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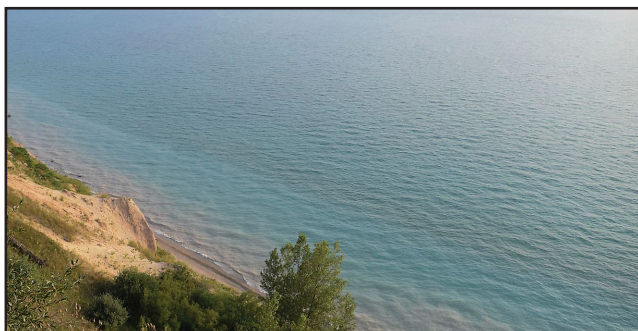
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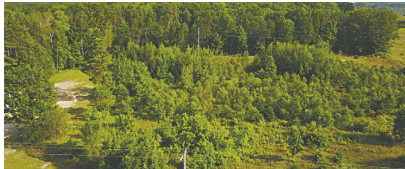
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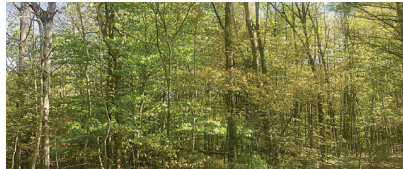
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Custom home-buying tips for first timers



Even considering being able to design your own custom home is an exciting prospect. Whether you're ready to take the plunge or just exploring your options, here are tips to keep in mind.

Know what you're signing up for. Building a custom home is a significant undertaking and a major life decision. It's a big commitment in terms of time, money and energy. While this shouldn't scare you away from your dream home, it's important to know what you're getting into. If you're feeling overwhelmed with the kids or busy caring for an ailing parent, it may be best to start this later.

Hire the right professionals. You may be a DIY pro, but this isn't a project you want to take on yourself, even partly. Key professionals you'll need to work with include an architect, plumber, electrician and more. Consider also working with a designer who can help with the interiors to make sure the space is

as functional as it is beautiful. Do your research to find quality pros — this isn't the time to skimp on labor.

Think about furniture layout early. While it may seem a bit premature to start decorating your living room before the foundation is laid, knowing how you'll want to use and lay out each room can help you during the building and design process. For example, you can save time and money down the line when you know from the get-go you'll want a window seat and two large couches to face the fireplace.

Know where to save and spend. Costs can quickly add up, so it's important for you to decide early on what matters most to you, and what's worth investing in. You can always upgrade your flooring or cabinetry, but you can never change the foundation. Build your home to last longer and perform better with innovative building materials like

insulated custom forms (ICFs) from Nudura. This alternative to wood framing can withstand fire and high winds and provides superior insulation, leading to significant savings on your energy bills year after year.

Prepare for the unexpected. Building a new home is a process, and you can minimize stress by embracing that it will be unpredictable and can change throughout the journey. Plan for things like weather delays and higher costs. The unexpected can also lead to positive changes in your plans. For example, you might come across a new flooring material that's more eco-friendly, or a smart home automation system might hit the market and you'll want to integrate it into the design. Be flexible.

Find more information about building your new home with insulated concrete forms at nudura.com.

12 ways to maximize vertical space



Who hasn't, at one point in their lives, lamented a lack of space and organization at home? A lifetime's worth of items have to be kept somewhere, and without the right organizational strategy, clutter can quickly take over.

The home improvement site Home Therapy says that, when square footage is limited, tapping vertical walls is the fastest way to maximize and multiply the space available. Hooks, rods, shelving, built-ins ... the sky is the limit when it comes to finding additional storage and adding a bit of personality to tight quarters. Even homes that may have adequate space can benefit from vertical solutions.

Here are some ideas to put vertical and other less-utilized areas to work for you.

1. Hang wire or plastic file organizers on the inside of kitchen cabinets to easily store cookie sheets, trays and cutting boards.

2. Save on counter or cabinet space with hanging spice racks. These can be hung directly on walls or on the inside of cabinet doors.

