

SPRING 2025

Homes & Design

■ HOME SERVICES ■ HOME FURNISHINGS ■ HOME IMPROVEMENTS ■ HOME DECOR





TIPTOP ROOFS & REMODELING LLC
ROOFING FASCIA SOFFITS GUTTERS

PHONE: 630-426-9658

EMAIL: TIPTOPROOFSANDREMODELING@GMAIL.COM

ROOFING SIDING GUTTERS REMODELING



All water heaters,
Video scope, Sewer and
Waterline service.
All your plumbing services.

Call
630-235-9695

468478

Make Every Occasion Unforgettable with Lezza Bakery!



Let us turn your sweetest dreams into delicious masterpieces, perfect for every special occasion

Our talented team works closely with you to create custom treats that reflect your style, theme, and taste preferences, ensuring every bite is a taste of perfection. We make custom cakes that will serve as the centerpiece for any occasion and will leave your guests in awe.

We have a variety of treats for your Dessert Table: Try our Delectable Cupcakes, Fun-filled Cake Pops, Artisanal Decorative Cookies, Gourmet Flavored popcorn and so much more!

Samples of our masterpieces can be viewed on FB: Lezza Spumoni & Desserts.



Visit us at **544 S. Spring Rd., Elmhurst, IL** or contact us at **630-530-0630** to place your order and elevate your next celebration to new heights of sweetness!

Store Hours: Tues.-Sat. 7am-6pm, Sun. 8am-5pm, Closed Mondays

www.Lezza.com

Follow us on  

468646



Legislation aims to help first-time homebuyers

Bill would create tax deductible accounts to save for down payments

By Peter Hancock and Jade Aubrey
CAPITOL NEWS ILLINOIS

As the cost of housing continues to rise, Illinois realtors are pushing legislation to make it easier for first-time homebuyers to save for a down payment.

Senate Bill 148 would enable Illinois residents to open a special kind of savings account that could only be used to pay eligible costs for the purchase of a single-family residence. Deposits into those accounts would be deductible from state

income taxes with some limitations.

The deductions would be limited to \$5,000 per year for individuals and \$10,000 per year for joint accounts, up to maximum aggregate amounts of \$25,000 per individual and \$50,000 for joint accounts over a 10-year period.

The accounts would be available to Illinois residents who have not owned or purchased, either individually or jointly, a single-family residence during the prior 10 years. That would include both first-time and “second-chance” buyers—people who

may have purchased a home previously and now want to get into the ownership market again.

“When you look at the median sales price of a home in Illinois in 2024, it was almost \$300,000,” Sen. Christine Castro, D-Elgin, said during a news conference Feb. 27. “That’s 8 percent higher than in 2023 and almost 40 percent higher than in 2019. So you see the rapid (rising) cost of homes.”

Jim Clayton, senior director of state government affairs for the trade group Illinois Realtors, said the bill is one of several initiatives the industry has introduced this year to help alleviate the burden of rising home prices.

The bill has been assigned to the Senate Revenue Committee and is awaiting further action.

Senate Republicans push property tax relief measures

Senate Republicans are urging passage of a handful of bills they say are aimed at providing property tax relief to Illinois homeowners, something they say Gov. JB Pritzker did not address in his budget proposal.

“He talked about affordable housing,”

Sen. Jil Tracy, R-Quincy, said during a Statehouse news conference. “And yes, that’s very necessary. First-time homeowners are facing difficulties in buying homes, because what you have to consider most of all is, can you make the property tax payment? You can’t address affordable housing unless you first address what’s going on with Illinois’s high property tax and high property tax amounts.”

Sen. Chapin Rose, R-Mahomet, is sponsoring Senate Bill 2246, which would put a cap increases in the assessed valuation of residential property to the rate of inflation over the previous 12 months. He said it would help bridge the rapidly increasing gap between what senior homeowners collect from Social Security and the increasing amounts they’re being charged for property taxes.

“This is real, this is hurting people, and it’s all scalable,” he said. “Whether you live in \$100,000 home or \$200,000 home or \$4,000 home, it’s becoming unaffordable.”

The bill has not yet been assigned to a committee.

The Long Blooming Perennial Garden program coming March 28

The Lombard Garden Club is pleased to announce a program on “The Long Blooming Perennial Garden” with presenter Dolly Foster on Friday, March 28.

She will provide practical advice on how to fine tune a new or mature garden. Dolly will explain how to extend the life of your garden by adding plants that bloom at the beginning as well as end of the growing season.

Program will be held at 1:00 p.m. at the Lombard Community Building, 433 E. St. Charles Road in Lombard. There is no charge and the public is welcome to attend.

The Lombard Garden Club is an award-winning 99-year-old organization that promotes an interest in gardening and the beautification of the landscape in our community. The Club welcomes fellow gardeners who enjoy learning opportunities and the company of others. Please check the Club’s website for details at – www.lombardgardenclub.org.

A bill pending in the Illinois General Assembly would allow first-time home buyers to set up tax-deductible savings accounts to save up for their down payment.



Dining room conversion ideas

There are many ways to convert the space into something usable

Many homeowners can undoubtedly take a stroll through their homes and find at least one space that could be repurposed to provide more functionality.

Real estate professionals know that such sentiments are not uncommon, and many point to formal dining rooms as spaces that have fallen out of favor in recent years.

