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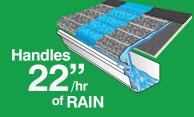
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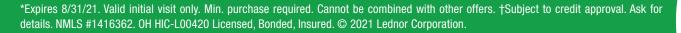
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Ways to Use Brick and Stone to Enhance Your Home

(Family Features) Choosing the right materials is an essential step in planning a home remodel or renovation. Options like brick and stone can add style, comfort and beauty to homes.

With a diverse array of colors, textures and sizes to choose from, there are options to suit practically any design aesthetic, whether it's traditional, contemporary or somewhere in between. Because brick and stone materials provide strength, permanence, sustainability and beauty, it's possible to balance function with appearance.

Before choosing your brick or stone material, it's a good idea to explore the vast color options, varying textures and sizes. You might even consider combining different materials to create accents that add interest and support the design of your home.

If you like the idea of incorporating brick or stone into your design but are not sure where it fits, consider these popular choices:

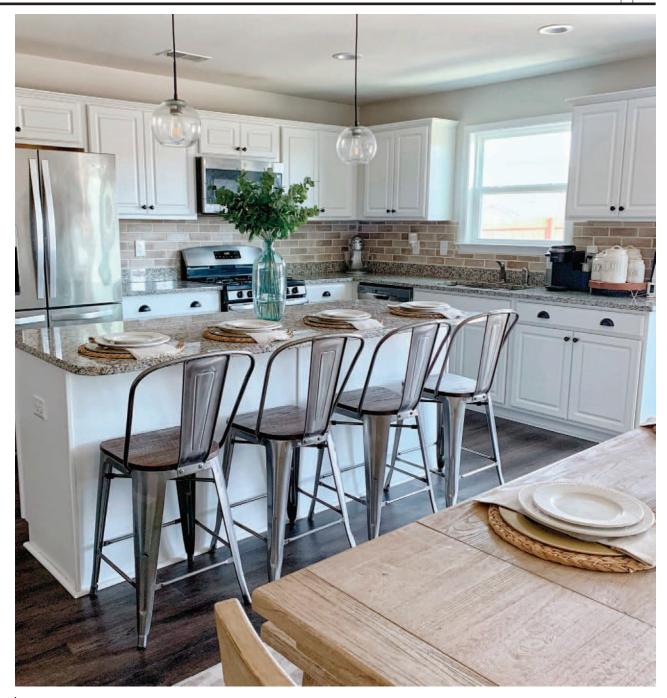
Accent Walls: If you're concerned about overpowering a room, an accent wall is a simple way to add the appealing look of brick or stone in moderation. The wall can add character and dimension that either stands out or blends into the overall design, depending on the colors and textures you choose.

Kitchens: From flooring to island accents, backsplashes and beyond, the options are plentiful for introducing brick or stone into kitchen design. Whether you're going for a modern look or something more traditional, quality is a top priority in high-use areas like the kitchen. Choose materials from a reliable source like Glen-Gery, which offers more than 600 brick and stone products in a vast variety of sizes, textures and colors.

Bar Surrounds: This feature tends to be a focal point in its own right but adding brick or stone can make your bar area a real showstopper while capturing the color tones of the rest of the room.

Archways: Defining the transition from one space to the next adds an architectural design element that can either carry your design theme from one room of the house to the next or signal a transition toward a new motif, depending on the material you choose.

Find more ideas for a home upgrade using brick or stone at glengery.com.



UNBEATABLE BENEFITS OF BRICK

Resilience: Brick is incredibly resilient. It's weather and storm proof. As a result, it's better able to withstand the diverse weather conditions across North America from natural disasters to extreme heat in fire prone regions. Brick is also termite resistant.

Low Maintenance: Brick does not require any painting, coating or varnishing in order to maintain its aesthetic and durability.

Fireproof: Brick is non-combustible and doesn't assist the spread of fire, making it ideal for building in wildfire-prone areas. Clay bricks

normally don't suffer any structural damage after a fire and can be re-used, even as load bearing walls.

Design Flexibility: Brick comes in styles to suit any building project and is a popular material choice among architects and designers because of its design flexibility, strong structural capabilities and intricate detailing.

Noise Cancelling: Whether between rooms within a home or from outside noise, brick provides sound insulation.

Tips for home buyers during a seller's market

A combination of factors, including low interest rates and a pandemic-driven decision by many city dwellers to look for houses in the suburbs, has created a housing boom for much of 2020 and 2021. That boom has created an undeniable seller's market in real estate.

Just what is a seller's market? The financial resource Investopedia defines it as a marketplace in which there are fewer goods for sale than there are interested buyers, giving sellers the ability to dictate prices. Since mid-2020, there has been an extremely low inventory of homes for sale but a very high interest among purchasing parties.

Data from the National Association of Realtors indicated that, by the end of February 2021, housing inventory fell to a record low of 1.02 million units. These factors have led to a surge in competition from buyers, including bidding wars on homes and all-cash offers to entice sellers.



Low interest rates and a pandemicdriven decision by many city dwellers to look for houses in the suburbs, has created a housing boom for much of 2020 and 2021.

In December 2020, the median listing prices for single-family homes shot up 13.4 percent from the same time the previous year, according to Realtor.com, and it hasn't slowed down much since. Jeffrey Mezger, a 40-year veteran of the real estate industry and CEO of KB Home, says it's the best seller's housing market he's seen in his career.

So where does this leave buyers interested in relocating? Here are some tips.

• Consider areas with slower overall price growth. Experts say the southern and midwestern United States offer the best value for home shoppers because of their meager price growth. ClearCapital, which tracks housing values, says San Antonio, St. Louis and the Dallas/Fort Worth areas experienced the least price appreciation from 2019 into 2020.

• Get preapproval or have your funds ready. Speed is the way to go if a buyer is interested in a property and wants to make an offer. Real estate professionals say buyers should be "offer ready," which means having a mortgage preapproval letter or proof of funds for a down payment ready to go. Failure to have funds in check can slow down the process or compel sellers to reject an offer.

• Work with a real estate agent. These are complicated times and it pays for buyers to have a professional working in their corner. A real estate agent uses his or her knowledge to make a timely offer and negotiate on the buyer's behalf. He or she also will provide insight into specific neighborhoods, amenities and school districts.

• Eliminate certain contingencies from the equation. Contingencies are factors that must be met before a sale can go through, according to the relocation site Moving.com. A common contingency is the need to sell one's current home before closing on another. Asking for extended closing periods or certain home repairs are some additional contingencies that can make buyers less attractive to sellers.

• Make it personal. Buyers can offer a personalized note with the offer that may connect with the seller emotionally and set one them apart from others who have made similar offers.

Buying in a seller's market can be challenging. But some strategies can set buyers apart from the pack.



BENEFITS OF BRICK CONTINUED

Durable: Brick is long-lasting. Unlike other man-made materials, brick doesn't get tired, so your brick home remains weather- and age-proof over time.

Energy Efficient: Brick is a highdensity material, meaning it can effectively absorb and store heat energy to help keep your home cooler in the summer and warmer in the winter. Its ability to average temperature extremes can make a noticeable difference in comfort while also reducing energy bills.

Natural: Brick is manufactured from naturally occurring materials and does not emit volatile organic compounds as many lightweight products do. With virtually no emissions and high thermal mass, brick is also a good choice for health-conscious homeowners with acute allergies or sensitivities to weather.

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