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Top 5 hottest home building trends



These days, home trends are about more than good design and aesthetics — they're about creating spaces that reflect our values and are more comfortable and enjoyable to live in. From net-zero and net-positive construction to tiny minimalist homes, trends are all about your family's lifestyle.

Whether you're shopping for a new home, renovating your own or creating a new build from scratch, here are some of the biggest trends you need to know for inspiration.

Sustainable design: This one has been popular for a long time, but green design has evolved to be about much more than energy-efficient appliances and LED light bulbs. Now, it's all about making sure everything in your home reduces your carbon footprint and minimizes any impact on the environment.

To try the trend yourself, think big and get creative — install solar panels on your roof, choose building materials that don't require deforestation and upcycle old furniture for decorative elements instead of buying new.

Disaster resiliency: Climate change affects us in so many negative ways, and one of the top concerns is the increase in natural disasters. From wildfires that last for months to major floods that affect entire cities, we now need to prepare for the worst when building our homes.

Switching to disaster-resilient materials is an important first step. Many builders now prefer to use stronger, more energy-efficient materials like insulated concrete forms (ICFs) instead of more traditional materials like wood. For example, Nudura ICFs can withstand winds of up to 250 miles per hour (equivalent to an F4 tornado) and offer a fire protection rating of up to four hours.

Outdoor living: Many of us are now choosing to forgo getting a cottage or sum-

mer home and recreate the experience in our own backyards. This trend helps you make the most of your existing space and take full advantage of your yard or patio during the summer months.

You can design a full living space outside, complete with an outdoor television and comfy couches, as well as a kitchen and refrigerator for entertaining. Consider adding a fireplace or firepit to keep warm during cool summer nights and enjoy the outdoors through spring, fall and even winter if you're brave.

Home automation: This is another longstanding trend that shows no signs of slowing down. It has also evolved to encompass more of the home to make life even more comfortable and convenient. From an oven that can be turned on remotely to preheat, to skylights that can open and close automatically to create the perfect ambient temperature, there are more ways than ever to integrate smart home technology into your living space.

You can start small with voice assistant and smart light bulbs and work your way up to a total smart home system that includes home security, temperature controls and all your electronic devices.

Customization: You don't have to settle for what mass manufacturers decide to build, or what works for everyone else. Creating a home that's as unique as you are is the latest trend, with custom-built storage and personalized architectural features to make your space stand out.

You can even go as far as building a custom home that's suited to your family. Older home demolitions and purchasing land-only properties is becoming more common, allowing you to work with an architect to create exactly what you want with a new build.



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Gorgeous trends in green home design



An eco-friendly home offers many benefits. Besides reducing your carbon footprint and being better for the environment, you can save lots of money on your energy bills in the long run. Plus, many of the latest trends are simply beautiful. Here are some to consider for your next home or remodel:

Bamboo materials: Bamboo is a renewable resource that can be harvested gently, without disturbing the surrounding environment. It's also a great alternative to hardwood, since it can regenerate faster than trees. The timeless material is very popular for flooring and can also be used for bathroom and kitchen cabinets. When buying this material for your home, look for a high-quality, sustainable producer since cheaper versions can be less sturdy.

Passive house: Go beyond efficient appliances with an entire house that uses little-to-no energy. Derived from the German *Passivhaus*, passive house is a movement that refers to a design process that creates buildings that have a small ecological footprint and require little heating or cooling. Use the philosophy to guide decisions for your home — from adding solar panels on your roof to boosting your insulation.

Reclaimed pieces: One of the quickest and easiest ways to have a positive environmental impact is buying as little new as possible. The next time you need a piece of furniture, create something rustic by recycling or upcycling an old or vintage item with a new coat of paint or a fresh wood stain. If you're planning a demolition, try deconstruction instead — “un-build” the structure and find elements you can salvage or reclaim, like exposed brick and wood beams.

Water conservation: With more parts of the world experiencing drought, saving water is one of the top concerns for environmentalists. Wasting water is also expensive and leads to higher utility bills. Upgrading your home with water conservation features can go a long way,

and most are designed to look sleek and minimalist. Opt for low-flow showerheads, toilets and sink fixtures.

Insulated concrete forms: Many homeowners now prefer to build with insulated concrete forms (ICFs) because the material offers better energy efficiency and performance than traditional wood. Homes built with Nudura ICFs also provide better fire protection and can help you save as much as 60 percent on heating and cooling costs. Your home is less likely to contain cold areas as the insulation is continuous around the entire house.


