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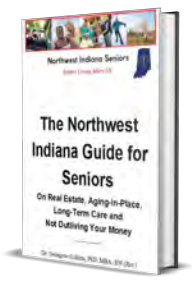


# Living in Your Home After Retirement

As baby boomers age, many are opting to stay in their homes instead of moving after retirement. If you are among the growing population of aging adults, it is important to make sure your home has both long- and short-term solutions to ensure your safety and comfort throughout your golden years.

Here are several tips to help make sure any environment is optimal for aging in place, a home designed for independent living.

**Lighting.** Without proper illumination throughout your home, you may be exposing yourself to a potential slip and fall. Night or security lights inside and outside your home allow you to safely walk around when it is dark. Recessed lighting fixtures in common areas and hallways are also options to consider.

**Furniture.** Examine the seating options available in your home. Do you have a sofa or chair that is too soft or too low? Certain types of seating can make it difficult to sit or get up easily. Consider adding appropriately firm furniture options to your home. Chairs or sofas higher off the ground with arms can minimize discomfort.

**Walkways.** Any type of throw rug or bath mat can become a tripping hazard if they are not properly secured. If you do not want to remove your rug, non-slips pads help but they are not a full-proof option. Apply double-sided carpet tape or caulk to securely attach the rug to the floor. The limitation with this option is that the floor underneath may be damaged if not set properly.

**Kitchen.** There is an array of appliances to improve your ease of use around the kitchen. Lever-handle faucets with a pull-out spray, a raised dishwasher to avoid back strain and a side-by-side refrigerator with slide-out shelves are options. Other modifications to your kitchen, such as installing a pull-out cutting board or larger cabinets with drawer pulls can make cooking in your home more enjoyable.

**Bathroom.** The right type of fixtures in your bathroom can create a barrier-free environment. Lever handles on faucets and a slide-bar-type hand-held shower are attractive options for boomers. You may want to install a curbless shower. Not only does this type of adjustment help you from stepping over something, curbless showers can be rolled into with a wheelchair if necessary.

A builder or remodeler with a Certified Aging in Place Specialist (CAPS) designation can help you or your loved one find customized designs. Contact Georgene Collins at 219-315-6569 to help you find a builder or remodeler with a CAPS designation. Printed with permission from the National Association of Home Builders.

## Also Inside:

| | |
|---|---|
| Aging-in-Place | Page 1 |
| Home Remodeling | Page 4 |
| Long Term Care | Page 7 |
| Real Estate | Page 10 |

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# Smart Home Tech Helps Aging Home Owners

The idea of retirement conjures up images of spending time with grandkids, travel or dedicating time to your favorite hobbies. One important part of enjoying your golden years is living comfortably in your own home. If you or your loved one plans to live in their current home, aging-in-place modifications and smart home technology can increase comfort and safety.

Aging in place is more than living in your home, it is about enjoying your space safely, independently and comfortably regardless of your age or ability level. Certified Aging-in-Place Specialist (CAPS) professionals help people throughout Northwest Indiana find solutions to address the unique needs of aging adults, such as widening doorways or installing grab bars in showers, without sacrificing the aesthetic value of the home. Installing smart home technology also offers a level of support for aging home owners. The Joint Center for Housing Studies of Harvard University (JCHS), defines smart home technology as a product connected wirelessly or through the internet that can be remotely accessible with a mobile device. Smart home products such as thermostats, lighting and electronic locks are options for persons with mobility challenges and can complement other aging-in-place modifications.

A recent JCHS study asked remodelers about the home automation products or systems installed with aging-in-place renovations. The top home automated systems installed as part of an aging-in-place strategy included items related to safety and security (94 percent), climate control (83 percent) and lighting, electric and/or shade controls (67 percent). Remodelers reported that they most commonly received request for smart technology for the living room (94 percent), kitchen (93 percent) and home office (90 percent).

Aging home owners interested in renovations need to be able to find a remodeler who is knowledgeable about smart home technology and home modification. The CAPS designation helps home owners have confidence that they're working with an expert in aging-in-place renovation. If you'd like to find a builder or remodeler in your area with a CAPS or other designation, contact Georgene Collins at 219-315-6569. You can also search the online directory at nahb.org. Printed with permission from the National Association of Home Builders.

## Father's Day Trivia

**The idea for Father's Day is attributed to Sonora Dodd, who was raised by her father after her mother's death during childbirth. While listening to a sermon at church on Mother's Day, she thought about all her father had done for her and her siblings and decided fathers should have a day, too. Because Dodd's father was born in June, she encouraged churches in her area, Spokane, Wash., to honor fathers that month. The first Father's Day was celebrated in Spokane in 1910.**

**Over the years, the idea spread, and people lobbied Congress to establish the holiday. In 1916, President Woodrow Wilson, who had signed a proclamation establishing Mother's Day, approved the idea, but never signed a proclamation for it. In 1924, President Calvin Coolidge made it a national event to "establish more intimate relations between fathers and their children and to impress upon fathers the full measure of their obligations." Loc.gov**

## Happy Father's Day

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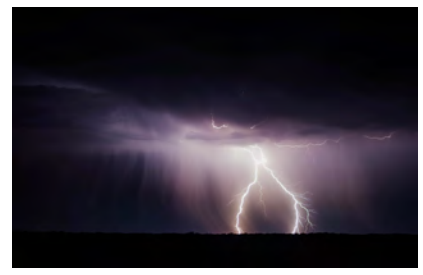
# Protect Your Home from Severe Summer Storms



Hurricane researchers predict an above-average Atlantic hurricane season this year, beginning June 1 and running through November 30. Not all home owners are at risk for a hurricane, but experts say severe weather can happen anytime in any part of the country. Thunderstorms, damaging winds, hail and flooding can wreak havoc on your home.

As you tackle home projects this summer, consider taking the following steps to prepare for potential storms.

**Weatherproof Your Home**

•Keep Trees Trimmed. A tree limb hanging over your house can easily damage your home if hit with strong winds. Trim or remove damaged trees and limbs to prevent destruction.

•Clear a Space in Your Garage. Patio furniture, playground equipment, grills or lawn ornaments can become hazardous moving objects under stormy weather conditions. Make sure you have space in your garage or backyard storage unit to quickly stow these items away in the event of a storm.