Formal dining rooms were once common in newly built homes, but the pivot toward open concept floor plans left it up to homeowners to decide if such spaces were for them.

In a recent book published by the Cotsen Institute of Archaeology Press, authors used cameras to monitor life in many people's homes, including how they used each room. The authors concluded that formal dining rooms were rarely used for eating.

If that sounds a lot like home to many current homeowners, then it might be time to consider some ideas to convert formal dining rooms to make these spaces more functional.

Home office

Though the percentage of professionals working remotely has dipped considerably since the end of the pandemic, hybrid working is perhaps among

the more lasting work-related byproducts of it.

In its Global State of Remote and Hybrid study published in early 2024, the career networking resource LinkedIn noted that 13 percent of jobs posted to the platform were for hybrid positions. That means millions of workers can still utilize an accommodating home office space.

A formal dining room can be converted to provide such a space, and the good news is that such a conversion need not require extensive renovations. A fresh coat of paint, an additional outlet or two and perhaps a new overhead lighting fixture can instantly transform the space at minimal cost.

Reading room/library

Homeowners who dream of having a designated space for quiet reading can convert a little-used formal dining room into a space to curl up with a good book.

Some comfortable armchairs, built-in bookshelves and perhaps an expanded floor-to-ceiling window overlooking a side or backyard can help homeowners create a home library that will be the envy of any avid reader.

Studio space

If there's a resident yogi and/or artist living under the roof, then converting a dining room into a yoga or art studio, or perhaps even a hybrid space for those who enjoy both activities, is a no-brainer.

A yoga studio conversion may not require as much investment as a kitchen overhaul or bathroom renovation, but an ideal home yoga space

requires more than a mat and room to stretch.

The Yogapreneur Collective notes that flooring in a yoga studio should be non-slip, easily cleaned, durable, sound-absorbing, and low maintenance. The Collective asserts that different flooring materials may be ideal for certain types of yoga, noting that cork flooring is a go-to choice for professional studios that offer hot yoga.

Similarly, the right flooring for an art studio may depend on the artist's preferred medium, whether it's oil painting, arts and crafts or another artistic pursuit. But any artist knows that a floor that's easy to clean is perhaps best for a home art studio.

Additional ideas

Some additional ways to repurpose a dining room include a gaming room for avid gamers, a memorabilia showcase for collectors or a pantry for foodies who love to cook but need some extra space to store ingredients and tools of the trade.

If a formal dining room is only utilized on occasion, homeowners may want to consider the many ways to convert such spaces into areas that are more usable every day.

(METRO CREATIVE)

Many real estate professionals point to formal dining rooms as spaces that have fallen out of favor in recent years. It might be time to consider some ideas to convert them to make these areas more functional such as home office space.

METRO CREATIVE Homes & Design



The benefits of **neutral colors**

Homeowners make many notable decisions when designing their home interiors, with some choices proving bolder than others.

The decision to decorate with neutral colors might not be the boldest move homeowners can make, but there are numerous reasons to stay neutral with a color scheme.

Versatility

Neutral colors afford homeowners endless opportunities to play around with textures, patterns, furnishings, and more. For example, a neutral color on a living room wall can ensure a boldly colored couch or chair won't contrast with its surroundings.

In fact, there's no end to the options homeowners have to customize the look of a room with bold features or furnishings when neutral colors featured prominently in the space.

Flexibility

Neutral colors are more flexible than bolder alternatives because they likely won't require a complete overhaul of a room when homeowners want to spice things up with new features and furnishings. That flexibility will be appreciated by homeowners who every so often like to experiment with a new vibe or look in their homes.

Trendy

Neutral colors are not as vulnerable to trends as other design choices. In fact, neutral colors are effectively their own trend and won't get in the way of homeowners who want to change things up. But unlike other trends that must be replaced when homeowners grow tired of them, neutral colors can remain thanks to their compatibility with so many styles.

Tranquility

Homes are often characterized as their owners' private sanctuaries from the hustle and bustle that goes on outside those walls, and neutral colors are often lauded for the tranquil vibe they help to create in a space. Neutral colors are soft, and that can lend a serene and calming atmosphere to the interior spaces of a home.

Brightness

Neutral colors are lighter in tone and thus pair well with natural light. That mixture can amplify brightness within a home and give it an uplifting vibe that residents and guests alike will appreciate.

Neutral colors are not bold, but the benefits they provide open doors to an array of design styles and decor choices that enable homeowners to go in various directions with the interior spaces in their homes.

(METRO CREATIVE)



Neutral colors are more flexible than bolder alternatives because they likely won't require a complete overhaul of a room when homeowners want to spice things up with new features and furnishings.

Projected timelines for renovation projects



A number of variables play into the length of time needed

Renovations help homeowners customize their homes to align with their needs and wants.

Remodeling may be necessary to replace outdated fixtures and features, address mistakes previous homeowners may have made, or to make a home more functional.

Homeowners often find it beneficial to hire professional contractors when they have work to be done around the house to ensure the job gets done to code and to their satisfaction.

Timelines for home remodeling projects vary depending on a number of variables, including the size of a crew as well as the scope of the project.

Once a project commences, the timeline can feel endless. The following are estimates of timelines for top remodeling projects to give homeowners an idea of how long their renovation projects may last, courtesy of Renofi, a company that provides a lending platform leveraged by credit unions nationwide to offer loans to consumers.