3. Stack all the stuff you can, including washers and dryers, beds (with storage drawers underneath) and even stacking nesting tables.

4. Choose furniture that is tall rather than wide. This can mean swapping out a dresser in a bedroom for an armoire or vertical chest of drawers.

5. Canvas bags hung on a towel bar on a wall can keep dirty clothes wrangled until it's time to wash them. This also eliminates clothes hampers on the floor.

6. Add a second rod or shelving to the inside of closets to create more space for clothing and other items.

7. Take kitchen cabinets all the way to the ceiling. Store lesser used items on the uppermost shelves and the items you use each on the most accessible

shelves.

8. Install a shelf over the entryway to a room to utilize this seldom-used space. Shelves also can be custom cut and placed in oddly shaped areas, such as in attic rooms under the eaves or on slanted walls.

9. Dowels or curtain rods and some fabric can be used to fabricate slings to hold books or magazines.

10. Invest in some magnetic boards that can hold keys or notes by the front door or store knives on a kitchen wall.

11. Install two towel bars parallel to one another on the wall of a bathroom. These can hold extra toilet tissue or rolled hand towels.

12. Use rope plant hangers to store potatoes or onions near prep areas. The same plant hangers can wrangle stuffed animals and small toys in kids' rooms.

Utilizing vertical areas in a home is a great way to increase storage capacity and keep rooms more organized.

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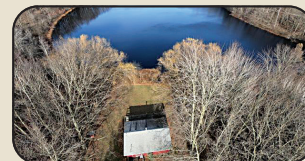
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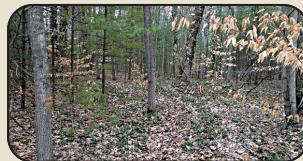
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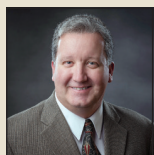
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3 techniques to keep mosquitoes out of your backyard oasis



The value of a retreat-like backyard was never more apparent than in 2020. Over the last year-plus, much of the world has been forced to stay home as a global pandemic has claimed millions of lives while countless others have had to fight to survive in hospitals. It's no surprise people have looked for a respite from the harsh realities of living during a deadly pandemic, and many turned their attention to their own backyards to provide such an escape.

The online home remodeling platform Houzz reported a 58 percent annual increase in project leads for home professionals in June 2020. Contractors who specialize in outdoor spaces saw the biggest increase in demand. A revamped outdoor space can provide the perfect retreat for homeowners who want to get away from it all. But one winged, unwelcome guest can quickly transform an oasis into an uninviting space.

Mosquitoes make their presence felt in many areas each summer. These pes-

ky, often hungry insects can carry disease, and their bites can be painful and itchy. Homeowners can try these three techniques to keep mosquitoes out of their backyards.

1. REMOVE STANDING WATER.

Standing water is a breeding ground for mosquitoes, who don't even need a lot of water to successfully breed. A daily walk around the property may uncover kids' toys, empty flower pots or other small receptacles that can collect water. Even clogged gutters can lead to the accumulation of a small amount of water, and that can be enough for mosquitoes to breed. Remove these potential breeding grounds when you find them, and do so each day, as mosquitoes mature from eggs to nymphs in roughly four days.

2. MOW REGULARLY.

Mowing the lawn so the grass never gets too high is another way to make a backyard less hospitable to mosqui-

toes. The pest experts at Terminix® note that mosquitoes seek tall grass to protect them from the elements, including wind and hot summer sun. Mowing enough so grass never gets too high in summer can make backyards less inviting to mosquitoes.

3. PLANT WITH MOSQUITOES IN MIND.

The home remodeling experts at HGTV note that plants can be part of homeowners' strategy to repel mosquitoes. Various plants have mosquito-repellant qualities. For example, bee balm releases a fragrance as it grows, and mosquitoes don't like that fragrance. Homeowners can speak with a local lawn and garden professional for recommendations about plants that can thrive in their region and repel mosquitoes at the same time.