•Clean gutters and downspouts. To ensure heavy rain can easily run through gutters and downspouts, keep them clean and clear. Water spilling over the sides of your home can soak through to your home's foundation causing flooding and structural damage.

•Check your roof. A damaged roof can be easily blown away in a storm. Hire a contractor to check the structural integrity of your roof system. A strong roof is essential for your house to withstand a severe storm.

**Create a Disaster Supplies Kit**

An emergency supply kit can help out in any type of natural disaster, especially if you are in your home without electricity or if you are forced to evacuate. Your kit should contain:

•Flashlights, with extra batteries
•First-aid kit
•Three-day supply of bottled water and non-perishable food
•Prescription medicines
•Battery-operated radio
•Pet supplies

For more ideas on creating an emergency supply kit, visit www.ready.gov.

**Be Aware of Emergency Alerts**

There are several ways to learn about bad weather approaching our area. The three most common types of emergency alert systems utilized by public safety officials include:

**Wireless Emergency Alerts (WEAs).** State and local public safety officials and the National Weather Service send WEAs. The alerts look like text messages but are designed to get your attention with a unique sound and vibration. Mobile users are not charged for receiving WEAs and there is no need to subscribe.

**The Emergency Alert System (EAS).** State and local authorities send EAS notices through broadcasters, satellite digital audio services, direct broadcast satellite providers, cable television systems and wireless cable systems.

**NOAA Weather Radio (NWR).** This alert system is a nationwide network of radio stations that broadcast continuous weather information from the nearest National Weather Service office. NWR broadcasts official warnings, watches, forecasts and other hazard information 24 hours a day, seven days a week.

To learn more about protecting your home during a natural disaster visit nahb.org. Printed with permission from the National Association of Home Builders.

## Summer Flowers

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*The two individuals must be within 25 years of age.

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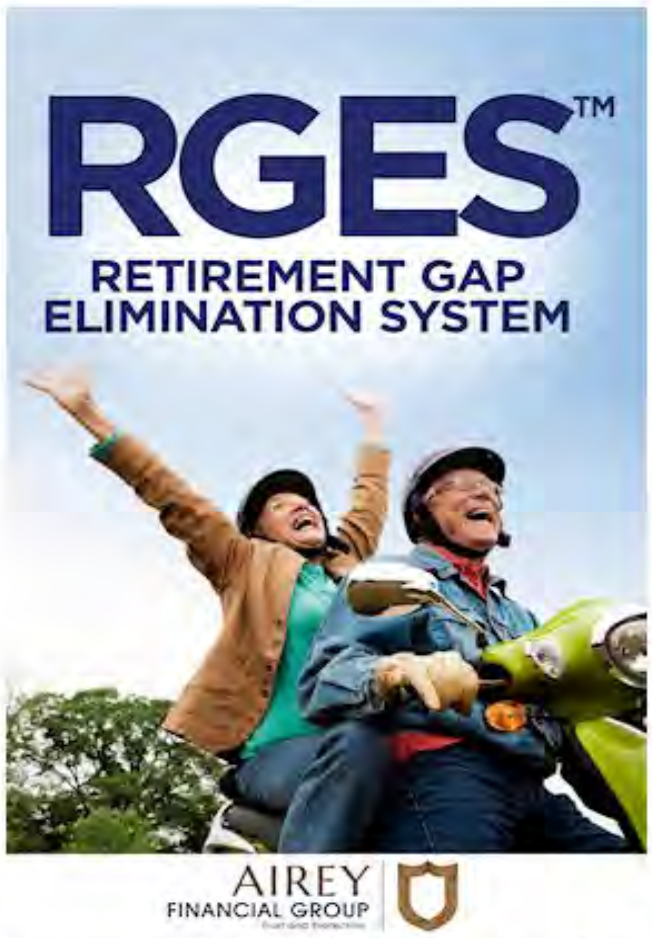


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# Long-Term Care Myths and Fact

## How Much Do You Know About Long-Term Care? Here is a Quiz to Test Your Knowledge

by Georgene Collins, Editor

Planning for retirement is exciting. You dream of doing what you want, when you want, and with whomever you want. You know money is the driver for your retirement lifestyle and you are willing to work, save, and invest wisely to make your dream come true. The challenge with retirement planning is that it is typically done when we are healthy. But risks to your retirement plan come in all shapes and sizes and one that is often overlooked or minimized is the need for long-term care. The challenge is that failing to prepare for long-term care is the worst thing you can do in preretirement. This is because the cost of long-term care can defund your retirement quickly and derail your dreams. Everyone has a long-term care plan. The question is whether you plan for it or you let the government decide for you.

Take the following quiz to test your knowledge of the myths and facts of long-term care.

**Q.1. True or False:** Medicare and My Supplement Will Pay for Long-Term Care.
A.1. False. Most people associate insurance with long-term care. But insurance plans cover medical care. The fact is that there is much to long-term care than medical care. Long-term care services include help with activities of daily living (ADL's) like bathing, eating, toileting, moving around, and getting dressed. Physical and Occupation therapies are also often needed for long-term care services. Adult Day Care, Assisted Living, and Home Health Aides are also often needed long-term care services. Medicare and Medicare Supplementals only cover medical care and the benefits are limited to the place and length of time the care is given.

**Q.2. True or False:** My Financial Professional hasn't mentioned that I need long-term care coverage so I'm probably okay.
A.2. False. Many Financial Professionals know very little about long-term care coverage. And they often wait for the client to raise the concern to avoid insulting or bringing up sensitive health information. The fact is that you want a Financial Professional to start the long-term conversation and include your goals in your plan. If you plan to live the rest of your life at home, you will need to plan for aging-in-place modifications. If you plan to move to a senior facility like Independent and Assisted Living, you will need to plan for this also. Starting the long-term care conversation is no different than asking about your personal property risks. And a good Financial Professional will respectfully start the long-term conversation knowing it is in your best interest.

**Q. 3. True or False:** I Won't Need Long-Term Care.
A.3. False. According to LongTermCare.gov, studies show most Americans 65 and over will need long-term care in their lifetime. Some experts say as high as 75% of adults 65 and over will need long-term care. The fact is that people are living longer with chronic illnesses. And chronic illnesses and aging bodies create needs for care as we age.