Bathroom

The process of a bathroom renovation typically involves demolishing the old bathroom, removing old fixtures and starting from the ground up.

As with a kitchen remodel, bathroom jobs require the services of different professionals. That is why homeowners can expect three to 10 weeks for a bathroom, depending on the scope of the project.

Kitchen

There are a lot of moving parts to a kitchen renovation, involving the services of electricians, plumbers, structural experts, and even interior design professionals.

Not to mention the needs of craftspeople who can make custom cabinetry and countertops. Kitchen remodels can take anywhere from six to 12 weeks.

Finishing a basement

Finishing a basement can add valuable living space to a home. Establishing a home theater space or man cave may require installing framing, insulation, utilities, drywall, flooring, and any additional needs if the finished basement will have a bathroom or necessitate additional plumbing.

A finished basement project can last one to two months. But the good news is that typically the rest of the house is livable while the work is being done, so residents will not be disrupted.

Whole home remodel

Hogan Design & Construction says that a whole house remodeling project can take anywhere from 16 weeks to 24 weeks. More involved projects can take longer.

Remodeling a home often involves a considerable investment of time and money. Knowing how long a homeowner will be inconvenienced by the work can help the household plan accordingly.



A recent report found that the average time spent planning a kitchen renovation in 2023 was 9.6 months, while the building took just over five months. Additional projects featured a similar disparity between the time to plan and the time to build. **top:** Homeowners spent almost twice as much time planning their kitchen renovations in 2023 as it took for the projects to be completed. Kitchen remodels for example can take anywhere from six to 12 weeks.

Did you know?

Planning plays an integral role in the home improvement process, and it's perhaps a more time-consuming component of renovations than homeowners realize.

According to the "2024 U.S. Houzz & Home Study" from Houzz Research, homeowners spent almost twice as much time planning their kitchen renovations in 2023 as it took for the projects to be completed.

The researchers behind the report found that the average time spent planning a kitchen renovation in 2023 was 9.6 months, while the building took just over five months. Additional projects featured a similar disparity between the time to plan and the time to build.

For example, homeowners spent more than eight months planning living room renovations, which then took an additional four-plus months to complete.

Even smaller projects like closet renovations required ample planning (six 1/2 months) that more than doubled the time required to complete the project (just over three months).

Newly built apartments starting to fill up faster

By Mark Worley
and Sheharyar Bokhari
CONTRIBUTORS

More than half (54%) of newly constructed apartments completed in the first quarter of 2024 were rented out within three months, bouncing back from a four-year-low of 47% a quarter earlier.

That's still the second-lowest seasonally adjusted share recorded in a quarter since mid-2020 and down from 58% a year earlier.

That's according to a Redfin analysis of the U.S. Census Bureau's seasonally adjusted absorption rate data for unfurnished, unsubsidized, privately financed rental apartments in buildings with five or more units, dating back to the first quarter of 2012.

Recent data measures apartments that were completed in the first quarter of 2024, and either rented or not rented within three months of then.

The uptick from the previous quarter may be a sign that building owners are attracting renters with more affordable rents and concessions.

The absorption rate for new apartments was slower in 2024 than the previous two years because of a spike in new apartments being built.

"With only around half of new apartments renting out within three months, not only do renters have more choices, they also likely have the ability to negotiate a better deal," said Redfin Senior Economist Sheharyar Bokhari.

"There's a huge number of new



PEXELS.COM PHOTO Homes & Design

• CONTINUED ON PAGE 10

Spring Cleaning is here. Whether you deal with allergies or have pets, having the RIGHT Vacuum is Essential!



Riccar R25
Premium
Pet Upright
Homecare



Miele
Compact C1



Riccar R65
Cordless Stick

TRADE-IN SPECIALS!

Bring in your old vacuum and Get \$25 OFF the purchase of a Vacuum \$400 or less. Or Get \$50 OFF the purchase of a Vacuum Over \$400.

We'll Beat Any Price on Riccar and Miele!!

HICKS VACUUM SALES, PARTS AND REPAIRS

Saving good people from bad vacuums

Local Pick-UP and Delivery Available

630-279-0932

24 S. Villa Ave., Villa Park, IL 60181
Corner of St. Charles Rd. & Villa Ave.

Hours: Closed Sundays, Monday 12pm-4pm
Tuesday-Friday 10am-5pm, Saturday 10am-2pm

WINDOWS | INSULATED SIDING | DOORS | CONCRETE | PAVERS | DECKS
PERGOLAS | PORTICOS | ROOFING | SHUTTERS | MASONRY | AND MORE!!

GREAT AMERICAN EXTERIORS



James Hardie



Enriching and enhancing your home and neighborhood with great designs since 1987

Why **GREAT AMERICAN EXTERIORS**? We believe any upgrade to your home should be an intelligent decision. Our experienced designers will look at your home based on its age, style and value and make a recommendation that provides you with the highest return on your investment while maintaining an architecturally correct design for your style of home.

Invest in energy-saving upgrades that pay for themselves over time, enhance your home's value, and blend seamlessly with your neighborhood's aesthetic.



Call or visit our website to schedule your consultation & **FREE Estimate!**
630-279-2222 | gramex.com
SHOWROOM: 470 Spring Rd | Elmhurst



Individuals understand that it can be in their best interests to work with real estate professionals, but they may not know where to look as they seek to work with one. Consider these tips for finding the right match in a real estate professional.

