

# News To Move You Forward



Brought to you by Jill Scheppler, Bob McManus, Nicole Ellis & Angie Domine

NMLS# 422932

715-387-1122 • [ffbmortgage@forwardbank.com](mailto:ffbmortgage@forwardbank.com)

## On the Road Again: The Return of the RV Lifestyle

North Americans are traveling the highways and byways again. And doing it in style. After the halcyon days of RVing in the 70s, the industry declined. The 2008 financial crisis practically destroyed it, but now vehicles ranging from small trailers to high-end products (like the \$400,000 Winnebago camper “that looks like a fancy, spacious apartment,” according to an NPR report) are once again “on the road.”

As RV sales rep Renèe Hinson told NPR: “Having seen the business since the ’70s forward, it’s back to like the ’70s. ... We’ve seen astounding growth.” Why the popularity? Seems there’s a new wave of RV fans: millennials.

Traditionally the largest group of RV enthusiasts has been retirees, staking out a place in the sun or just traveling the country. But according to the Recreational Vehicle Industry Association, the average age of an RV owner is now under 50. And Hinson says she’s selling campers to 30-year-olds “like never before.”

As a CBS News report from last summer says: “Images of millennials on RV road trips and outdoor adventures have filled social media all summer long, and #Camping posts on Instagram are now over 14 million.” As Allison Lago Leonard, general manager of the KOA campsite in Mystic, Connecticut, notes in the CBS article: “There’s 75 million campers out there, and one third, 38%, of us are millennials. So, I mean, we’re catching up and we’re catching on.”

Concludes CBS’s report: “... you can live just about anywhere. And for the millennials now driving RV sales, that’s the point.”

## “Surban” Lifestyle May Offer the Best of Two Worlds

Suburban lifestyle or city amenities? That’s the issue many millennials are facing, but now it seems that choice has become a lot easier: a new hybrid blends the best of suburban and urban living into one. Of course, it’s called “surban.”

According to Urban Dictionary, this concept involves “new or redeveloped suburban downtown areas comprised of elements of urban living while maintaining suburban affordability.”

From the ’90s on, we’ve lived in an “age of urbanization,” according to a recent article in RISMedia. As author Len Elder suggests, this “centered around the renewal of inner cities, development of mixed-use properties in urban areas, increased attention to mass transit, and a renewed focus on downtown condos.”

Recently, however, there’s been a renewed interest in suburban living. And for those with urban tastes, unable to afford city living and perhaps not quite ready for the true suburban lifestyle, surban offers the best of two worlds—a variety of housing types with nearby city-like amenities at affordable prices.

In fact, the surban trend is popping up all across America. As Elder notes: “The Urban Land Institute estimates that these areas will draw at least 80% of the coming wave of households and will attract the most families in the next 10 years.”

As “surbanite” KTGy explains in Urban Dictionary: “I love my new house in the surban area of Phoenix, located outside of the city but within our vibrant and walkable community that offers restaurants, transportation, entertainment, education, employment and recreation.”

KTGY can expect lots of company.

## Want to Sell Your Home Fast? Get My Free Guide



Preparing your home for sale can make the difference between getting the price you want and ending up disappointed.

Discover some easy things you can do by requesting my free guide, “50 Tips to Prepare Your Home for a Speedy, Top-Price Sale.”

Just call me at 715-387-1122 and I’ll send it right out to you.

# News To Move You Forward

Jill Scheppler, Bob McManus,  
Nicole Ellis & Angie Domine

## Standing Strong: Paints That Reflect Our Reality

If you have the urge to remodel this spring, don't start tearing down walls. Consider updating with paint.

This year, you can find just the color to suit your mood; the very influential paint manufacturers have chosen palettes ranging from peaceful shades to vibrant colors.

### Turn inward but stand strong

According to Martha Uniacke Breen in *The National Post*, paint colors reflect the way we see the world. "[This year] in both a décor and a psychological sense, it's hard to be neutral," Breen suggests. "There's both a turning inwards towards peace and refuge, and a sense of standing strong, even defiance." For example, Benjamin Moore's color of the year for 2018 is a spicy red called "Caliente" ("Hot" in Spanish), and red, generally, is showing up in everything from appliances to cars. But for the shy among us, Benjamin Moore offers a variation: deep rich pinks.

Dark colors are also on trend. Paint manufacturer PPG's Black Flame is best

as a wall color; it highlights the room's architecture, furniture, and lighting. That said, dark colors can be unforgiving and may highlight those less-than-perfect walls.

### Challenging "Ultra Violet"

Pantone has challenged décoristas with its 2018 color of the year, Ultra Violet. It has a tendency to take over, designers say, and so must be handled with care. Some are using softer shades (even extending to lavender), and others are pairing it with partners such as celadon green or camel. But be aware: this bold color should be used judiciously.

Another trend is bringing the outside in with colors such as Beauti-Tone's Green Peace. "It's peaceful and almost neutral, but it has attitude," says company representative Bev Bell.

Fortunately, the 2018 color palette is generally easy to use. Says Breen: "...all of these shades are amazingly versatile. They can be either dramatic or quietly enveloping, depending on what else you choose to put with them."

## Ask the Agent: This Month's Question

### What Can Sellers Do Before a Home Inspection?

Buyers want to know they're purchasing a property not only that they love, but that's safe and well-maintained. A home inspection is designed to reveal any potential problems with the property. So sellers should try to make the buyer's inspection as smooth as possible to avoid red flags that might scrap the purchase.

Clean, then tackle tasks you might overlook in your day-to-day life. Change the furnace filter. Replace light bulbs. If you haven't yet, replace smoke detector batteries. Review major home features for potential concerns. Check windows for cracks, and replace any damaged panes or screens. Check outlets and replace if needed. Remove any clutter around HVAC systems to provide easy access. Some inspectors are more thorough than others, and some buyers are pickier. Completing these steps proactively may bring you and your buyer to the closing table — faster and happier.

This newsletter and any information contained herein are intended for general informational purposes only and should not be construed as legal, financial or medical advice. The publisher takes great efforts to ensure the accuracy of information contained in this newsletter. However, we will not be responsible at any time for any errors or omissions or any damages, howsoever caused, that result from its use. Seek competent professional advice and/or legal counsel with respect to any matter discussed or published in this newsletter. This newsletter is not intended to solicit properties currently for sale.

**News To Move You Forward is brought to you free by:**

**Jill Scheppler, Bob McManus, Nicole Ellis & Angie Domine**

Forward Bank, NMLS # 422932

1001 N. Central Ave

Marshfield WI 54449

715-387-1122

[ffbmortgage@forwardbank.com](mailto:ffbmortgage@forwardbank.com)

[www.forward.bank/mortgage-loans/](http://www.forward.bank/mortgage-loans/)

NMLS # 1263205, NMLS # 1057622, NMLS # 950523 & NMLS #720544



NMLS# 422932