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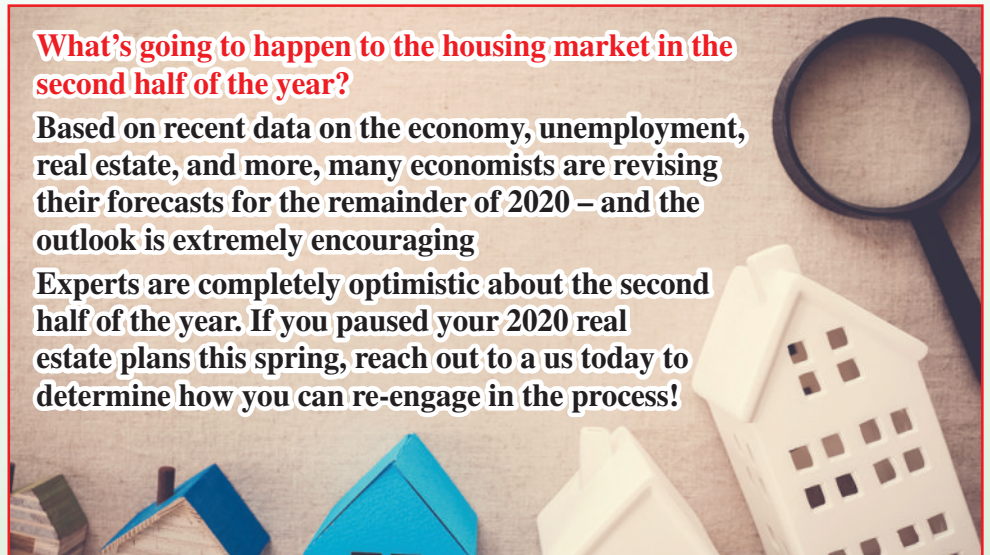
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What's going to happen to the housing market in the second half of the year?

Based on recent data on the economy, unemployment, real estate, and more, many economists are revising their forecasts for the remainder of 2020 – and the outlook is extremely encouraging

Experts are completely optimistic about the second half of the year. If you paused your 2020 real estate plans this spring, reach out to a us today to determine how you can re-engage in the process!





Ultimate Upgrades

Practical tips to improve your home's function and ambiance

FAMILY FEATURES

Homeowners tackling interior upgrades often focus their attention on two of the most-used rooms in the house: the kitchen and bathroom. Tailoring these rooms to your personal preferences may enhance your enjoyment of the space, but most experts recommend thinking long term for the biggest return on your investment.

If a kitchen or bathroom renovation is in your future, take a holistic approach that considers how the space will be used now and in the future.

Smart Climate Control

Fresh air ventilation is one way homeowners can promote better indoor air quality, especially in rooms like kitchens and bathrooms which are especially vulnerable to poor air circulation.

A smartphone-controlled skylight automation system such as Velux Active with Netatmo can help improve indoor climate from the convenience of your mobile device. It allows homeowners to automate

Kitchen Considerations

As the hub of activity for many households, the kitchen is a space that commands efficient, functional design. Aside from the practical issue of losing access to the space while it's under construction, there's another important challenge for homeowners to consider when tackling a kitchen remodel: for maximum return on your investment, avoid making choices that are too trendy or personal.

Design trends come and go, so while a contemporary update is almost always a good idea, many design experts recommend sticking with classic looks and styles that have broad appeal, especially for big ticket (and big price tag) elements like cabinetry. Save your flair for aspects like the backsplash tile or wall color, which can be relatively easily changed by a new owner or even yourself when you want a refresh down the road.

Another area to give special attention is the overall ambiance of the room, which is largely influenced by the



light from natural and electric sources. For a room that needs brightening, skylights are a smart option because they free up wall space for more storage and cabinets while adding abundant natural light.

However, natural light from above isn't the only advantage of adding skylights. Some models, such as a Velux solar-powered, fresh-air skylight, can be opened with a remote control to bring fresh air inside, which helps keep the kitchen fresh and rids indoor air of pollutants from daily activities like cooking and cleaning.

Skylights can be ordered with light-filtering or room-darkening blinds, which give homeowners maximum control over the exact amount of light they want. Plus, solar-powered blinds come in over 75 colors and patterns for customizable design options that allow you to truly make the space your own.

Be sure to ask whether the line you're considering qualifies for a federal tax credit. Solar-powered skylights and blinds are eligible for a 26% federal tax credit on product and installation if purchased and installed by the end of 2020. The credit decreases to 22% in 2021.

A Better Bathroom

In the bathroom, modern upgrades are also a smart investment. However, many experts actually recommend thinking not just about what's in vogue right now but considering needs far into the future.

Universal design is especially relevant in the bathroom, where simple adjustments can provide added accessibility as you age, and these updates can flow seamlessly into the design. This means considering a vanity with a raised counter height and a taller toilet base, which can add stylish enjoyment no matter your age. Other features like a zero-entry shower deliver high-demand design and safety simultaneously.

Outside of accessibility-oriented updates, upgrading your fixtures, fresh paint and contemporary tile can go a long way toward transforming a bathroom. If you find your space is still in need of a boost, a skylight may be the answer. Natural light can be that last touch to bring your space from just OK to perfect, and skylights in the bathroom allow homeowners to maximize their natural light without losing any privacy.

In a space like the bathroom, where ventilation is a top concern, a choice like Velux No Leak Solar-Powered "Fresh Air" Skylights provide natural light as well as fresh air ventilation to make the environment healthier. They help rid indoor air of bacteria, volatile organic compounds and carbon dioxide.