METRO CREATIVE Homes & Design

How to find the right real estate agent

Working with a real estate agent can give both buyers and sellers an edge in what continues to be a challenging real estate market. Agents, brokers and realtors are professionals who have distinct expertise and knowledge of the process of buying and selling homes. That expertise is evidenced by how many people rely on real estate professionals each year.

A recent Zillow Group Consumer Housing Trends report found 88 percent of homeowners choose to list their homes with a real estate agent when it comes time to sell. Individuals understand that it can be in their best interests to work with real estate professionals, but they may not know where to look as they seek to work with one. Here are some tips for finding the right match in a real estate professional.

Know the difference in real estate professionals

Real estate agents are required by the state in which they operate to pass a real estate license exam. These individuals also may have undergone additional training that qualifies them to work with certain types of clients, such as seniors.

Seek referrals

Friends or family members, or even others in the community, can put people in touch with real estate professionals. When asking for referrals, individuals can inquire about certain professionals and how they handled buying and/or selling a home.

Work with the right type of agent

Generally speaking, real estate agents either work with buyers or sellers in the

transaction. Many will do both, but some specialize in buying or selling. Find a professional who either does both or specializes in your position.

Research an agent's online presence

Use the internet to see if the agent has a website, a particular philosophy or a specialty. This also may be a place to check online reviews. Don't be dissuaded by one or two poor reviews. However, if there are many, it may be best to look elsewhere.

Meet and interview potential agents

Individuals should speak with a couple of real estate professionals to see what they offer. This is a good way to determine if there is a connection there, and whether the agent will get the results needed. A well-prepared agent will come with data, including "comps" of properties in the area. Professionals typically have information about the current market trends and a portfolio of the homes they have brokered recently.

Go with gut instincts

If it's between two people of equal qualification, select the person with whom you have a stronger rapport. This person will be guiding you through a sizable financial transaction, so comfort level is important.

Finding the right real estate professional can take some time. But the right professional will guide clients through the often complex and occasionally frustrating process of buying or selling property.

(METRO CREATIVE)

We Specialize in Custom Designed Built-ins and Cabinetry, Woodworking, Crowns, Trim & Doors. Custom Interior Painting & Finishes



DESIGN CONCEPTS
CUSTOM SPACES, LLC

708-293-1700

Www.CoolClassicDesign.com

FREE ESTIMATES • Residential and Commercial

... ELEVATE YOUR STYLE ...

CUSTOM WINDOW TREATMENTS

Shades Shutters and Blinds
Energy Efficient Solar Options
Manual and Motorized



Shade Motorization Made Simple
AutoWand™ Motorized Shades are innovative window coverings that offer the convenience of motorized operation while retaining the look of classic window shades.

APARTMENTS • CONTINUED FROM PAGE 7

apartments opening up, and building owners are competing with one another to fill them up quickly," he added.

Nationally, the rental vacancy rate for buildings with five or more units was 7.8% in the second quarter, up from 7.4% a year earlier, further indicating that supply is slightly outpacing demand.

Studio apartments filling up faster as completions fall

With less inventory available, studios filled up slightly faster than other bedroom types, with 58% rented out within three months, up from 42% a year earlier.

Studio apartments were the only type to see completions fall in the first quarter, dropping 7.1% from a year earlier.

In comparison, 53% of new one-bedroom and two-bedroom apartments

were rented out within three months, down from 58% a year earlier. Completions for both one- and two-bedroom rentals jumped more than 20% in the first quarter, year over year.

New three-plus-bedroom apartments – the rarest bedroom type – saw the biggest slowdown from a year earlier, with 53% rented out within three months, down from 65% a year earlier. This came after a modest rise in completions (+5%).

Note that absorption rate data by bedroom type is not seasonally adjusted.

Mark Worley is a data journalist who helps explain economic factors impacting the housing market.

Sheharyar Bokhari does research that focuses on better understanding the housing market.

*Navigate Your Next Move With Kathy Volpe!
Helping You Get From Here to There*



"I have you covered!"

Kathy Volpe

ABR, CRS, CSC, FSS&R, GRI, SRES

630-330-5555

kathy@kathyvolpe.com

kathyvolpe.com

Serving Lombard and Surrounding Communities



488-427



The most recent data available measures apartments that were completed in the first quarter of 2024, and either rented or not rented within three months of then. The absorption rate for new apartments was slower in 2024 than the previous two years because of a spike in new apartments being built.

PEXELS.COM
PHOTO
Homes & Design

Proudly Display The *Gospel of Christ*

with Gifts & Decor from

OPERATIONCROSSUSA.COM



- Scripture Wall Art
- Customized Gifts
- Baby Shower Gifts
- Necklace Pendants and more!

15% OFF
Your first order

Enter
DISCOUNT15
at checkout.

Not valid with any other offers or prior purchases.
Limited Time Only

OperationCrossUSA.com

FREE SHIPPING

on any order over \$50.00

Free domestic U.S. ground shipping over \$50.00 will automatically be applied at checkout.

Limited Time Only

OperationCrossUSA.com

OPERATION Cross

Burr Ridge, Illinois • 1-888-848-3255



Follow Us @OperationCrossUSA

46864

The benefits of lighting up your landscape

Homeowners know there's no shortage of ways to tweak a property. Some homeowners may lament that the work associated with home ownership is never done, but owning a house also provides endless opportunities to upgrade the spaces people call home.

