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SPRING 2024



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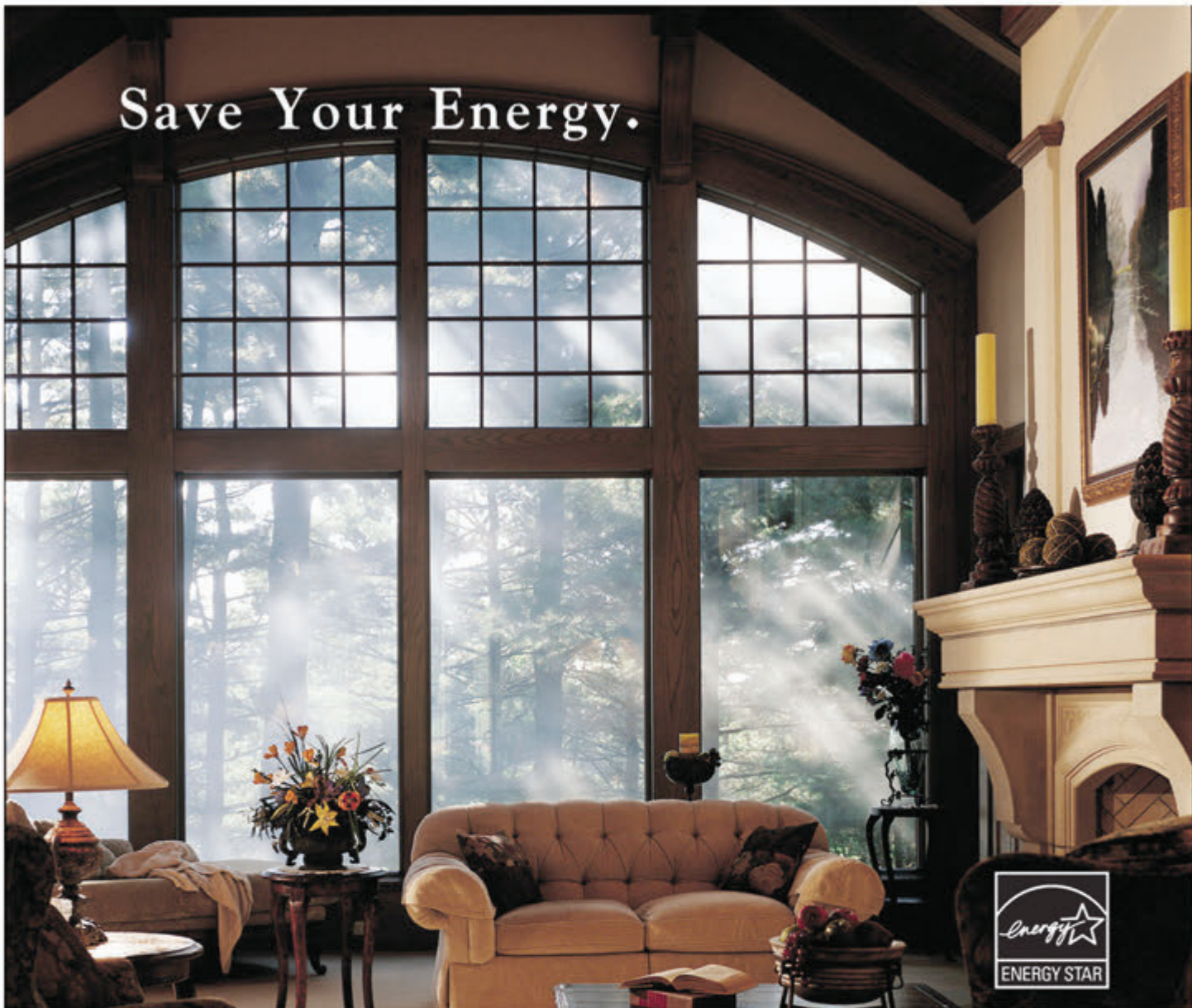
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Welcome Home • Spring 2024 • 3



# Feature Home

( ON THE COVER )

## 16

Kellie and Tom initially considered renovating their lake home as a cute cottage, but after consulting with Pennings & Sons they decided to raze the house and build anew. The result is a 3,400 square-foot year-round forever home.



## 13

What's New in Bathroom Design

# CONTENTS



## 7

Chocolate Peanut Butter Pie



## 25

The Kalamazoo Institute of Arts



## 9

Creating the Backyard of Your Dreams



## 27

What Goes Up Must Come Down?

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# It's all about you, *Kalamazoo*

The Home Builders Association (HBA) of Western Michigan invites you to the 2024 Annual Home & Garden Expo, March 8 - 10, presented by Advia Credit Union!

This is the year "Where Ideas Grow" at the Home & Garden Expo held at the Kalamazoo County Expo Center. We have so many great things going on throughout the weekend including FREE and interesting seminars all weekend long featuring a wide variety of topics for your home and garden. Be sure to check out the complete schedule at [www.KalamazooHomeExpo.com](http://www.KalamazooHomeExpo.com).

