HOMEWISE

Real Estate Tips and Advice

2021 Home Design Trends

Because the pandemic held most of the country at home and indoors for most of 2020, it's no surprise that people focused on their homes. In a year of insecurity, it's also no mistake that home design trends for 2021 reflect this feeling.

According to a design trend outlook from Modsy, the popular app that imagines how furniture and other items will look in your home, both mid-centry modern and traditional styles are dominating.

Why? Mid-century furniture is notorious for its functionality and it works well in smaller spaces, according to the report. As for traditional, the answer is also somewhat obvious: In uncertain times people tend to look for more security in their spaces. And the familiarity of traditional and classic design elements is truly an antidote.

DECORATING

The same desires for comfort and to ward off uncertainty continue in decorating



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REAL ESTATE 101

Protect Yourself Against Predatory Loans

Mortgage professionals can help you buy or refinance your home. Most are trustworthy and provide a valuable service. But dishonest or "predatory" lenders do exist. For tips on how to protect yourself, visit the U.S. government's website devoted detecting housing scams at **bit.ly/36NphqF.**

trends. Take, for example, "Grandmillenial," or modern takes on so-called Granny chic, or incorporating sleeker elements mixed with florals once featured in homes many decades ago.

Another trend has been to incoporate more plants, according to the experts at HGTV, also the detectors of the "Grandmillenial" trend.

Plants bring fresh air and brighten your mood, so it's no wonder they're being more frequently incorporated into home design.

ZEN DECOR

Creating spaces that inspire peaceful vibes in troublesome times are also part of pandemic-influenced home design trends. Rrock gardens and home water features create places to escape in serentity.

RUSTIC VOGUE

Taking its cues from mid-century modern and traditional design, rustic vogue, according to Better Homes & Gardens, brings a sophisticated take on so-called "cottagecore," adding character details to modern homes.
This style works best within homes that already have interesting features, the magazine says, such as exposed beams or original wood floors, but can also be recreated.

ARTS AND CRAFTS

The Arts and Crafts movement of the 19th century, born of the Industrial Revolution and lasting well into the 20th century, is, according the BH&G, an extension of the movement. It's central foundation was to reverse the effects of machine-dominated production and was intended to feature the beauty of handmade decorative pieces.

BOLD COLORS

Amid a return to tradition and updated takes on older styles, it might seem odd that bold colors are replacing neutral tones seen in the past few years. But according to Modsy, people spending more time at home want a reflection of what they once saw in such spaces such as hotels and restaurants.

If you're thinking of updating your home, redesigning or have purchased a new home, visit your local home store or consult a local design professional who can help you achieve these looks or one of your own particular fancy.

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FHA 203b: The most popular FHA government loan. It typically requires a 3% down payment. source: MLS.com

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