Landscape lighting has become increasingly popular in recent years. That popularity is undoubtedly due to a number of variables, and each highlights a benefit of installing landscape lighting around a property.

- **Affordability:** Some may think of big budget projects like kitchen remodels or room additions when pondering home renovations. Such projects can have a dramatic impact on the look and feel of a home, but landscape lighting can be equally transformative at a fraction of the cost of larger undertakings. The home renovation experts at Angi.com estimate the average landscape lighting project costs around \$4,000, making affordability a notable benefit of the project.

- **Appearance:** There's no denying the aesthetic appeal of a well-lit landscape at night. Landscape lighting can be utilized to draw attention to awe-inspiring components of a landscape, whether it's natural features like gardens and foliage or manmade components like architectural features.

Improved appearance can increase curb appeal, which is often associated with how a home looks during daylight hours. But photographs of a well-lit nighttime landscape can impress buyers as well.

- **Cost savings:** Landscape lighting might help homeowners reduce the cost of their homeowners insurance. Researchers at PolicyGenius.com found that insurance



Landscape lighting adds notable aesthetic appeal to a home at a fraction of the cost of other renovation projects. The benefits such lighting provides make the project one every homeowner can consider.

METRO CREATIVE
Homes & Design

companies typically offer a discount of 2 to 5 percent to homeowners who install a home security system. Insurance providers may offer additional savings to homeowners who pair such systems with landscape lighting, which can be a deterrent to burglars who prefer to operate under a cloak of darkness.

- **Safety:** Insurance firms may discount premiums because of landscape lighting

because they view it as a deterrent to potential criminals. But landscape lighting also makes moving around a property at night safer for residents and guests.

Lighting can be used to illuminate walkways, outdoor living rooms, patios around pools, and other areas where residents and guests will be walking at night, which can reduce the risk of falls and injuries that may result from such spills.

- **ROI:** Savvy homeowners consider a renovation's return on investment before deciding to go forward with a project. Studies vary, but the National Association of Realtors indicates landscape lighting can recoup as much as 70 percent of homeowners' investment in the project at resale. When viewed through the lens of ROI, the cost of installing landscape lighting is even less.

How to decide between a deck or pavers in an outdoor remodel

Outdoor living spaces have become sought-after commodities among homeowners. A 2022 survey of homeowners conducted by the New Home Trends Institute found that open yards are less appealing to home buyers than they once were.

The survey noted that just 28 percent of respondents chose open yards, while 65 percent preferred patios and 55 percent chose decks. Green spaces remain popular, but the survey indicates that many would-be home buyers also want an outdoor living area to make the most of their home exteriors.

Homeowners aspiring to transform their home exterior spaces typically must decide between a deck or pavers when the time comes to plan such areas.

That's a personal choice homeowners must make, but those without strong feelings on either option can consider these tips as they try to decide if a deck or pavers are for them.

- **Determine your budget.** Budget is a notable variable with any home renovation project, and the addition of an outdoor living space is no exception. The materials homeowners choose will ultimately determine the cost of each project.

For example, composite decking materials tend to cost significantly more than wood decks, but that higher price tag also comes with less maintenance and



Homeowners planning outdoor living space projects may find themselves choosing between a deck and pavers. Each option can work, and homeowners may even want to combine the two.

METRO CREATIVE Homes & Design

typically a longer life span.

Pavers may prove less expensive than composite decking, but those cost savings may be negligible if a yard requires extensive excavation to prepare an area for a new patio. It requires patience, but gathering estimates of the various materials can serve as a good starting

point when planning an outdoor living space. In addition, homeowners must recognize that material costs can fluctuate considerably over time, as such prices are often contingent on a range of variables, including supply chain issues. So it's best to gather estimates in a short period of time to make the most accurate price

comparisons.

- **Identify your vision for the space.** Homeowners who have a vision for their outdoor living space, even if they are not sure about which material they prefer, may find the process goes more quickly and even more smoothly than those who are unsure about what they want.

Those who prefer a flexible multi-use space may be best going with pavers, as the spaces can be easily converted and areas simply designated as one might differentiate between rooms inside the home.

For example, an outdoor living room can be separated with the installation of a pavillion and fireplace, while kitchen and dining areas can be separate spaces on the same patio.

Decks tend to be less flexible, which might make them ideal for homeowners who prefer an outdoor dining area but don't need a more expansive entertaining space. Of course, decks can be as big as homeowners choose, which can make the spaces more multi-functional.

- **Recognize both may be in your best interest.** Homeowners also should know that many outdoor living spaces feature both a deck and a paver patio. Homeowners may like an elevated deck that steps down to a patio, which can easily distinguish between the spaces and establish the area as a multifunctional space.

EXPRESS PACK & SHIP
One Stop Shop Shipping, Packing, Printing & Much more!