Mosquitoes can make it hard to enjoy a backyard oasis. But various strategies can help homeowners keep these unwanted guests out of their backyards.

Exterior lighting can add ambiance to a property

The value of the right lighting in a home is undeniable. Lighting can instantly transform a room and create the ambiance homeowners are looking to establish. Though it might be mostly seen as a way to create mood inside a home, lighting also can do much for lawns and gardens.

Backyards have come a long way over the last several decades. Once reserved as play areas for children and stomping grounds for the family dog, backyards have become oases for homeowners and their families. Outdoor living areas are wildly popular, and no such area is complete without exterior lighting. In fact, a recent report from the National Association of Home Builders found that 85 percent of home buyers want exterior lighting, making it the second most desired outdoor feature (patios topped that list).

Exterior lighting can have a dramatic effect on landscaping, and estimates from the online financial resource Kip-

linger.com suggest such lighting is inexpensive, with installation averaging roughly \$67 per fixture.

When installing exterior lighting around their landscapes, homeowners can keep various tips in mind to create a relaxing, awe-inspiring mood on their properties at night.

- Consider uplights. Uplights are installed in the ground and direct light up at a tree, focusing on its trunk or canopy. This creates a dramatic effect that makes it possible to enjoy majestic trees at night just like you might when spending time in the yard during the day.

- Focus on trees. Many homeowners already have exterior lighting lining their walkways and patios, but focusing on trees can create an entirely different look. Though it's possible to install exterior tree lighting on your own, landscaping professionals with lighting experience know which fixtures will pair most effectively with the trees around your

property and how to arrange them for maximum effect.

- Opt for warm light. Warm white light creates an inviting feel around the property. The exterior lighting experts at Utah Lights acknowledge that choice of lighting is up to homeowners but also note that, in situations with lower levels of ambient light, such as in exterior lights around a property, people typically prefer warmer light. That's because warm light tends to be easier on the eyes and directs attention to the features of the landscape, which is many homeowners' goal when installing exterior lighting in their yards.

- Utilize a timer. Modern exterior lighting timers make it easier than ever to control the lights outside a home. Many such timers even adjust for the changing seasons and the shifting hours of daylight. That means homeowners shouldn't have to tinker with the timer once it's set.

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Renovation trends that figure to be popular in the year ahead



Home renovation trends are ever-changing. Renovations that might have been de rigueur 20 years ago may seem dated now. Recognizing the potentially popular trends of tomorrow is a great way for homeowners to give their homes a fresh new look and put themselves in position to capitalize on popular trends when they put their homes on the market. That's especially so after 2020, a year when millions of people spent more time at home than ever before. All that time working from home and relaxing at home gave millions of homeowners ideas about what they like about their homes and what they hope to change. The following are some renovation trends that various experts suspect could emerge in 2021.

- **Eco-friendly living:** Climate change, and how to combat it, was a hot button issue during the 2020 presidential election in the United States. So it should come as no surprise that urdesignmag.com, a web magazine that showcases creative trends in design, architecture, art, technology, and

fashion, predicts that eco-friendly living solutions figure to be hot commodities in 2021. Eco-friendly appliances, furniture and designs can help to conserve energy and reduce waste, which environmentalists and government agencies like the Environmental Protection Agency note are two critical components in the fight against climate change.

- **Large windows:** Large windows can provide stunning views of the outdoors and allow ample natural light into a home. It may not be a coincidence if large windows prove to be a hot trend in 2021. The COVID-19 pandemic that dominated much of 2020 forced many people to spend considerably more time at home. Darker homes without much natural light can adversely affect mood, especially when people are spending more time at home. HGTV predicts that homeowners will seek ways to bring more natural light into their homes in 2021, and large windows naturally brighten homes while making rooms appear bigger, helping

people feel less cramped. That's an especially beneficial characteristic when spending more time indoors at home.

- **Minimalism:** The anticipated popularity of minimalism in 2021 may also be connected to the pandemic. As professionals were forced to work from home and many families spent more time together inside their homes than ever before, they may have recognized a need to cut back on clutter, including extra furniture. A minimalist approach is both simple and clean, which can make homes feel less claustrophobic.