The annual Home & Garden Expo has been proudly produced by the Home Builders Association of Western Michigan for more than 50 years and we are excited to bring to you a terrific line-up of local businesses featuring quality craftsmanship and expertise in their trades. At the Home & Garden Expo, you will find inspiration for all your projects, indoors and out, with over one hundred exhibitors displayed throughout 60,000 square feet of indoor space! Your 2024 Home & Garden Expo experience will provide current and future homeowners with great ideas, industry knowledge and modern technology options!

You won't want to miss this year's feature garden, designed in partnership with Kalamazoo in Bloom who will also be celebrating their 40th anniversary with fun activities throughout the weekend for adults and kids alike! Visit them in Market Kazoo, a unique shopping section of Home & Garden Expo featuring boutique items and gifts for the home and garden.

Friday is always the day we honor our seniors and veterans. Those 65 and over will receive \$2 off a door ticket and veterans with military ID enter for FREE. Friday's hours are 12 noon - 8 pm. Saturday is Family Fun Day with great activities for kids throughout the day including free face painting from 1-4 pm, farm animals between 10 am - 4 pm, Jingle the Clown from 1 pm to 6 pm and Rabbit Rescue from 10 am to 6 pm. Doors open at 10 am and close at 8 pm. Sunday the doors are open from 11 am - 4 pm and we are so pleased to welcome our local educators and first responders with \$5 off general admission. And don't forget that kids 12 and under are FREE all weekend long.

If you have a project in mind for your home, or just want to see what's trending in home improvement, you will be sure to find what you are looking for at the 2024 Home & Garden Expo. Spending the day at Expo is the best way to check out the current industry developments, discover the latest ideas, meet face to face with local pros, attend an informational seminar, and save on your next home improvement project.

The Home Builders Association of Western Michigan is an organization that is committed to Building Homes and Strengthening Communities. We are so proud of this signature event and more information can be found at [www.KalamazooHomeExpo.com](http://www.KalamazooHomeExpo.com)

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# Chocolate Peanut Butter Pie

Photography by Linda Hoard

Welcome to our family's cherished recipe for chocolate peanut butter pie! This indulgent pie is a celebration of rich, creamy flavors that perfectly meld the irresistible combination of chocolate and peanut butter. Its luscious texture and heavenly taste make it a truly wonderful treat that never fails to impress. It is simply delicious and guaranteed to leave everyone craving for more.

## Ingredients:

### Crust:

1 1/2 cups graham cracker crumbs  
1/3 cup sugar  
8 tablespoons unsalted butter, melted

### Filling:

12 ounces cream cheese, room temperature  
1 1/2 cups creamy peanut butter  
1 1/2 cups sugar  
1 1/4 cups whipping cream

### Topping:

1/2 cup sugar  
1/2 cup whipping cream  
2 ounces unsweetened chocolate  
4 tablespoons unsalted butter  
1 teaspoon vanilla extract

Preheat your oven to 350°F. Then, for the crust, mix together graham cracker crumbs, sugar, and melted butter. Press this mixture into the bottom and sides of a 9-inch pie plate. Bake crust for 8 minutes and allow to cool.

To make the filling, blend the softened cream cheese with sugar until smooth. Then, incorporate the peanut butter. In a separate bowl, whip the cream until stiff, and gently fold it into the peanut butter mixture. Finally, spoon filling into the prepared crust.

To create the topping, mix sugar and whipping cream in a saucepan and bring it to a boil. Then, reduce the heat and let it simmer for 6 minutes without stirring. After removing it from the heat, add chocolate and butter, stirring until melted. Then, stir in the vanilla. Pour this topping over the pie and refrigerate for at least 4 hours before serving.

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Photo courtesy of Sandstone Creation

# *Creating the Backyard of Your Dreams*

By Zinta Alistars

*W*ho can forget that pandemic, when most all of us were trapped at home, unable to leave. Our backyards became our travel destination. And then, when we were finally free to re-enter the mad, mad world, many of us longed to return to our time at home. Our backyards have become a haven, a place of escape, an oasis where we can relax and breathe. If anything has come from that back and forth, it is a renewed appreciation for that plot of accessible nature, just a step away.

"We have a desire to be unplugged and to spend time outdoors," said Jim Garrison, owner of Sandstone Creation at 1016 East Walnut Street in Kalamazoo. "There are many ways to create a year-round landscape, an invitation to come outside and enjoy."

Sandstone Creation has been creating unique landscapes since 1997. They excel at stone pathways, retaining walls, fire and water features, lighting, and even sculptural features to add interest. Sandstone Creation also builds outdoor kitchens and grills, even bocce ball courts and gardening tables. Ask, and you may very well receive.

"Obviously, in summer it is easy to create an inviting backyard," Garrison said. "But we have ways to make backyards open all year with pergolas, heaters that can be attached to the pergola or a roof structure or placed on portable posts. We build outdoor fireplaces that can face in or out. Fire bowls and pits can be wood-burning but also use natural gas for your convenience. And yes, we can mount outdoor flat-screen television screens, depending on exposure."