USPS, FedEx, UPS, IPS Polonez
 NOTARY PUBLIC

OUR SERVICES

- One Stop Shop for all major courier services, such as USPS, FedEx, UPS, IPS & Polonez
- Mail Boxes/Virtual Mail Boxes
- Passport Photographs
- Packing & Office supplies
- Freight
- Greeting Cards
- Gift Bags/Wraps/Packaging
- Large Format Printing

422 S Main St Lombard, IL 60148
 Ph: 630.708.0421
 eps@expresspackandship.co

Mon-Fri 9am-6pm
 Sat 9am-4pm • Sun Closed

GET LOWEST SHIPPING RATE

CURT'S HANDYMAN SERVICE
No job too small
EXCELLENT REFERENCES

- Gutter Cleaning • Power Washing
- Deck Staining • Painting
- Plumbing • Electric
- Drywall Repair • Carpentry Trim
- Siding Repair • Doors Installed
- Roofing

630-747-3244
FREE ESTIMATES
 curtwe1@gmail.com

FLINT ARCHITECTS
 THE SPARK OF ARCHITECTURAL BRILLIANCE

High-Quality Design Specialist

Custom Homes • Residential • Commercial
 Restaurant • 3D Modeling

Schedule your consultation today!

314 South Westmore
 Lombard, IL 60148
 630-953-9220
 www.flintarch.com

CODE ELECTRIC

- Troubleshooting
- Upgrade Service
- Car Chargers
- Remodeling

630-834-2939
630-337-9963 (cell)
 Licensed / karl@codeelectric.net



Lighting is an important part of any design.
 METRO CREATIVE Homes & Design

Popular types of lighting that can complete home decor

Many components come together to create a home interior that is welcoming and comfortable. Lighting is an important part of any design and plays a key role in home decor. Lighting can change the atmosphere of a room with the flip of a switch. Through lighting, one can make a space seem more cozy, or even make small spaces seem more expansive.

Homeowners should not underestimate the power of lighting in their homes. In addition to making spaces functional and more attractive, lighting can affect personal well-being, as a well-lit room can benefit mental health. The following are various types of lighting and how they can work best in a home.

Ambient
 Ambient lighting is blanket lighting that is used to evenly illuminate a room. Lowes Home Improvement says this is the general lighting that every home needs. Fixtures like overhead lights, floor lamps and more provide enough light for people

to function safely indoors. Ambient lighting is the foundation for every interior lighting scenario, and ambient lighting fixtures should be featured toward the center of the room and closer to the ceiling to disperse light more efficiently.

Task lighting
 The home improvement firm Hiller describes task lighting as lighting directed toward a specific area to give more detail to objects. Close-range work such as crafting, reading, cooking, and desk work requires task lighting so projects are effectively illuminated. Task lighting can be installed anywhere a person requires direct, intense light to see details. This means lights can be under cabinetry or on a desk for reading mail or homework.

Accent lighting
 Lowes indicates that accent lighting balances lighting and spotlights certain points in a space. For example, accent lighting can be utilized to highlight collectibles or artwork. Accent lighting may call attention to entryways, plants, fireplaces, or other points. Accent lighting typically adds character to a room and is not necessarily bright enough to sufficiently illuminate a space.

Decorative lighting
 Decorative lighting is used exclusively for aesthetic purposes, according to BLOCC House of Interiors. It adds style and drama to spaces. Decorative lighting fixtures include pendants, sconces, chandeliers, and more. Decorative lighting also may be whimsical, such as fairy lights strung in a child's bedroom or neon lights in a home bar or sports room.

Separately, these lighting options may not be enough to suit your needs. But when combined, these types of lighting help to establish an interesting and functional home interior design that fits with a person's lifestyle and needs.

CONCRETE & DEMOLITIONS PLUS

630-520-5812 (Bobby) • 630-631-3073 (Mynor)

Mynorconcrete.com • Mynordemo.com
 Demoserviceplus54@gmail.com

Call Today For FREE Estimates

Habla Español

- All Concrete Work
- Concrete Stoops & Steps
- Concrete Driveways & Sidewalks & Resurfacing
- Rip Outs & Removals
- All Power Washing of Concrete & Asphalt
- Save Your Concrete With Resurfacing Concrete
- Clean Outs Garages & Basements
- Estate Clean Outs & Hauling
- Includes Rip Outs & Teardowns
- Removal of Bushes, Trees, Dirt & Stone
- Bobcat Services, Backhoe Excavation & Landscaping

** Licensed/Bonded/Insured **

HARDWOOD FLOORING

ALWAYS
SANDING - INSTALLATION

Custom Work
 "Many Satisfied Customers"
 • LAMINATE •
 INSURED - BONDED

Residential • Commercial
 We also do Laminate Floors

PAT

1-224-875-2330

Why hiring a painter is the right choice

Few home improvements can change the look of a room faster and more affordably than a painting makeover. In fact, homeowners often turn to paint before they make any other renovations. Home Light, a real estate technology company, says painting a home's interior can net a return on investment as high as 107 percent.

Although painting is a project that can be tackled by do-it-yourselfers, there are various advantages to calling in a professional to handle painting projects. Here is a look at some of the benefits to working with a professional painter.

Cut down on the job time

A professional painter can reduce the project timeline. Painters have the skill set and experience to complete a project in a timely manner. This means the job will be streamlined from preparation to clean-up.

Pay attention to details

Professional painters are likely to do a job that is nearly flawless, especially after homeowners exercise their due diligence and vet painters carefully. Professionals will pay attention to the small details that less experienced painters wouldn't think about.

Reduce your workload

Painting can be a time-consuming job, and most of it occurs even before you pick up a brush. It can take hours to prep walls, patch holes, remove moldings, and apply painter's tape. Homeowners who do not have much time are better off leaving trusting the project to a professional.

Painters already have equipment

Do-it-yourselfers may need to buy new tools before beginning the job. This means brushes, rollers, tape, tarps, trays,



A fresh coat of paint can produce amazing results. Leaving the work to a professional can ensure a job is done correctly and beautifully and completed on time.

