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## HOMEOWNER'S UPDATE

### Tips for a Front Porch Refresh

Give your front porch a new look and enhance your home's first impression with these five improvements.

**Front door:** Staining or painting the door is one of the easiest ways to refresh your front porch. Choose a color that adds interest to the exterior while flowing naturally into your home's interior. Upgrade the door's hardware by installing an attractive door knob and an electronic lock.

**Light fixtures:** Ensuring that the sidewalk and porch are well-lit improves both the appearance and the safety of your home. Replace outdated lighting with modern fixtures that provide ample brightness without being too harsh.

**Outdoor furniture:** Make sure any chairs, tables or benches on the porch look inviting. Apply a fresh coat of paint or stain to weather-worn furniture, and add a pop of color with comfortable outdoor pillows.

**Columns:** If your porch has posts or columns, consider refacing them to bring new life to your home's exterior. Column wraps are easy to install over existing support posts and come in a variety of styles to complement your house's current architecture.

**Landscaping:** Tidy up shrubs and bushes surrounding the porch and sidewalk. Fill large planters with seasonal flowers and foliage to complete your home's updated appearance.

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### 5 Items To Replace Regularly

Improve your health and well-being by replacing these common household items.

1. **Kitchen sponge** – Ideally, you should replace your sponge every two to three weeks. Sanitize it anytime by placing the sponge in a bowl of water and microwaving it for one minute.
2. **Water filters** – Replace your refrigerator's water filter every six months to avoid contaminants. Pitcher water filters should be replaced every two months.
3. **Toothbrush** – Swap out your toothbrush every three to four months (or whenever the bristles begin to fray) to ensure you're cleaning your teeth effectively.

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4. **Mattress** – The maximum length of time you should sleep on the same mattress before replacing it is eight to 10 years.
5. **Smoke detectors** – In addition to changing the batteries every six months, smoke detector units should be replaced every 10 years.

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## Is Your Home Renovation Covered by Insurance?

After spending months at home due to the pandemic, many homeowners have tackled major renovations in an effort to improve their space. If you've recently completed any of the following projects, you may need to consider updating your homeowners insurance coverage.

- **Home addition** – Most insurance companies require that your home be insured for at least 80% of its replacement cost in order to pay out losses. Because expanding the usable square footage of your home adds to its value and replacement cost, it's important to adjust your coverage accordingly.
- **Kitchen or bathroom remodel** – Clearly, upgrading your kitchen and/or bathroom can significantly increase your home's value, so you'll likely need additional coverage.
- **Inground pool** – In addition to being costly to repair or replace, pools are also a liability hazard. Your home insurance will need to be increased to cover both of these factors.
- **New roof** – While it does improve the value of the home, if your new roof is made of hard-wearing materials that withstand strong winds, hail and heavy rain, you could be eligible for a discount on your insurance.

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## Create Comfort With Maximalism

If you love bold colors and a variety of decor styles, maximalism is the trend for you. In stark contrast to sparse and modern minimalism, maximalism emphasizes creating a comfortable home with items you love – and lots of them. However, this eye-catching style isn't about mindlessly collecting clutter. The end result is the creation of a truly personalized design. **Consider these tips to make maximalism work in your space.**

**Color, color, color:** The starting point of maximalist design is generous amounts of color. Dark walls can be complemented and balanced with bright patterns in furniture, accent pieces and wall art. If you feel unsure about committing to a bold wall color, try installing patterned peel-and-stick wallpaper instead, or fill an accent wall with large pieces of art.

**Comfort and joy:** The main goal of maximalism is to create a comfy space filled with items you genuinely love and enjoy. Layer cozy, inviting fabrics in your favorite colors through furniture, blankets and throw pillows. Fill up a tall bookshelf with your book collection, mix and match dining chairs with your flea market finds or create a display of your collector's items. Decorate with things that showcase your hobbies and interests, places you've visited or vintage family heirlooms.

**Intentionality:** Taking a maximalist approach to design doesn't mean you immediately need to fill your house with stuff. Try slowly adding a few new items to each room and reflect on how it all comes together. You can choose a unifying color or pattern to keep the design from looking too haphazard, but think about focusing more on personalizing your space rather than seeking to perfect it.

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## Buffalo Cauliflower Bites

### Ingredients

- 1 head cauliflower
- ¾ cup flour
- 1 tsp. paprika
- 1 tsp. onion powder
- 1 tsp. garlic powder

1 tsp. salt  
¾ cup buttermilk  
5 Tbsp. buffalo sauce  
2 Tbsp. butter, melted  
Fresh parsley, chopped

**Directions**

Preheat oven to 375° F and line two baking sheets with parchment paper. Set aside. Cut cauliflower into florets. In a large bowl, combine flour, spices and salt. Add buttermilk and whisk until combined. Add cauliflower to buttermilk batter and stir to coat. Place on prepared baking sheets, leaving space between each floret.

Bake for 20 minutes. Flip florets over and bake an additional 20 minutes. Meanwhile, whisk together buffalo sauce and melted butter in a large bowl. Remove cauliflower from oven and toss in prepared sauce. Garnish with parsley and serve immediately.



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