The fun part, Garrison said, is that initial meeting with the client to discuss the possibilities—ideally, on site and with all decision-makers present.

"We take measurements and get that down on paper," Garrison said. "It's enjoyable to talk through ideas and determine tastes. People often have ideas from the Internet or clippings, but we can offer up catalogs, too."

With a large percentage of Sandstone Creation projects on lakeshore properties, Garrison said permits are occasionally needed to stabilize or protect shorelines—but more commonly, no permits are needed.

"Our specialty is landscaping with outdoor lighting," he said. "People sometimes forget about the lighting, but when you look outside in the evening, lighting is the invitation to come outdoors. Every time we put in lighting, it makes the space warmer and safer."

## SHARING A MEAL OUTDOORS

A meal outdoors seems to always taste better, and what's better than taking your cooking to an outdoor kitchen on a sunny summer day, especially when entertaining guests? Building outdoor kitchens is where Fireplace and Grill Shoppe at 645 West Michigan Avenue excel.

"When a customer comes in, we ask how they cook, what they cook, how they entertain, what kind of seating they want," said Zach Wrench, vice president of the company his father, Mark, established in 2001. Fireplace and Grill Shoppe installs gas, pellet, charcoal grills, and outdoor ovens along with outdoor gas and wood-burning fireplaces and pits.

"For a long time, people thought of grilling and cooking outdoors as a seasonal thing," Wrench said. "People now are more often using their outdoor kitchens and spaces into November. We have electric radiant heaters to expand your season."

The trend today, Wrench said, is to simplify what is available for your outdoor space. Sleeker, simpler kits are available, some ready to be installed by the do-it-yourselfer who wishes to save some money.

"There's something for everyone, most every budget," Wrench said. "You can even make an outdoor kitchen from

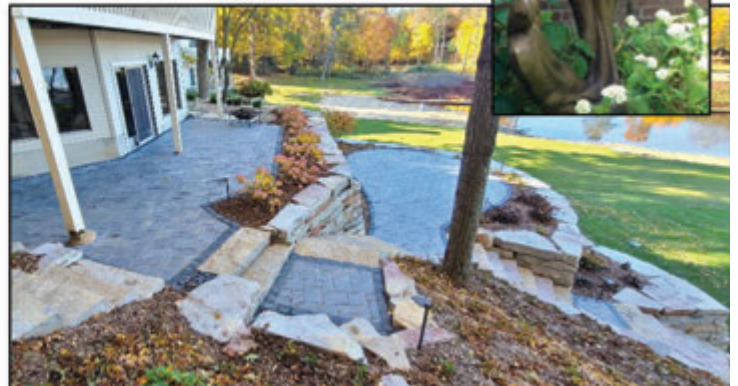




Photo courtesy of Sandstone Creation



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a kit in a box. Assemble it yourself or we can assemble in around two-and-a-half hours."

For more complex projects, Wrench said outdoor kitchens are becoming generally more reasonably priced, although with a broad selection of features available, the homeowner can create the outdoor kitchen or seating area around a fire feature of their dreams. Lifetime warranties are available on most products.

"Our main focus is to fit the right product to the customer, what suits their wants and needs best, beginning with a site visit," Wrench said.

## OUTDOOR FURNITURE FOR THE FINISHING TOUCH

Customers often begin building their dream backyard with the kitchen and fire features, but Ashleigh Kosin, co-owner with her husband Jack of Bell Tower Lake House Living Company at 8940 North 32nd Street in Richland, said the ideal time to bring in their expert design services in outdoor furnishings is right at the beginning of a project.

"If you are creating a new outdoor space, we like to go in with the landscapers to lay out the furniture," Kosin said. "Most tend to think of furniture last, but we like to think of it first for the ideal layout. It's become a major trend to make our outdoor spaces as cozy as the indoors, and to be able to use them all year long."

Whether for the patio, sunroom, or deck, Bell Tower's wide selection of outdoor furniture is available in teak, wicker, resin, recycled plastic, marine-grade polymer, aluminum and wrought iron. They offer outdoor seating—sofas and sectionals, Adirondack chairs, chaise lounges—to outdoor dining and accent tables, consoles, bars, and the umbrellas that provide cover for it all. They also offer fire tables that operate by propane or gas line and create the perfect conversation.

Bell Tower Lake House Living was established by the Kosins in 2009 with the vision of providing high-quality furniture and decor with sustainability in mind. Even their renovated 1837 barn, now their showroom, is an example of their eco-friendly approach to their business, down to the pollinator garden planted in back of the barn for bee and butterfly populations.

"The manufacturers we work with have ambitious green initiatives and many are made in the United States," Kosin said. "And it is quality that will last a long time."

Popular styles of the day, Kosin said, are anything from traditional to coastal modern, and if the homeowners don't immediately find what they see in their backyard dreams, custom orders are available with more than 5,000 fabrics to choose from.