METRO CREATIVE Homes & Design

and much more. Unless you plan to paint multiple times, this can make stocking up a considerable investment. Professionals already have all the right gear and tools of the trade.

Lasting results

Professional painters understand which products will produce the desired results, depending on the wear and tear of the space.

Paints are not all created equal, and certain walls, floors and trim may require unique priming and preparation that novices are not familiar with. Professional painters can help ensure durability and save homeowners from having to do the job again in a few months or years.

A safer experience

Painting can be a challenging job when

it involves painting hard-to-reach spaces and/or climbing and balancing on tall ladders.

Homeowners are not at risk of injury when hiring a professional painter. In addition, professional painters should be licensed and insured. This means if an injury or incident occurs, the homeowner will not be on the hook for the cost.

(METRO CREATIVE)

Earthy colors dominate decorating trends in 2025

Change is in the air when a new year arrives. People often use the turn of the calendar as an opportunity to redecorate living spaces or revamp their wardrobes.

As individuals narrow down their projects, they may want to incorporate a fresh and trendy palette of colors. For 2025, the options are decidedly warm, cozy and earthy.

Industry color experts routinely recommend hues that can elevate homes, offices and other spaces. The following is a selection of shades that insiders predict will color the world for the coming year.

Quietude

Sherwin-Williams has named Quietude its color of the year. This soft sage color exudes serenity and understated luxury. Grayish-green with a touch of blue, Quietude is a soothing color of tranquility. Sherwin-Williams also offers a Color Collection of the Year that includes Convivial Yellow, Spiced Cider, and Nomadic Desert, among others.

Mocha Mousse

The title of Pantone® Color of the Year 2025 belongs to Mocha Mousse. Just as the name implies, this rich, warm brown suggests the intoxicating qualities of coffee and chocolate. It can create a feeling of comfort in any space, or even serve as the basis of a chocolate wardrobe color palette. According to Leatrice Eiseman, executive director of the Pantone

Color Institute, Mocha Mousse is "sophisticated and lush, yet at the same time an unpretentious classic."

Purple Basil

Glidden's 2025 color of the year title belongs to Purple Basil, a dusty, neutral violet purple hue with mauve undertones. It embraces rich, warm energy, and is equally at home in a bedroom as it is in a dining room.

Cinnamon Slate

Cinnamon Slate is moody and introspective. This Benjamin Moore color blends rich plum and chocolate brown that the company calls "adaptable, yet distinct." In fact, it is quite similar to Glidden's color of the year, but a tad more brown in nature.

Caramelized

Homeowners may want to consider Caramelized, an earthy terracotta brown that is Dunn-Edwards' 2025 Color of the Year. Caramelized is versatile and elegant, and it complements both modern and vintage interiors.

Elderton

Paula Taylor, Graham & Brown's head stylist and trend specialist, calls Elderton "a chameleon color that can be sophisticated yet cozy." This medium brown is contemporary with a huge amount of depth. It may work in a rustic living room or a cozy library.



A fresh coat of paint can produce amazing results. Leaving the work to a professional can ensure a job is done correctly and beautifully and completed on time.

METRO CREATIVE Homes & Design

Home interior trends rising

Trends that seem ubiquitous one day can seemingly vanish before the sun rises again just 24 hours later. That's especially true in the digital age, when overnight celebrities and viral videos can be on the tips of everyone's tongue before being forgotten entirely when the next online sensation emerges in an increasingly rapid news cycle.

Home trends typically benefit from a longer shelf life than viral videos and other fads that originate on the internet, and that's something renovation-minded homeowners should consider when improving their homes. Homeowners preparing to do just that can consider these notable trends, which the online renovation experts at Houzz suggest will be particularly popular in the year ahead.

- **Rounded furnishings:** Houzz noted that gentle curves and rounded edges embody the organic modern styles that many current homeowners love. Rounded dining tables and similarly circular coffee tables may merit consideration among homeowners who want to embrace popular trends.

- **Arches:** Houzz cites arches among the more popular modern trends, and the experts at Better Homes & Gardens note this unique, eye-catching style has been gaining popularity for several years. Better Homes & Gardens suggests that part of the appeal of arched doorways could be their deviation from a more traditional door shape. That uniqueness draws the attention of residents and visitors alike, and Houzz notes that arched windows, cabinets and even millwork details are part of the pivot toward arches.

- **Stove alcoves:** If it's a touch of history homeowners want, kitchen range alcoves might be just the project for them. Range alcoves call an earlier time to mind when wood burning stoves were commonplace. The report from Houzz notes range alcoves immediately draw attention, which undoubtedly adds to their appeal.

- **Wood for warmth:** Homeowners who hear "wood and warmth" might think fireplaces, but Houzz reports that wood elements are being incorporated into interior designs as a means to giving homes a more cozy vibe. Ceiling beams, trim, wall paneling, and cabinetry are utilizing wood to add warmth to a home.

Trends come and go, but home trends typically have more staying power than styles that emerge in other arenas. Homeowners who want to upgrade their home interiors can consider the latest trends and choose those that align with their own personal tastes



AI in homebuying: Separating fact from fiction

The homebuying journey has undergone a radical transformation in the digital age. Long gone are the days of sifting through stacks of paperwork, replaced by a streamlined, tech-driven consumer experience.