- **Multi-functional spaces:** Homeowners asked a lot of their homes in 2020, as rooms were transformed into multi-functional spaces seemingly overnight. HGTV notes that spending more time at home showed homeowners that it may not make sense to dedicate entire rooms of a home to a single purpose. Renovations that can help homeowners transform rooms into multi-functional spaces figure to be hot commodities in the years ahead.

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5 outdoor projects that add value



Exterior renovations can enhance the appearance of a property and make it more enjoyable for homeowners. Certain renovations have the potential to add value to a home, while others may do the opposite. Learning which one have the largest return on investment can help homeowners select features that will have the most positive impact.

Curb appeal goes a long way toward attracting potential buyers. According to the National Association of Realtors, first impressions of a property have a strong influence on buyers. Landscaping and ex-

ternal features can do much to influence such impressions.

- **Lawn care program:** Investing in a lawn care program that consists of fertilizer and weed control application and can be transferred over to a subsequent home owner is an attractive feature. NAR says such a care program can recover \$1,000 in value of the \$330 average cost, or a 303 percent ROI.

- **Low-maintenance lifestyle:** When choosing materials for projects, those that offer low-maintenance benefits can be preferential. These include low-maintenance patio materials, composite decking, vinyl fencing, and inorganic mulched beds.

- **Fire pit:** A fire pit can be used for much of the year. In the spring and summer, the firepit is a great place to congregate to roast marshmallows or sip wine and gaze into the fire. In the fall, the fire pit can make for a cozy retreat. A fire pit that has a gas burner is low-maintenance,

and the National Association of Landscape Professionals says that most can recoup about \$4,000 of their \$6,000 average price tag.

- **Softscaping:** Hardscaping refers to structures like outdoor kitchens or decks. Softscaping involves the living elements of the landscape. Hiring a landscape designer to install trees, shrubs, natural edging, and rock elements can do wonders toward improving the look and value of a home.

- **Pool or water feature:** In certain markets, particularly hot climates, a pool or another water feature is a must-have. However, in other areas where outdoor time is limited, a pool or water feature can actually lower the value of a home. Speaking with a real estate professional can give homeowners an idea of how a pool will fare in a given neighborhood.

Outdoor improvements can improve the marketability of a home, as well as enhance its appearance and function.

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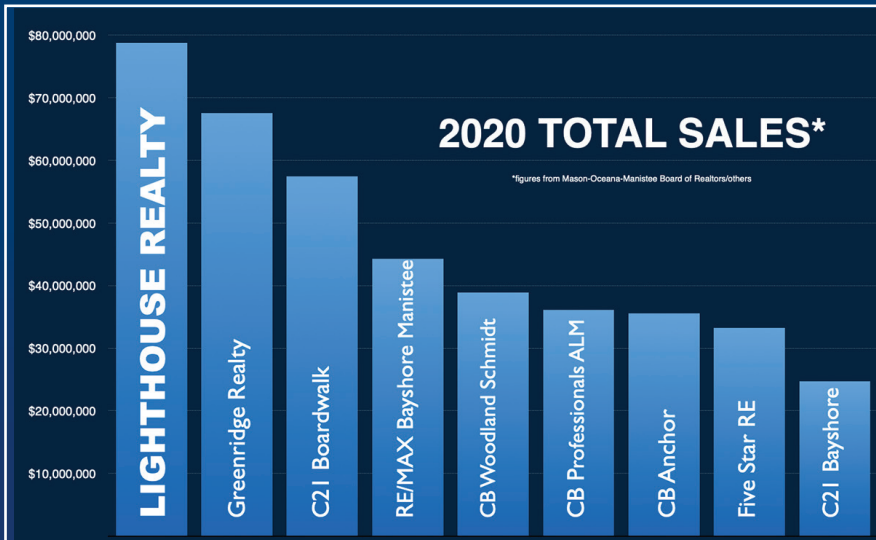
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