Photo courtesy of Fireplace and Grill Shoppe



Photo courtesy of Bell Tower Lake House Living Co.



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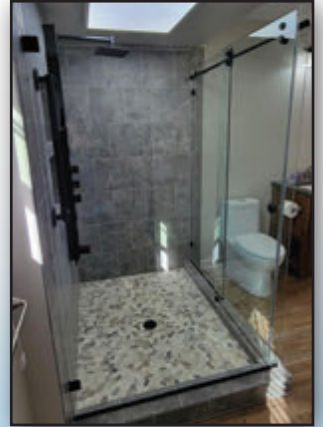
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## Electric Mirrors and Intelligent Toilets What's New in Bathroom Design

By Zinta Aistars

If you thought a bathroom is a bathroom is a bathroom, you would be, well, behind the times. 2024 brings several new trends and impressive technology to that room you may just love most in your home.

Changes in updated bathrooms may begin with different colors—green and blue shades alongside earth tones are the newest trends, while all-white bathrooms are out. The updated bathroom embraces new, exciting features one could only imagine a few years ago, creating more of a spa.

"There are quite a few new trends featured in today's bathrooms," said Nathan Caspers, manager of Infusion Showrooms—the Kalamazoo branch is located at 5231 ML Avenue. "We have electric mirrors that offer the best technology available in lighting, for instance. The lumens are very accurate and can deliver the equivalent of daylight, so that you look the same in the mirror as when you step outside. These front-lit mirrors can have a television screen embedded, too. They come in a wide range of styles and frames and sizes."

Another new feature is the "intelligent toilet," Caspers said. "These self-cleaning toilets have a bidet integrated. If you have traveled to Europe, you have probably found bidets in their bathrooms, but the water is always cold. These new bidets have warmed water, have a heated fan for drying, and have a compartment with ultraviolet light to keep them clean and sanitized after every use."

These smart toilets also come with heated seats, lids that open and close and flush without touch, and in a range of sleek one-piece or two-piece designs—or even wall-hung. They are the peak of bathroom luxury. And, Caspers said, the smart toilets make it easier for elderly adults or adults with disabilities to remain independent at home while maintaining their privacy in the bathroom.

Showers are available both digital and mechanical, so that the user can personalize the water flow to their liking. "We can match showers to your style and colors," Caspers said. "And we offer options including steam, chromotherapy, and even waterproof speakers."

When it comes to a long, hot soak in a tub, Infusion has just the thing. Freestanding is the popular new trend, Caspers said, and the bathtubs can be painted in a variety of colors, even as black and white continue to be the most popular choices.

Vanities are available with or without tops, with a wide selection of linen towers, wall cabinets and cabinet hardware. "Something new we are also seeing is converting interesting old dressers into vanities," said Caspers. "And we can add the tops to those. All in all, however, we are seeing a resurgence of traditionalism. Homes are increasingly becoming more personalized spaces, a place of personal expression."

### CREATING THE HOME SPA

At Hannapel Home Center on 8800 Shaver Road in Portage—one of their four locations—kitchen and bath designer Kristin Rice talked about her work in helping clients design their dream bathrooms.

"My experience can greatly contribute to creating beautiful and functional designs," she said. "My expertise helps me understand client needs, develop creative solutions, and bring ideas to life. I have a deep understanding of design principles, industry trends, and best practices. This knowledge can be invaluable in creating visually appealing and user-friendly designs."

Rice lists some of the newest trends in cabinetry, vanities, and storage.



"Floating vanities are gaining popularity due to their sleek and modern look," she said. "They are mounted on the wall, creating an illusion of more space and making cleaning easier. Many homeowners are opting for vanities with customizable storage options. This allows you to personalize the organization of your bathroom essentials, such as drawers with dividers or adjustable shelves. Double vanities are ideal for shared bathrooms or those who prefer separate spaces. They provide ample countertop space and storage for two individuals, making it easier to get ready in the morning."

Minimalist trends have entered the bathroom, too. Clean lines and simple finishes with designs that create a sense of openness and complement various bathroom styles are the customer preference. Integrated sinks and countertops offer a seamless and streamlined look. Today's designs give a nod to the practical by eliminating edges and crevices where dirt and grime might accumulate. Finally, adding unique and eye-catching hardware, such as drawer pulls or faucet handles, can elevate the overall look of the vanity.

"Technology is increasingly being integrated into bathroom design," Rice added. "Smart toilets with features like heated seats, automatic lid openings, and built-in bidets are becoming more common. Additionally, voice-activated lighting and temperature controls are gaining popularity."

Sustainable and eco-friendly elements, too, are gaining in importance. With a growing focus on sustainability, bathroom designs in 2024 will incorporate eco-friendly features. Water-saving fixtures, such as low-flow toilets and faucets, will be prevalent. Natural and



recycled materials, such as reclaimed wood or bamboo, are increasingly being used for flooring and cabinetry.