Q.4. True or False: The Government Will Cover My Long-Term Care Needs.
A. 4. True. You may rely on Medicaid to cover the cost of your long-term care but be prepared to adjust your retirement plans.
Continued on Page 6.

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# Long-Term Care Myths and Fact

Continued from Page 5.

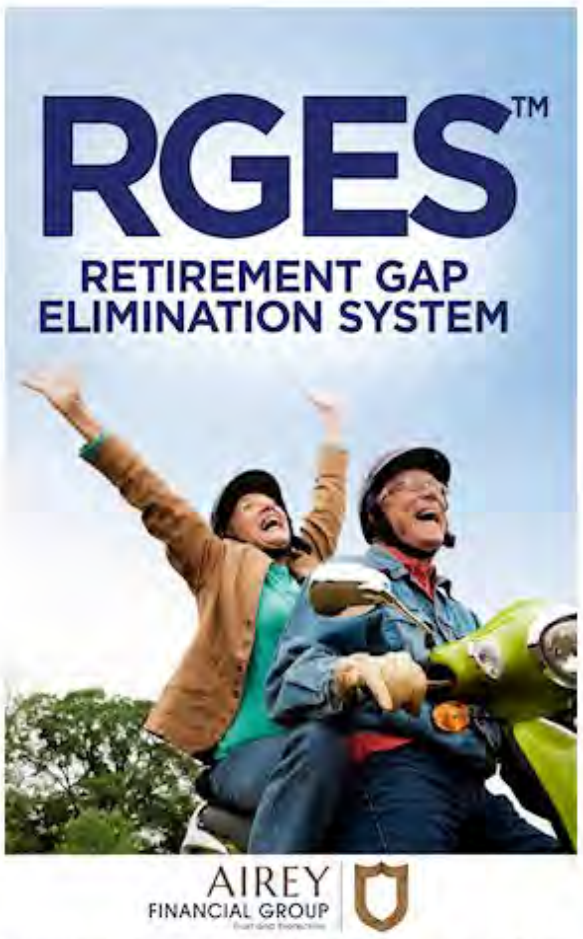
The government can pay for your long-term care needs through the Medicaid fund. The fact is that Medicaid is state insurance that covers nursing homes and home health care. But Medicaid is income-based and has spend down limits. The spend down limit in Indiana is currently $1500. This means you cannot have more than $1500 in assets when you apply for Medicaid. Medicaid will also decide what nursing home you can go to and whether you will have a private or semi-private room.

**Q. 5. True or False.** I Can Save for Long-Term Care.
A. 5. True. You can save for your long-term care needs but you want to save a lot. The cliché in Financial Planning is that we work and save our whole lives only to have our money spent in the last 2 years of our life. This is true and one of the reasons you need to discuss your long-term care risks with your Financial Professional. The fact is that paying for your long-term care is expensive. According to Genworth, the annual cost of a semi-private room in a nursing home in 2019 in Indiana was $90,155. The cost of a private room in Indiana in 2019 was $102,200. If you are planning to age-in-place, the costs cut in half. The average cost of a homemaker in Indiana in 2019 was $51,480 and a home health aide was $52, 624. And if you want to move to Assisted Living, plan to spend around $50,000 a year, according to Genworth. Keep in mind, you may need long-term care for five years or longer. Plan to save around $500,000 just for your long-term care needs.

**Q6. True or False:** Long-Term Care Protection is Expensive.
A.6. True and False. The fact is that long-term care protection is cheaper the earlier you purchase it. Waiting until you are older or have a chronic illness will cost you more and may even exclude you from buying the coverage.

**Q7. True or False:** All Long-Term Care Protection is the Same.
A.7. False. There are many long-term care products available to work fit any budget and retirement goals. The fact is that you want to talk with your Financial Professional about the different types of protection. There are many hybrid products that do more than just pay for long-term care. For example, some whole life insurance products have a long-term care rider. These policies cover an extensive amount of long-term care services while protecting your assets for your beneficiary and increasing your cash value. And some riders allow you to include coverage on another person with a pre-existing condition provided you are healthy. Your Financial Professional can help you choose the right coverage based on your goals and budget.

To achieve your dream, it is important to consider your long-term care needs in your retirement planning. Remember to talk with your Financial Professional early in your planning to get the best type of long-term care coverage at the lowest rate. Contact Georgene Collins at 219-315-6569 if you would like to know more about Financial Profeesionals in Northwest Indiana.

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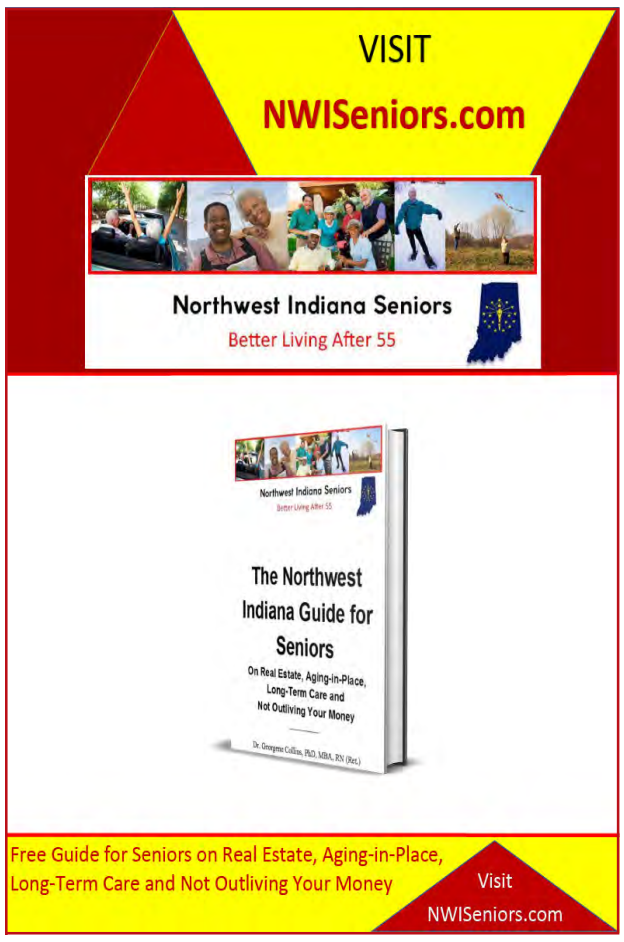


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# Bathroom Remodel

## 4 Questions to Ask Before You Customize

Choosing a home is strongly influenced by the layout and appearance of its bathrooms. But no matter how long you've lived in your home, there are bound to be improvements you'd love to make. And almost everyone needs options for optimizing bathroom space.

