charge: With-in 50 mile radius \$150.00

Labor to transform backsplash from 1 1/4" to 3/4" will be additional charge of \$10.00 per linear foot

MINIMUM TEMPLATE & INSTALLATION

24" - 38".....	\$ 240.00
39" - 51".....	\$ 300.00
52" - 63".....	\$ 360.00
64" - 75".....	\$ 420.00
76" - 85".....	\$ 480.00
86" - UP.....	Estimate Upon Request



PREMIUM QUALITY VITREOUS CHINA SINKS

Model: VCU 1913WH \$95.95	Model: VCU 1613WH \$69.95	Model: VCU 1512WH \$69.95
18 29/32"	17 11/16"	15 3/4"
13"	13 1/16"	12 3/8"

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www.gerrystone.com

*CBD Customer Provided Dimensions | *Vanities CBD prices are for pick up only. Additional charge for Template & Installation. | *CBD vanities will not have sinks mounted- Additional charge \$35.00ea | *Prices are subject to change

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