The bathroom of today is transforming into a personal sanctuary, Rice said. "In 2024, you can expect to see more spa-like features, such as luxurious soaking tubs, rainfall showers, and steam rooms. Natural elements like plants and natural lighting will also be incorporated to create a calming atmosphere."

For a finishing touch, unique and eye-catching tiles are a popular choice for walls and floors. Bold patterns, geometric shapes, and textured tiles add visual interest and personality to the space.

"When it comes to the big picture and type of design we're seeing, less continues to be more," Rice said. "Remember, these are just a few trends to keep an eye out for in 2024. Ultimately, the best bathroom design is one that reflects your style and meets your specific needs. It's not right unless you love it."



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# When You Can't Go Out, Go Up

By Zinta Aistars

Feature Photography by Next Door Photos Kalamazoo

Challenges? What challenges? "It's a waterfront property, so very narrow as most waterfront properties are ... then there was the 19-foot drop in elevation from road to the lake," Brian Pennings, vice president of Pennings & Sons, said.

Pennings knows how to take on challenges—and solve them. When he took on the project of Kellie and Tom Dyke's home on Wall Lake in Delton, Michigan, with job supervisor, Mark Hauptert, they knew just what to do. First things first. The home already on the property had to go.

"When we first stopped by the property, we could see the house had flood issues," Pennings said. "There was an ice flow at the front door. The pipes had burst. But it was a blessing in disguise."

Kellie Dyke agreed. While initially considering renovating the house as a cute cottage, after talking it over with Pennings & Sons, she and her husband decided to raze the house and build anew. And it would be more than just a cute lakefront cottage. Just a couple years or so from retirement, the Dyke couple were looking for a year-round, forever home.

"We lived in Plainwell, but as we decided to build new, we wanted this to be our retirement home," Dyke said. "We learned about the property from our very good friends who live right next door, so we were able to buy it before it even went on the market. The previous

owner was in the process of remodeling, and we thought we would just take over, but then talking to the Pennings, we realized with just a bit more investment, we could have our dream home where our children and grandchildren can visit, too."

Space was not sacrificed in the new, 3,400-square-foot home—it just had to go up rather than out. Pennings & Sons designed the unique build with the main living area in the basement so that it includes the great room, kitchen, and a wine cellar tucked beneath the stairs leading up to the first floor.

"When Tom and I talked about our wish list, his only request was that we could do all our living on the basement level. He wanted to be able to just walk out and have easy access to the lake," Dyke said.

Because the one-car garage is on street level, getting groceries down to the kitchen without a lot of climbing stairs, a dumb waiter was installed in the garage.

"That was one of our considerations for making this our home into retirement," Dyke said.


"So that we could keep the basement level for just their living space, we built the utility room beneath the garage," Pennings said. "It was another way to gain space for the home."

The wine cellar tucked beneath the stairs leading up to the first—or main—floor holds 400 bottles of wine.









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No space left unused, Dyke smiled. “Pennings was originally going to put in space for 800 bottles, but we didn’t need that many. It was a great idea on how to use the area below the stairs.”

The kitchen has a nautical theme with a soft, light-blue-colored cabinetry and white counters. Instead of an island, a counter that is more like a bar with seating cozies up to a farmers sink. An industrial-sized stove and double oven allow for cooking and Dyke’s love of baking. A barn door slides open to reveal a roomy pantry.

“And then we wanted a beverage center,” Dyke said. “I chose a wavy, textured 24-inch tile for that reminds me of the waves on the water. Then a friend made a live-edge table for us, too.”

Up the stairs from the basement is the main floor where the master bedroom with en suite can be found along with a second bedroom with its own bathroom. A sitting area invites one to enjoy the lake view. Laundry and mud room are near the main front entrance.

A loft with bathroom and another bedroom, also with its own bathroom, can be found on the second floor. It is a gaming space for those days when one isn’t taking a dip in the lake. Office space is available for those in-between years until full retirement.

“There is also a bunk room on that floor for our grandchildren when they visit,” Dyke said. “Room for six. It has a nautical theme, too, with port windows between the bunks. Mark, the job supervisor, was very creative and put in the port windows and red and green lighting like you have on boats. He did a lot of personalized touches like that.”

Outdoors, where the lake laps gently against the shore and lake breezes cool, the Dyke home has a large deck facing the lake with more storage tucked beneath. Along with the deck, a smaller, shared patio connects the home to the neighbors next door.

“We’ve been friends with our neighbors for some 50 years,” Dyke said. “We call the patio our party-o for our get-togethers. You could always build a separation there if you wanted to—but we love our time with our good friends, and it’s where we meet.”

The exterior of the Dyke home is white vinyl with black trim. Asphalt shingle for the roof with a smaller area of metal roofing has a sharp appearance. Since the Dykes work for West Michigan Lighting in Grand Rapids—Kellie Dyke is owner—one of their many lighting features include strings of lights below the eaves that can be turned on for various holidays in different colors to match the holiday.