As part of this progression, artificial intelligence (AI) is being woven into the fabric of daily life and has the potential to have a massive effect on the path to homeownership, offering tools that make finding and purchasing a home easier than ever before.

HOW AI CHANGES HOMEBUYING

AI has the power to streamline the mortgage process – often the most daunting part of homebuying. A recent report by LiveVox found that AI-driven customer experiences scored 20% higher in satisfaction than traditional human-led approaches.

Companies such as Rocket Mortgage are now automating document collection, verifying information instantly and even showing loan officers the best mortgage products for their clients.

This efficiency speeds up the process and increases confidence for consumers.

"AI is not just a technological advancement, it is a transformative force reshaping the homebuying landscape," said Brian Woodring, Chief Information Officer for Rocket Mortgage.

"AI is the compass guiding us toward a future where homeownership is accessible and stress free for everyone," Woodring added.

Beyond the financing, remote home tours – powered by AI –

can virtually transport shoppers to a prospective home, letting them explore every nook and cranny with 360-degree views.



Artificial intelligence has the potential to have a big effect on the path to home ownership, via tools that may make it easier and faster for many to enjoy a new home, with human involvement.

NAPS PHOTOS
Homes & Design

AI-driven platforms can also sift through mountains of listings to recommend homes that match a buyer's preferences, budget and lifestyle, creating a personalized experience and saving countless hours of manual search.

THE IMPORTANCE OF HUMAN ROLES WITH AI

While AI is certainly transformative, it is not a one-size-fits-all solution. When it comes to such things as credit decisioning, humans still take the lead.

Credit decisions are complex and nuanced, requiring a deep understanding of a person's financial history and current circumstances.

AI can provide data and options, but the final call should always be made by a human who can interpret the subtleties and make an informed decision.

Moreover, AI cannot replace the personal touch of a real estate agent or the reassurance and expertise of a loan officer. These human

interactions and relationships are vital to the homebuying experience, providing knowledge, negotiation skills and emotional support that AI simply cannot replicate.

This combination of AI with the human touch is already showing results. In fact, over the last year, Rocket Mortgage saw it help shorten the amount of time it takes their clients to close on a home purchase by nearly 20%.

AI can handle the heavy lifting of data processing and provide valuable insights, but it takes a backseat where humans perform best—building meaningful connections.

THE FUTURE OF HOMEBUYING

As consumers embark on their homeownership adventure, AI will open doors while the professionals will help them cross the threshold into their new home.

For further facts and stats on buying a home, visit www.rocketmortgage.com.

Fahey & Son Asphalt Paving

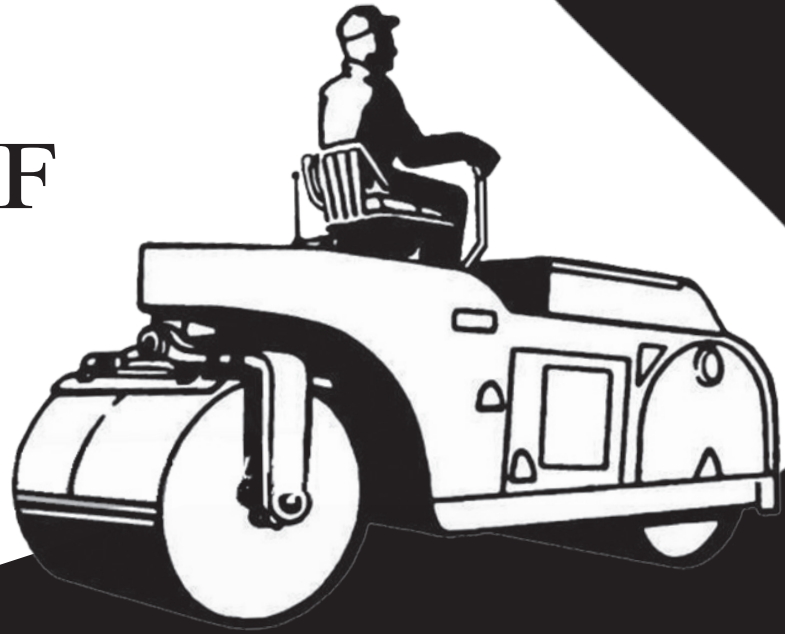
DRIVEWAYS • PARKING LOTS
NEW CONSTRUCTION • RESURFACING

*All Work
Guaranteed*

Celebrating
**39 Years in
Business**
Providing
Quality Work at
Affordable Prices



\$200⁰⁰ OFF
Asphalt Work



LICENSED • BONDED • INSURED

www.faheyandsonpaving.com

630-543-6323

(CALL TODAY) Free Estimates

Estimates given within 24 hours





Looking to build your dream home, but no idea where to begin?



Want to add 2 bedrooms and a bath to your home and not sure how to finance the addition?



Our Construction Financing Experts will help you finish in first!

Get all your questions answered:

- *Where do we start? The Architect? The Builder? Our Bank? The Realtor?*
- *How long does the process take? Will we need to live elsewhere while our addition is built?*
- *How do we know what it will cost? Can we afford the project?*
- *How does construction financing work? What process does my Bank use to pay my contractors?*
- *How do I ensure subcontractors are paid and my property won't end up with a lien through no fault of my own?*



Community Bank
of Elmhurst
member
FDIC



www.communityelmhurst.com - 630.782.1234

NMLS#443030