Before remodeling, it's best to think through your plan. Unless you're selling your house immediately, don't make the mistake of considering resale value alone. Take a good look at how you use the room, paying attention to what's working - and what's not.

Ask yourself about daily issues that bother you before committing to a major overhaul. Be sure any changes you make will solve your problems or enhance your experience of the room.

**Does anyone use the bathtub?**
If baths are popular in your household, upgrading your tub can have a big impact. For spacious bathrooms, standalone tubs are trending in bathroom design. But for those with limited space, a large tub may not be an option.

If the tub is not used in your home, switching to a high-quality shower set-up instead could increase your bathroom's functionality - and make better use of the space. Today's choices are customizable and even high tech, so it's worth exploring your options.

**Is there enough storage?**
Unless you have a newer home, chances are you do not have enough storage space - or outlets for all your gadgets. Here are some options for rethinking your storage.
Vanities: Robern's Cartesian Collection offers customizable options in a range of colors and textures. You can purchase modular units that can be ganged or stacked to fit a variety of spaces, as well as to accommodate existing plumbing.

Their vanity drawers have white shatter-proof glass bottoms that dissipate heat, allowing hot items like hair dryers or curling irons to be stored without fear of leaving heat marks. You can choose an LED night light feature to illuminate drawer interiors, and in-drawer electrical outlets for powering your electronic grooming gadgets.
Cabinets: For stylish and innovative modular wall cabinet options, the Robern Uplift Tech Collection is designed with a vertically opening door, which you can open as low or as high as needed.

To help you find things even at night, the interior light of the cabinet turns on when the door is opened and shuts off when the door is closed.

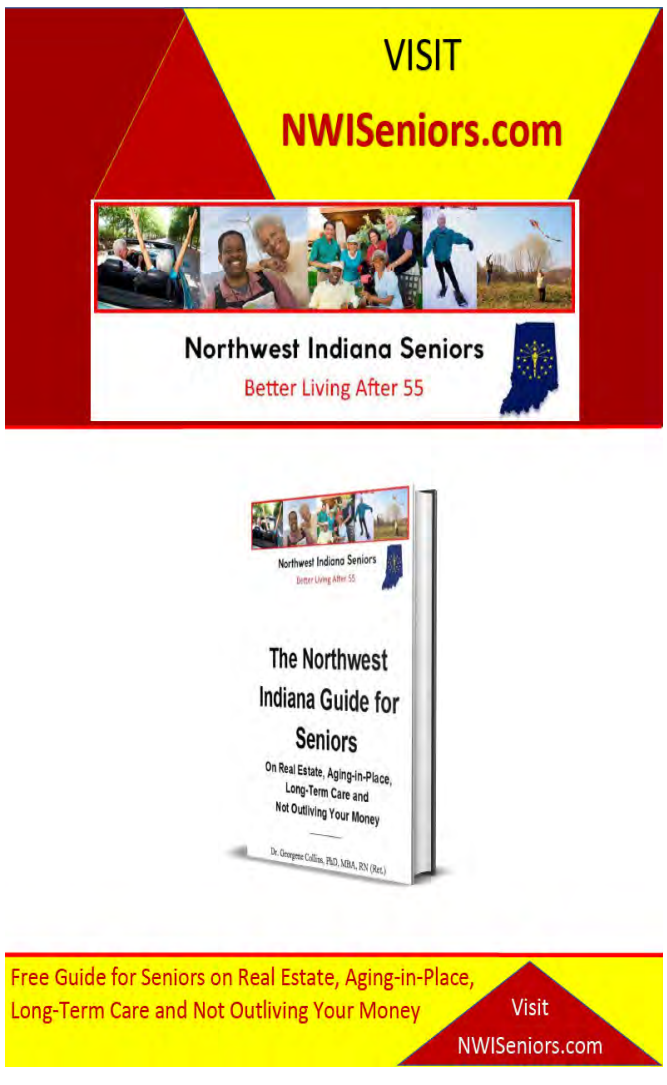
**How's the lighting?**
Do you find yourself misapplying makeup, or have trouble putting in contacts or performing other tasks? Do you think you look different in other mirrors than the mirror in your own bathroom? Having a well-lit, clear mirror makes all the difference. Mirror lighting on cabinets is also a great option.

For additional lighting improvements, consider adding pendant or chandelier lighting, which provides great overhead light without taking up much space.

**Do you just want a more beautiful space?**
Consider minor changes to your bathroom that can transform your experience. When was the last time you painted the room? A fresh, bright color can really improve any size space.

Biophilic design is on trend, which just means making your interior spaces greener and more natural. Incorporating colors found in nature, plus adding natural elements such as houseplants, can make any room feel more peaceful and livable. Consider plants that thrive on warmth and humidity when "greening up" your space.

For more information on enhancing your bathroom, visit Robern.com.-(BPT)



# House Numbers

by Nick Gromicko, CMI® and Kenton Shepard
InterNACHI Staff

Ever wonder about your house number? Often, the previous owner installed the number and the new owner never had to think about it, leaving them clueless as to why it was placed where it is or why a particular color or size was chosen. These numbers are more important than you probably realize, and a lot of thought goes into making sure they are visible.

House numbers should be clear enough so that police, the fire department, paramedics, etc., can quickly locate properties in an emergency. Numbers are often the only way that first-responders can identify their intended destinations. Your city might even have laws requiring your house number to be of a certain size or color. Also, think of the poor pizza delivery guy who runs late because he can't find your house, or frustrated party guests who have to knock on neighbors' doors before they find yours.

**Consider the following recommendations:**
•The numbers should be large, within reason. Try to make them at least 5 or 6 inches tall. Smaller numbers may not be visible from the street if you have a large front yard. Replacement house numbers can be purchased from hardware stores and online.