“Pennings did a wonderful job,” Dyke acknowledged. “We’ve worked with them on three projects, so we knew we wanted to work with them on this one. They built a deck for us, they remodeled our home in Plainwell, and now this new build. They’ve been great to work with.”

The new home build began in June 2021 and was completed exactly a year later.





















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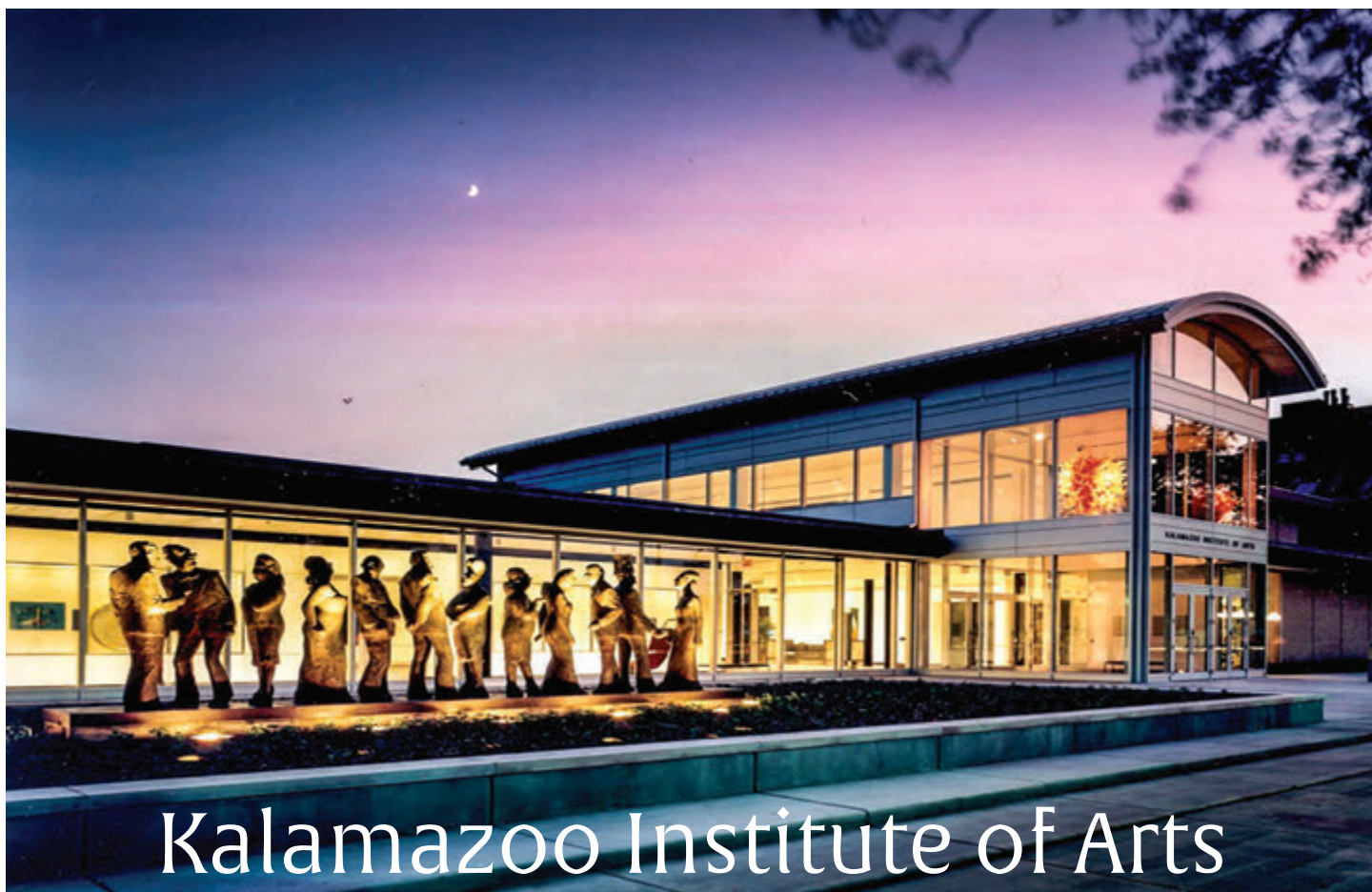
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# Kalamazoo Institute of Arts

By Barbara Fisher

Photo courtesy of the Kalamazoo Institute of Arts

**H**ow many times do we drive by a place and note only the most superficial of things? Corner of South Park and West South. Single story building. Steps and a ramp. Lots of glass. Front atrium. Sculptures. Well, the truisms of still waters run deep or don't judge a book by its cover might apply to those observations.

The building on the corner of Park and South is the Kalamazoo Institute of Arts (KIA) and what it has to offer may surprise. The KIA, a nonprofit art museum and school, boasts exhibition galleries, collections, classes, a famed annual Art Fair, the Kirk Newman Art School, tours, a library, an auditorium, and shopping! Members and visitors can find one-of-a-kind works and fine crafts plus handbags, apparel, paper products and more in the Gallery Shop. KIA members (and non-profit organizations) may rent function space. There's a weekly newsletter that anyone can subscribe to by filling out a form on the KIA website: [kiarts.org](http://kiarts.org). The quarterly KIA magazine (Sightlines) is available online.