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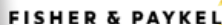
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Exterior renovations that can improve home value



Renovating a home to improve its value can be a smart investment. Interior improvements, such as updating kitchens and baths, offer good return on investment, but there are plenty of exterior renovations that can add value to a home and give it that coveted “wow” factor.

Landscaping

Abundant and well-planned landscaping can instantly boost curb appeal. According to the landscaping company Lawn Starter, 71 percent of prospective home buyers say a home’s curb appeal is an important factor in their buying decisions. As buyers use the internet to look for their dream homes, there’s no denying a beautifully landscaped, nicely photographed property can entice buyers to click and read more about a house.

Address insects and minor repairs

Improving home value may come down to fixing areas of the home that can negatively affect its appeal to buyers. Hire an inspector to look at key components of the house and recommend what needs to be fixed. This way it is discovered before home buyers come in and do their own inspections. Termite infestations, deteriorating roofs and hidden water leaks are some things that might need fixing.

Improve the entryway

The front door is the focal point of a home’s exterior. Invest in a new door or

paint it a striking color to add appeal. Remodeling magazine’s “Cost vs. Value Report 2019” indicates changing an entry door to a steel replacement can offer 74.9 percent ROI. Such a door provides visual appeal and added security — things buyers look for. In addition to the front door, make sure that the entryway has a level walkway, steps that are in good repair, accents that are free from rust or tarnish, and decorative plants.

Outdoor lighting

Outdoor lighting can add to the ambiance of a property and serve as a security feature. Utilize different lights, such as a bright light by the entry, uplighting in trees and shrubs for drama, a light-lined path to the door to improve visibility, and motion-detection lights to improve the security of the property.

Repaint (or reside) the exterior

A fresh coat of paint or new (or cleaned) siding can instantly give homes a facelift. Neutral, warm and inviting colors tend to have the widest appeal. Adding manufactured stone veneer to the home can offer a 94.9 percent ROI, says Remodeling. And after doing the front door and siding, investing in a garage door replacement offers the highest ROI of all exterior projects listed on the “Cost vs. Value Report 2019.” This improvement returns 97.5 percent when selling.

Knowing which improvements add value to a home can help homeowners tailor their efforts to those that are most financially beneficial.



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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.

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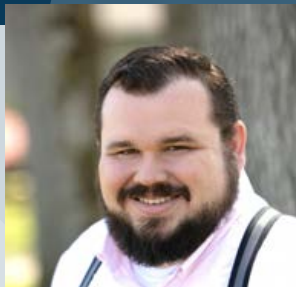
Bonnie Laica

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Bonnie Laica has spent the last 28 years assisting folks in Columbia, Cowlitz, and Clatsop counties with their personal insurance. She is excited to be a part of the Hagan Hamilton team in St. Helens and looks forward to engaging with the community. Helping people find solutions to their Medicare, Home, and Auto insurance purchasing decisions, and all their personal insurance needs.

David Wasylenko

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David Wasylenko is a long time resident of Columbia County Oregon and takes pride in being active and involved in the local community. He has 13 years of experience in the insurance industry, which he will use to find the right product to protect your business, home, car, or even your life! He is excited to be a part of the St. Helens Hagan Hamilton team and looks forward to serving your needs.



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Few people are able to walk into a home, like what they see and then pay for a house in cash. In the vast majority of home purchases, mortgages make the dream of home ownership a reality.

Getting a mortgage requires research and some preparation on the part of borrowers if they hope to get the friendliest terms possible.

Homes are substantial, decades-long investments, so it's smart to shop around to find the best rates and lenders available. These tips can make the process of applying and getting a mortgage go smoothly, and may even help borrowers save some money.

- Learn your credit score. Your credit score will be a factor in determining just how much bargaining power you have for lower interest rates on mortgage loans, according to the financial resource NerdWallet. The higher the credit score, the better. Well before shopping for a mortgage, manage your debt, paying it off if possible, and fix any black marks or mistakes on your credit report.

- Investigate various lenders. The Federal Trade Commission says to get information from various sources, whether they are commercial banks, mortgage companies, credit unions, or thrift institutions. Each is likely to quote different rates and prices, and the amount they're willing to lend you may vary as well. Investigating various lenders can help you rest easy knowing you got the best rate for you. Lenders may charge additional fees that can drive up the overall costs associated with getting a mortgage. Compare these fees as well so you can be sure you get the best deal.

- Consider a mortgage broker. Mortgage brokers will serve as the middle person in

the transaction. A broker's access to several different lenders can translate into a greater array of loan products and terms from which to choose.