•The numbers should be of a color that contrasts with their background. Reflective numbers are great because they are easier to see at night. Brown on black or white on yellow may look swanky but are bad choices for the purpose.
•Try not to put house numbers behind any trees, shrubs, or anything else that may obscure their view from the street.
•Make sure that the number faces the street that is listed in the house's address. It does emergency workers no good if the house number faces a different street than the one the workers are traveling on.
•Is your house not visible from the road? Then the number should be placed at the driveway's entrance.
•The next time you hire an InterNACHI inspector, ask him whether your numbers are adequate. Inspectors should know the laws in your area and be able to offer you a professional opinion.

**Keep in mind that you may need to make adjustments.**
Even if your house number is currently adequate, InterNACHI believes that it might need adjustment in the future. The following are common reasons why you may need to adjust your number in the future:
•The addresses assigned to houses by the city occasionally change, and you must adjust your numbers accordingly.
•The trees or shrubs in front of your house have grown so much that the number is no longer visible.
•House numbers installed in the winter may be visible during that season, but become blocked by budding vegetation by spring or summer.

Maintain your house numbers, along with the rest of your home's exterior.
•Keep your numbers clean. They may not be reflective or contrasting if they are covered in mud.
•Trim back vegetation as needed.
•Don't let piles of snow obscure the numbers. If this happens, raise the number so this situation does not happen again.

In summary, house numbers serve a critical function for emergency personnel and should be clearly displayed.
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# How to Hire an Honest Contractor

With the start of hurricane season and other severe summer weather upon us, home owners may find it necessary to call in professionals to help repair damage to their homes. It's an unfortunate fact of life that after a natural or man-made disaster, there are people who will try to profit from a community's misfortune.

But a fly-by-night contractor is one disaster you can prevent if you follow a few steps to ensure you hire a reputable professional. In fact, it makes sense to follow these guidelines when you are evaluating any potential contractor, whether it's for post-disaster repairs or a planned renovation to your home.

**Here are some guidelines to keep in mind:**
**Price and payment**
•Don't get pressured into signing a contract immediately. You should not be told that you need to sign a contract that day or risk a price increase.
•Paying a deposit of anywhere from 20 percent to 50 percent is common, however, you should not be asked to pay the full cost in advance, before work begins.
• Make sure you're comfortable with the payment options. You should not be asked to pay cash to a salesperson instead of a check, money order or credit card to a company.

**References**
•Confirm that the contractor has a verifiable mailing address for his business.
•Check the Better Business Bureau, www.bbb.org, to ensure the business doesn't have any unresolved complaints.
•Ask the contractor for references for past work and be sure the references can be reached.
•Check out the business on consumer review sites such as Angie's List, HomeAdvisor, Houzz, etc. Remember, it's important to take the good with the bad when reading online reviews.

**Contract and completion**
•Be cautious of anyone that tells you that "a contract won't be necessary." Insist on a complete and clearly written contract signed by you and the contractor.
•Ensure that the final payment is not due until the job is completely finished and you are fully satisfied with it. Find out if any of the work requires city or county inspection, and make sure that is done and you have paperwork to prove it before you make the final payment.

Following these guidelines will help you select a contractor who will do quality work, and stand behind it. To learn more about finding a reliable contractor with an established business in our community, contact Georgene Collins at 219-315-6569.
Printed with permission from the National Association of Home Builders.

# Top Design Trends For Your Home

The COVID-19 pandemic has provided a renewed sense of home and community for many. After months of sequestration within your home, however, you might also be in need of some fresh scenery—both outside and inside your residence. Design trends provide alluring sources of inspiration for updates, whether it's a simple splash of color or creating a whole new addition.

Here are a few ideas National Association of Home Builders (NAHB) members are noticing across the country:

**Have fun with color.** One of the most popular areas to remodel is the kitchen. Gone are the stark-white cabinets, countertops and backsplashes. Instead, today's designers are opting for on-trend deep blue and cool aqua tones, as well as dark woods and new, colored textures. Add a pop of intrigue to your kitchen through a bright backsplash, colorful kitchen island or a dropped ceiling with rich wood tones.

Warm and cool color insertions don't have to stop at the kitchen either. Cool color choices — think grays, blacks, and blues — add a modern aesthetic, while warm colors — especially wood elements — have a traditional appeal. The two combined create a look that is both dramatic and luxurious, yet also comfortable and homey, anywhere in the home.

Another fun idea for 2020? Wallpaper. Not only can it be an inexpensive way to personalize a home, there are so many options to choose from — both in color and texture, as well as low- or no-volatile organic compound (VOC) — to create a vibrant, healthy home.

**Get creative with storage.** Today's minimalist culture (thank you, Marie Kondo) lends itself to new trends in storage that are not only simple, but artistic. Open kitchen shelving or a mix of open and traditional cabinetry for upper cabinets, for example, provide practical storage solutions and added visual interest. Other areas that can benefit from this approach include wine cellars or under-stair displays that

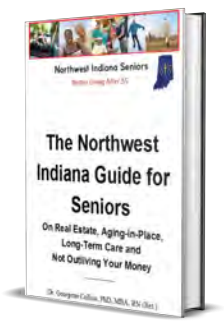
purposefully blend into the room.

**Connect the outdoors and indoors.** Indoor/outdoor connections enhance livability — and look sophisticated, too. New technologies and increased availability of glass walls, pocket doors and large windows can create a seamless transition, both visually and physically.

Visual connections such as large-format windows can also help. Floor-to-ceiling window walls and "glass box" style rooms are trending in all corners of the country, and in all neighborhoods, from urban to rural.

And above all else, make it yours. Today's home owners want a home that reflects their tastes. Simple examples include nontraditionally shaped, colored or otherwise unique hardware in spaces such as the kitchen and bathroom, as well as elements like distinctive stair rails, light fixtures and switch covers in more high-traffic areas Printed with permission from the National Association of Home Builders.

Free Guide Revised for 2020 to Help Seniors Live Safer at Home!