For 100 years, the Kalamazoo Institute of Arts has spread the love of art in Kalamazoo and the surrounding area. The KIA website chronicles that in 1924, the Kalamazoo Chapter of the American Federation of the Arts incorporated as the Kalamazoo Institute of Arts to offer classes, take ownership of art objects and solicit funds. In 1931, the KIA hired its first full-time director and purchased a renovated Victorian mansion at 421 West South Street. There, exhibitions of such notables as Picasso began. Annual juried competitions were introduced. In 1951, the

KIA initiated the Kalamazoo Institute of Arts Fair which is now a juried fair that attracts artists from across the nation and Canada. This year the KIA Art Fair is Friday, June 7 (3:00 – 8:00 PM) and Saturday, June 8 (9:00 AM – 5:00 PM) in Bronson Park (downtown Kalamazoo).

In 1961 the KIA built a new facility at its present location, The Genevieve and Donald Gilmore Art Center at the Kalamazoo Institute of Arts. The Skidmore, Owings and Merrill design illustrates an international style with glass walls, slab construction and exposed columns. In 1988, the KIA developed a new logo and name: the Kalamazoo Institute of Arts. The building was expanded in 1994 from the original 45,000 square feet to 72,000. The two-story lobby was part of the expansion along with new classrooms, galleries, the gallery shop, library and an interactive gallery for children.

Matthew Wawro, Senior Philanthropy Officer and Interim Advancement Director shared that “in 2024, the Kalamazoo Institute of Arts, will begin a year of Centennial celebrations with exhibitions, events, and programs to commemorate its 100th anniversary.” He went on to say that “the KIA has been a cornerstone of its community, fostering creativity, cultural enrichment, and artistic inspiration. With support from its wide range of area donors (individuals, corporations and foundations), the Kalamazoo Institute of Arts continues to live its mission: cultivating the creation and appreciation of the visual arts in West Michigan. We believe the visual arts are for everyone. They inspire, fulfill, and transform.”



ON EXHIBITION NOW AT THE KIA ARE:

American Realism: Visions of America (January 20 – April 14, 2024)

A revolutionary time in American art (1900-1950), the exhibit looks at this period through paintings, drawings and prints. The contributions of women artists of color active during the period are highlighted.

Kyungmi Shin: A Story to Finding Us (January 20 – May 12, 2024)

Shin's story investigates the historical, cultural and global implications surrounding the commercialization, distribution and subsequent appropriation of Chinese designs and techniques.

Young Artists of Kalamazoo County 2024 (February 10 – March 17, 2024)

KIA offers a rich experience through its website with information about not only current and planned exhibitions, but also past exhibitions (back to 2008!) and virtual tours. Surreal-ish: The Absurd and Unexpected; Africa Imagined: Reflections on Modern and Contemporary Art; Framing Moment: Photography from the Kalamazoo Institute of Arts, and Captive Beauties, Depictions of Women in Late Imperial China are but a few of the collections that can be browsed online at readers' convenience.

The Meader Fine Arts Library is open to the public (check the website for current times). The library offers literature about art, cinema and more. The library also carries numerous periodicals and hosts book discussions to

further interested parties' exploration. Borrowing materials is limited to members.

Visitors will find the Gallery Shop open during the times the KIA is open. Wednesday through Saturday (11:00 AM – 5:00 PM) and Sunday (12:00 – 4:00 PM).

Interested in diverse classes such as ceramics, jewelry, sculpture, photography, fiber arts, glass fusing, printmaking, language, creative writing or wellness? The Kirk Newman Art School may be for you! Programs for adults and youth are offered plus youth camps are offered in the spring and summer. Interested in making and experiencing a range of creative projects all on the same night? On Friday, March 8 from 6:00 – 9:00 PM its Hands On at the KIA; a fun and fast-paced evening of art making. Bring a friend and try your hand at creating a ceramic cup or raku fired vessel, hand print a tea towel, weld a metal garden art piece; more than 15 different projects will be available. Admission to this event and some of the projects are free. Other projects require a nominal ticket (\$2-\$25 purchased at the door) to cover the cost of materials.

Admission to the KIA is \$5 for adults, \$2 for students and there is no charge for military personnel or youth 12 and under. Members are free. Free parking is available across from the entrances on both South and Lovell Streets.

There is plenty of interest in downtown Kalamazoo and the Kalamazoo Institute of Arts is one of those gems.



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# What Goes Up Must Come Down? Maybe.

By Zinta Aistars

When we talk about current mortgage interest rates, does that saying—what goes up must come down—still apply? It is the question of the day.

"It's tough right now," John Hatridge, mortgage loan originator at Arbor Financial Credit Union, says. "I would like to give a rosy picture, but the Fed has pushed the rates up. Recently, however, the rates have started to come down again, so I'm excited to see that."