Explore more design ideas to enhance your kitchen and bathroom spaces at whyskylights.com.



The value of mulched leaves

Homeowners who don't look forward to dusting off their rakes each fall might be happy to learn that mulching fallen leaves with a mower may be a healthier and less labor intensive way to confront a yard covered in leaves. For 20 years, turfgrass specialists at Michigan State University studied how lawns reacted to having ground up leaves left on the lawn and the results were overwhelmingly positive. Researchers found that tiny pieces of mulched leaves eventually sifted down through the turf and provided the lawn with essential nutrients. Mulched leaves also served to control future weed growth by covering up bare spots between turf plants. Such spots typically provided openings for weed seeds to germinate and ultimately infect lawns. In fact, researchers found that mulching leaves for just three years could produce a nearly 100 percent decrease in dandelion and crabgrass growth. Homeowners with mulching mowers that also have bags can even help their gardens by alternating using the mower with and without the bag on once leaves begin to fall. When mowing with the bag on, mulched leaves can then be used as mulch in landscape beds and vegetable gardens.

Be prepared, not scared.



Considering the number of disasters that have occurred in the past decade, chances are you'll experience some sort of emergency. Between school, sports and other activities, chances are you won't be with your kids when it happens.

Ready.gov/kids has the tools to make preparing easy and even fun, so your kids can feel...

Prepared, not scared.



Creating your own backyard oasis

(MS) — Our backyards are some of the best places to spend the summer months, especially if you're practicing social distancing and are tired of being cooped up indoors. Fortunately, it's possible to transform your outdoor living space into a secluded, open-air retreat.

Bring the indoors out. We often hear about bringing the outdoors inside, but the reverse is also true when designing a luxurious extension of your home. Homey, lived-in touches can take your outdoor space from sterile and unfinished to cozy and inviting. Think patterned throw pillows, fluffy blankets for chilly evenings, outdoor rugs, colorful lanterns, and decorative accessories like painted terracotta pots or metal tins.

Invest in comfy furniture. What's the best part of your living or family room? Chances are it's your comfortable couch or recliner. To recreate the same feeling, splurge on some soft furniture that will make you want to stay outside for hours reading a book or working remotely. It doesn't have to break the bank either — you can DIY a cozy lounging bench with reclaimed wood and hand-sewn cushions with outdoor stuffing and fabric.

Add a relaxing pool or spa. Water has a calming effect and is often linked to our favorite memories at the cottage or on vacation. A pool or spa can help transport you somewhere far away without leaving your home. A pool can help you and the

Our backyards are some of the best places to spend the summer months, especially if you're practicing social distancing and are tired of being cooped up indoors. Fortunately, it's possible to transform your outdoor living space into a secluded, open-air retreat.

kids get some exercise while swimming laps, while a spa can soothe tired muscles after a long day hunched over your laptop. To reduce energy costs and increase longevity, consider using Nudura insulated concrete forms, which provide superior insulation. ICF pools also can be custom-made to accommodate any design, making them a very versatile and efficient way to build pools.

Go wild with greenery. Live plants can help you feel connected with nature, and tending to them can help you feel relaxed yet productive during isolation. A vertical garden can add visual interest, while trees and shrubs can provide shade and character. Aromatic herbs like lavender or rosemary offer pleasant scents and can spice up your cooking. And don't be afraid to cut some flowers from your garden to place in vases or pots for beautiful finishing touches.

Find more information at nudura.com.

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and talk to your family today.



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Pollinators are an important part of gardens

A thriving backyard garden requires homeowners to take steps to ensure the garden has the best environment in which to grow and thrive. The right tools and components, including trowels, rakes, soil, amendments, and fertilizer, can help gardeners create beautiful spaces. It's also important that pollinators are made to feel welcome in the garden.

The United States Department of Agriculture reports that one-third of all agricultural output depends on pollinators. The USDA notes that insects and other animal pollinators are vital to the production of healthy crops for food, fibers, edible oils, medicines, and other products. Pollinators also are essential for maintaining habitats and ecosystems that many wild animals rely on for food and shelter.

The U.S. Forest Service says that, without pollinators, the human race and all of the earth's terrestrial ecosystems would not survive. Pollination done the natural way often yields large, flavorful fruits.

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Pollinators are make-or-break components of large-scale agriculture, and they're just as important in private home gardens. The Pollinator Partnership, an organization that works to protect pollinators and their habitats across North America, says pollinators include bees, butterflies, beetles, birds, and bats. These animals travel from plant to plant carrying pollen on their bodies. The following are some ways to maintain healthy pollinator habitats.

- Consider the soil and types of plants that will thrive in it before choosing what to plant. Fix drainage issues and plant with sunlight in mind.

- Vary the colors and shapes of plants to attract a greater array of pollinators. Plant flowers close to vegetable gardens to attract pollinators.

- Group plants together when planting to more effectively attract pollinators.

- Select plants that flower at different times of the year so that nectar and pollen sources are available year-round.

- Whenever possible, choose native plants.

- Avoid the use of pesticides.

- Provide a water source for pollinators, such as a shallow dish with stones half-submerged for perching.

Pollinators are important for gardens, whether those gardens are commercial operations or small backyard plots. Allow pollinators to share spaces and be mindful of behaviors that can threaten their survival.

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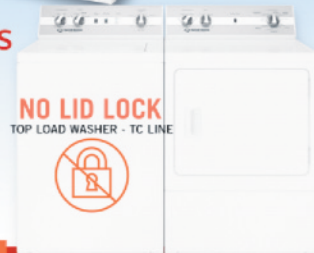
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