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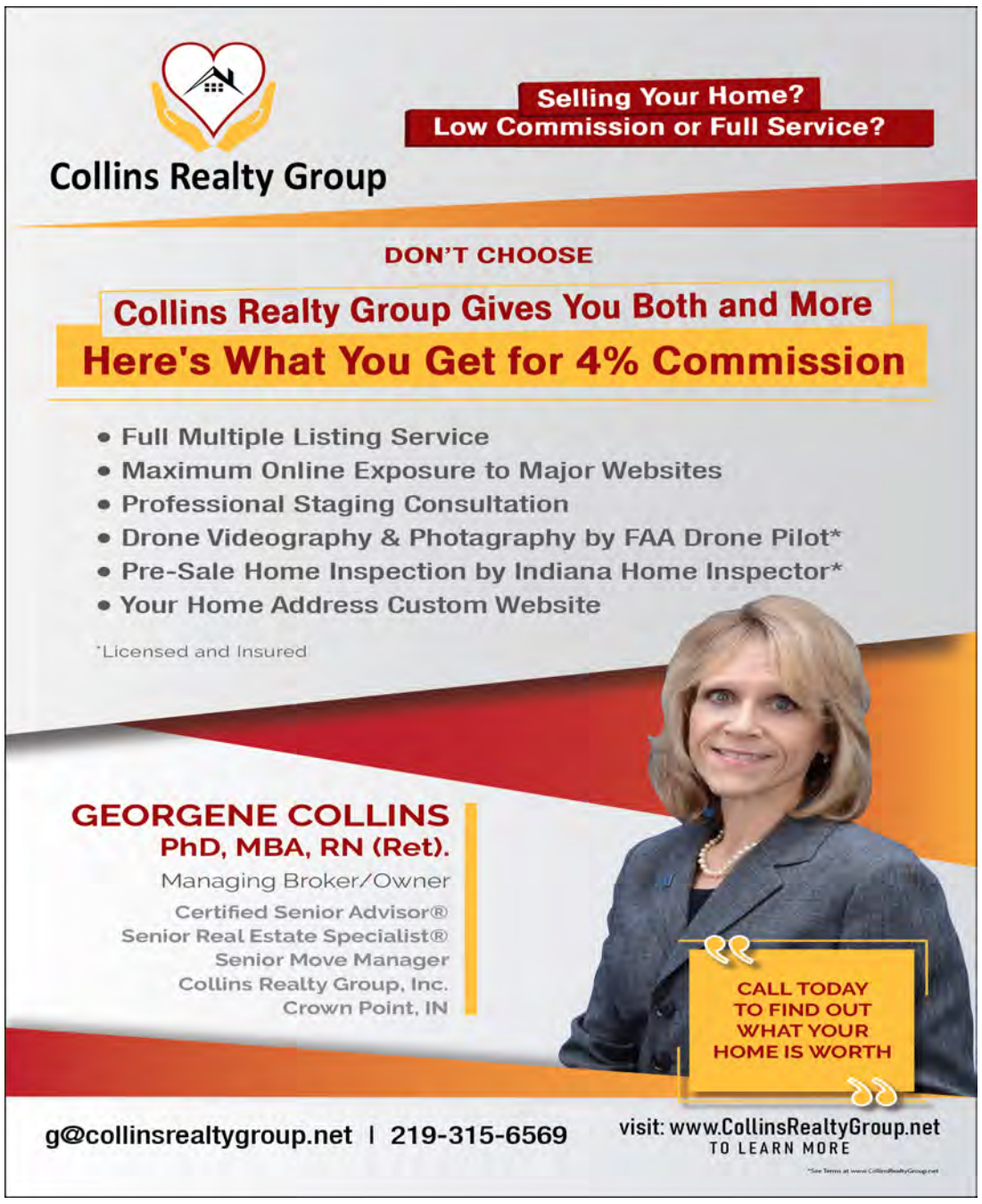

# How to Move With Pets

## Tips from the National Association of Realtors (NAR)

**Update your pet's tag with your new address.**
Make sure your pet's collar is sturdy and correctly sized. The tag should also include your mobile number and e-mail address so that you can be reached during the move.

**Request veterinary records.**
Ask your current vet to send your pet's medical history directly to the new vet. Have their contact information handy in case of emergency or if the new vet has questions.

**Keep a week's worth of food and medication with you.**
You may want to ask for an extra prescription refill before you move. Take the same precaution with special therapeutic foods.

**Seclude them from chaos.**
Keep your pet in a safe, quiet room on moving day with a clear sign posted on the door. There are many light, collapsible travel crates available, but ensure it is well ventilated and sturdy enough for stress-chewers. Also, introduce your pet to the crate before the trip.

**Prepare a pet first aid kit.**
Include your vet's phone number, gauze to wrap wounds or to muzzle your pet, adhesive tape for use on bandages, nonstick bandages, towels, cotton swabs, antibiotic ointment (without pain relief medication), and 3% hydrogen peroxide.

**Play it safe in the car.**
Use a crate or carrier in the car, securing it with a seat belt. Never leave your pet in the bed of a truck, the storage area of a moving van, or alone in a parked vehicle. If you're staying overnight, find pet-friendly lodging beforehand and have kitty litter or plastic bags on hand. Get ready for takeoff.

When traveling by air, check with the airline about pet requirements or restrictions and whether you must purchase a special airline crate that fits under the seat in front of you.

**Prep your new home.**
Set up one room with everything your pet will need: food, water, medications, bed, litter box, scratch post, and toys. Keep windows and doors closed when your pet is unsupervised, and beware of small spaces where nervous pets may hide. If your old home is nearby, give the new home owners or neighbors your phone number and a photo of your pet, in case your pet tries to return.

**Learn about local health concerns and laws in your new area.**
If you're moving to a new country, contact the Agriculture Department or embassy of the country to obtain specific information on special documents, quarantine, or costs related to bringing your pet into the country. Printed with permission from The National Association of Realtors®.

## Gardener's Delight

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SEEDS
TOMATOES
LETTUCE
GREEN BEANS
CABBAGE
SQUASH
PERENNIALS
ANNUALS
WATER
MELONS
SPROUT
CARROTS
FRESH AIR
APRIL
PEPPERS
INSECTS

## 5 Rights to a Great Garden

Growing a garden is rewarding and a lot of work. Here are 5 tips to a great garden.
1.Right Site. Keep your garden in view to enjoy and keep an eye on.
2.Right Sunlight. Pick a spot where your garden will get at least 6 hours of sunlight a day.
3.Right amount of water.
4.Right Soil. Adding mulch will reduce weeds and water loss.
5.Right Food. Plants need proper nutrition to stay healthy and produce beautiful flowers and delicious vegetables.