- Learn about rates. Become informed of the rate trends in your area. Lower rates translate into significant savings amounts per month and over the life of the loan. Rate may be fixed, though some are adjustable-rate mortgages (also called a variable or floating rate). Each has its advantages and disadvantages, and a financial consultant can discuss what might be in your best interest.

- Discuss points with your financial advisor and lender. Some lenders allow you to pay points in advance, which will lower the interest rate. Get points quoted in dollar amounts so they'll be easier to compare. If you're unfamiliar with points, discuss the concept with your financial advisor.

The vast majority of homeowners secured a mortgage to purchase their homes. Learning about the mortgage process can help new buyers navigate these sometimes tricky financial waters.

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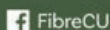
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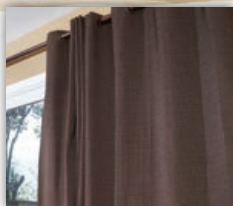


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Three ways to avoid mistakes on closing day



Whether you're buying or selling a home, closing day is the culmination of a lot of hard work by you, your lawyers, your real estate agents and many more. It should be a time to celebrate and look forward to a new future. That doesn't mean that you should simply assume that nothing could go wrong. Here are just three ways to avoid closing day mistakes:

Be sure to bring ID

Whether you rushed out of the house that day without your wallet or just forgot to renew your driver's license last week, there are many things that can go wrong with your ID. If either the buyer or the seller is unable to produce valid identification, the entire closing process will quickly grind to a halt.

Have the money in the appropriate form

By the time you sit down at the table, you'll have hopefully gone over the terms of payment with your agents and lawyers. Know, however, that getting details right is essential in this transaction. If you've agreed to wire the money, don't arrive at the table with a personal check.

Know what the closing costs are

Along with paying the fees for all those who have helped you, there will be additional fees for processing the large amounts of paperwork that go along with buying a house.

For many people, buying a house is the biggest purchase of their lives. Be sure to consult with your lawyers and agents beforehand so you don't end up making a mistake just before you're done.

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 external 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 design-



er 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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Simple strategies to meet the neighbors after moving



A lot goes into building safe, strong communities. While no single factor can be highlighted as more important than another in regard to building strong communities, a willingness on the part of residents to connect with their neighbors can greatly benefit local neighborhoods and the people who call those communities home.

According to Mental Health America®, a community-based nonprofit dedicated to promoting the mental health of all Americans, research has shown that social connections increase happiness and lead to improved overall health and even longer lives. Adults may find that establishing a connection with their communities, and maintaining that connection while juggling the responsibilities of work and a family, is not always so easy. That's especially so for adults who have recently relocated to new areas. Reaching out to neighbors can be a great way for adults to build new relationships that can benefit them as individuals and strengthen their communities.

- **Don't be shy.** People often want to know who's living next door, so adults who have recently moved need not be shy about introducing themselves to their new neighbors. Introduce yourself and share what inspired you to move to your new neighborhood.

- **Answer and ask questions.** Neighbors will no doubt ask questions when you introduce yourself, so be ready to answer these

questions. Questions may focus on your career and where you grew up. If you grew up in the area where you recently moved, some of your neighbors likely did as well. Sharing stories about your school days and/or local hotspots can be a great way to break the ice. Don't hesitate to ask some questions of your own as well. Asking questions might reveal some common interests that can serve as strong foundations for budding relationships.

- **Host a backyard barbecue.** Backyard barbecues are laid back affairs, and that pressure-free atmosphere is perfect for meeting new neighbors. Once you have settled in, invite a handful of your neighbors over for the barbecue. If you have children, invite neighbors who also are parents, ideally ones whose children are the same age as your own. Kids have sparked many a conversation, and discussions about local schools, parks and programs for youngsters can be great ice breakers.

- **Volunteer.** Volunteering with community-based organizations is another great way to meet new neighbors. Volunteering with an organization whose mission you identify with may be even better, as you're likely to find like-minded neighbors who share your passions when working with such groups.

Strong communities are built around people. When moving to a new community, adults can overcome the challenges such relocations present by taking various steps to connect with their new neighbors.

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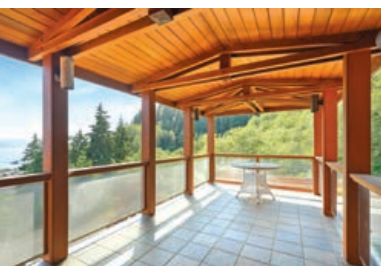
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