Bankrate.com states that nearly half of the experts they polled in late February 2024 stated that they expect rates to remain approximately the same. Even as the rates can fluctuate daily, at this point in time, 30-year fixed rates nationwide are at 7.28%. That's down from rates topping 8% in October 2024. Only about 15% of the experts polled by Bankrate thought that rates would keep going up.

When the economy is strong, Hatridge explained, mortgage interest rates go up. "And the economy has been really good," he says. "Prices don't get cheaper even when inflation comes down. Banks issued bad loans in the past. They no longer do, and that's a good thing, because some of the banks went belly up because of that. For about ten years, we saw really low rates, and people got used to that, but historically 6.5% isn't bad."

At this time, Arbor Financial Credit Union can offer qualified homebuyers a rate of 6.86% compared to the average Michigan rate of 7.04%. Check rates daily for changes.

Hatridge offers advice to the first-time homebuyer. First, talk to the lender, he says. Getting pre-approved informs the homebuyer of what they can afford at what cost. The lender can assist in getting the homebuyer prepared to make the buy at the best rate possible.

It's false that pulling up a credit report makes your credit score go down, Hatridge says.

"Get those credit cards paid down," Hatridge advises. "Don't ever go over your limit, and calculate in your interest, because that can make the debt go over the limit when added in. Reduce your revolving debt below 50% or lower."

Another misconception, Hatridge says, is that declaring bankruptcy can shut the door on purchasing a home for many years. Not so. "You can recover within two years. Keep one credit card out of the bankruptcy and pay it down below 50%, then use that to reestablish good credit. Within a couple years, you should be able to apply for an FHA loan."

Federal Housing Administration, or FHA, loans are offered—and insured—by the government and require lower down payments, lower closing costs, and easier credit qualifications. Veterans Affairs, or VA, offer government guaranteed loans to veterans, service members, and their spouses. Homes offering government loans can be harder to sell as they require more appraisals and thus more home repairs to conclude the sale.

"Probably around 90% of our loans, however, are conventional, and those are very credit score sensitive," Hatridge says. "Mid 700s are your goal for those to get the best rate, and the best pricing comes in at a score of 780."

Once the lender has helped the homebuyer achieve their best credit score and obtain pre-approval, the second call is to a real estate agent.

"Is it still a good time to buy? Sure," Hatridge says. "The demand is there, although we are still seeing a lack in available housing. Property values are up. Owning a home continues to be a great long-term investment. Starter homes are now in the range of \$200,000, and the going rate is around \$2,000 a month. We are seeing a lot of homebuyers who are tired of the high rents."



## IF YOU ARE ALREADY A HOMEOWNER

"Anyone getting a mortgage now is probably planning on refinancing for a better rate later," said Audrey Andrews, vice president of mortgage lending, southwest region, at Lake Michigan Credit Union (LMCU). "We are seeing a slow start to buying homes this year, but those who buy now can do the math for break-even costs to decide to refinance down the road."

Those costs, Andrews says, may or may not include a new home appraisal, obtaining a credit report, title insurance, and closing costs—which may be lower in refinancing than when first buying the home. While it is usually a better option for those staying long-term in their homes, it may not always take many years to achieve that break-even point. Refinancing can lower the monthly payment.

"The 3% interest rates we once saw aren't coming back," Andrews says. "And the rates we saw during the pandemic were artificial. But we can still expect to see some drop in rates."

LMCU waives their lender fees on a future refinance within two years of the closing date. Current 30-year fixed rates are in the range of 6.750% to 6.949%. Check daily also for adjustable rates and government fixed rates. Discounts on rates are available when the homebuyer signs up for an automatic debit from their account.

Coming in six months to a year prior to making the buy is advisable so that any detrimental information in a credit report can be repaired, Andrews advises.

"That gives the homebuyer time to improve credit scores if needed, pay off debts, and save more for a down payment," she says.

## THE COMMUNITY ADVANTAGE

Whatever credit union one chooses, banking locally means keeping your dollar invested in the community where you live.

"It's a family, truly," Hatridge says. "We work with our members, whatever their circumstances. Credit unions invest in community partnerships. Your money stays in Kalamazoo."



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# INDEX OF ADVERTISERS

Cork Lane Decorating	18
DeHaan Remodeling Specialists	12
Douglas & Son	8
Flair Interiors	12
The Furnace Guy	14
Halls Closets & More	18
Hannapel	3
Home Builders Association	29
Hoogstraten Builders	24
J&J Glass	24
JB Printing	26, 28
Linda Hoard Photography	30
Metzger's Heating & Cooling	28
Migala Carpet One	6
Modderman Builders, LLC	14
Pennings & Sons	18
Portage Glass & Mirror	12
Roberts Development Group	8
Sackett Flooring	2
Sandstone Creation	10
Spartan Insulation	8
TMR Builders	31, 32
Wenke Flooring & Design	15



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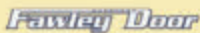
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