# Rethinking Home

By Elyse Umlauf-Garneau, SRES Staff

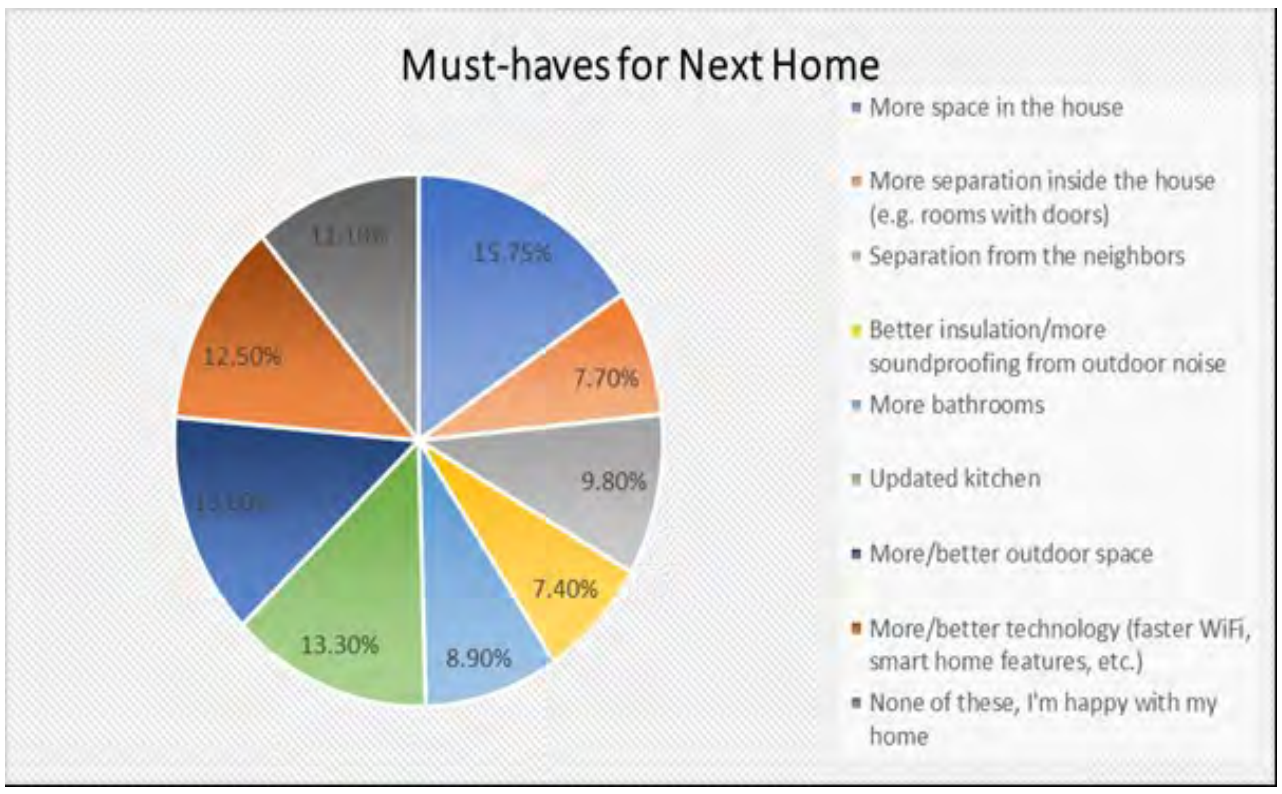
After spending so much time at home during this pandemic, you're probably seeing all the flaws in your house. Sure, there's the normal stuff, including that dripping faucet, the cracked bathroom tiles, and that carpet that needed replacement years ago.

But there are often bigger issues. Maybe the house no longer fits your needs, especially if you anticipate spending vast amounts of time at home even after the stay-at-home orders expire.

Others also have noticed their homes' shortcomings, according to a REALTOR.com survey (https://bit.ly/2WulKIN). It looked at consumer preferences and how the Covid-19 lockdowns have changed their perception about their wants in a home.
Though survey participants were based in the

United States, the feelings likely are shared by people well beyond the U.S. borders, given that so many also have been hunkered down for weeks or months.

It's no surprise that with parks, restaurants, and other gathering places shut down, people are treasuring outdoor space. That's reflected in the survey. When respondents were asked about the features that have gotten more important to them during the pandemic, a wish for a patio or yard took the number two spot, accounting for 13.2 percent of responses. A quiet neighborhood topped the list (13.4% of responses).




One in five respondents said that more space is the most desired change in their current living situation. Updated kitchens (13%) and home gyms (11.3%) ranked second and third.

Wished-for amenities vary by age, gender, parenting status, and whether respondents were renters or owners. For instance, renters would like a quiet neighborhood, storage, and a spare bedroom.

Parents with young kids value flexible space like craft areas, game rooms, a home office, and workout space. They're also interested in either an in-law suite or an accessory dwelling unit (ADU).

Kitchen updates, house style, and more space ranked higher with those over the age of 55.

With so many working from home, consumers also say they'd appreciate better technology like faster WiFi and smart home features.

Respondents in the 55-plus age group were the most likely to be content with their current home, yet in a future property, they'd value a bigger house, an updated kitchen, and better technology.
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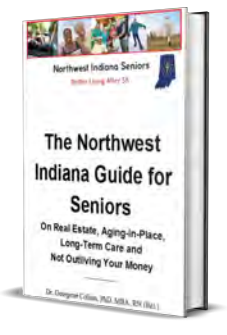



Free Senior Guide at
WWW.NWISeniors.com

# Real Estate Trends

By Georgene Collins, Broker/Owner Collins Realty Group, Inc.

**Indiana & NWI Housing Market Trends**
Even with record low mortgage rates, home sales in Indiana were down 11.9% compared to April 2019, according to the Indiana Association of Realtors® (most current data at time of publication). New listings fell by 33.% in April compared to April 2019. The average sale price rose 9.4% to $209,527.

Despite the lower numbers, overall the Indiana market was better than other parts of the country. Accoridng to the National Association of Realtors®, home sales were down 17.8% overall in the United States in April.

The Northwest Indiana housing market mirrored the state data. According to the Greater Northwest Indiana Association of Realtors®, closed sales fell by 6.7% in April over April 2019, new listings fell by 38.1% and the average sale price increased by 8.2% at $206,218. Year to date closed sales for Northwest Indiana rose by 5%.

The market reflects the uncertainty of the pandemic on the economy and safety concerns. Bernice Helman, 2020 President of the Indiana Association of Realtors® recently reported the results were anticipated. She also noted to expect similar results for the next couple of months as inventory levels remain low with less sellers listing their home.

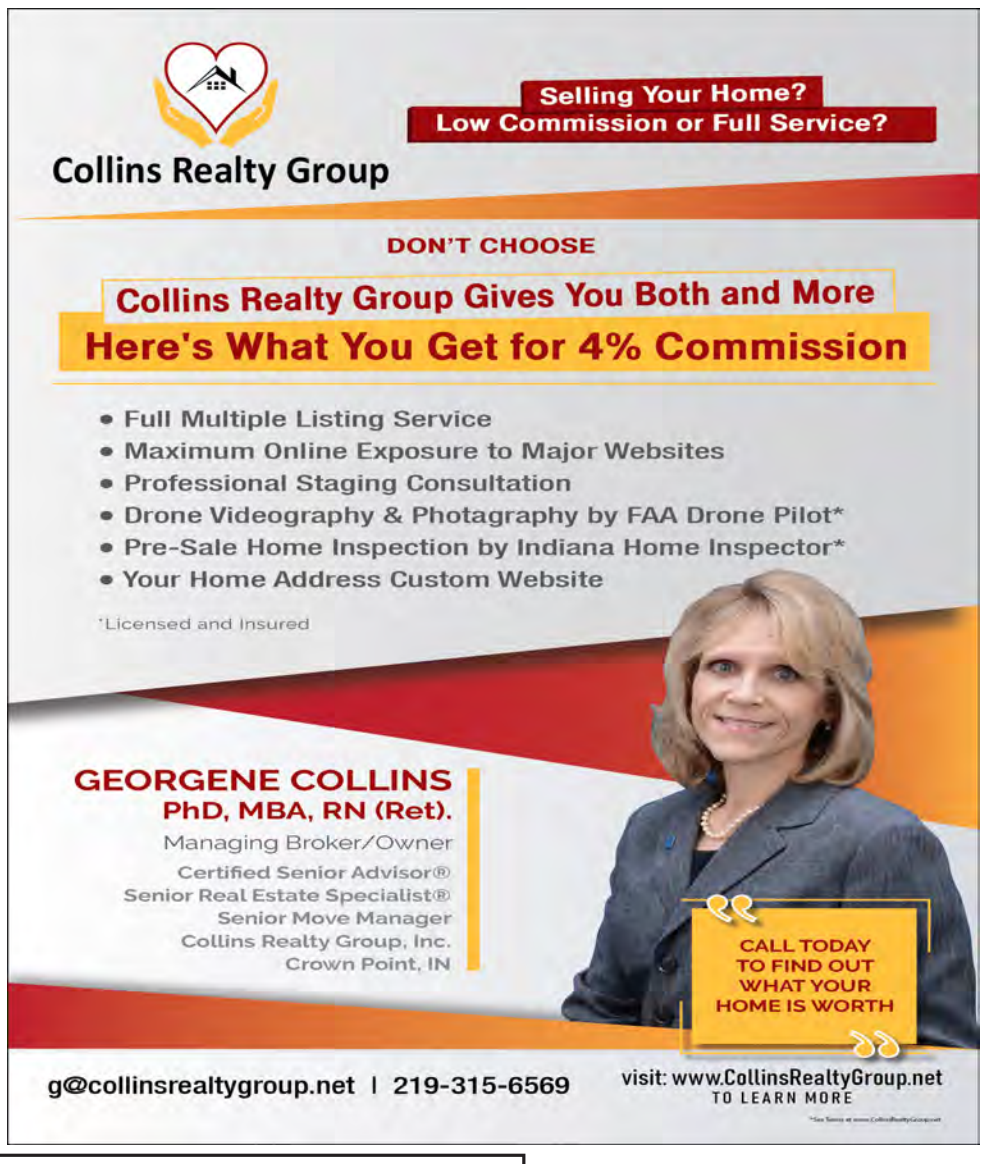
**Transaction Changes and CoVid**
The pandemic forced many industries to work remotely and real estate was no exception. The real estate industry has embraced technology to improve the home buying and selling process over the past decade. When the pandemic forced remote work, Realtors® did what they always do, found ways to best serve our clients.

In many ways, the use of technology gives buyers and sellers great advantages. From scheduling showings to closing the transaction, the use of technology makes buying and selling a home efficient and safer. Here are some ways technology enhances the home buying and selling process.

**Online showing scheduling.** Most Realtors use the Showing Time app to schedule showings. Once a showing appointment is scheduled, the app begins a series of automatic workflows and reminders through completion of the showing, including the request for buyer feedback. Reports are generated to track the workflow and results.
**Virtual showings.** Advanced photography and video, and social media apps allow agents to show homes virtually. Virtual showings are great to keep social distancing guidelines and keep clients safe, but they are also helpful for long-distance buyers looking to relocate to other cities, states, or countries.
**Virtual meetings.** Apps like Zoom, Skype, and Gotomeeting allow remote face-to-face meetings to discuss client needs and goals and to review important documents.
**Secure online document transmission and signing.** Apps like Zipforms allows Realtors to send documents to clients for

review and signature safely through encryption. Docusign is another encrypted safe online application for signatures. These programs safely speed up the transaction and help with recordkeeping.
**Remote notarization.** Notarize.com provides notary services 24 hours a day, 7 days a week for any state. Indiana approved online notary services in 2018.
**Curbside closings.** While not dependent on technology, many title companies now offer curbside closings where the title agent brings the documents to the cars of each party for signatures to close the transaction.

As with other industries, professionals found new and better ways to improve the real estate transaction through the pandemic. Some changes involved technology and others improved processes. All designed to keep everyone safe and clients satisfied.



Georgene Collins, Certified Senior Advisor, is the Managing Broker-Owner of Collins Realty Group, Inc. in Crown Point. She is a Home Safety Consultant and Senior Real Estate Specialist. Georgene helps seniors age-in-place, sell and buy a home, and move to a senior-friendly environment. Contact Georgene at 219-315-6569 for your free assessment.

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