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## Real Estate Trends



### A guide to mortgage interest rates

Buying a home is the most expensive purchase many people make in their lifetime. Some people do it only once, while others are in the market with greater frequency. In any instance when the home buying process involves securing a mortgage, buyers can benefit from knowing a thing or two about mortgage interest rates.

A mortgage interest rate can help buyers determine if a given home is affordable or beyond their budget. Rocket Mortgage says mortgage interest rates can have a major impact on long-term costs, so it is imperative to seek the lowest rates possible. However, an assortment of economic variables affect mortgage interest rates, and conditions unique to each buyer also can affect the rate they're eligible to obtain. Understanding home loan rates can help potential buyers better navigate the complex process of buying a home.

#### What is mortgage interest?

When a person buys a home with a mortgage, he or she doesn't just pay back the amount borrowed, which is called the principal. The loan also requires paying interest, which is essentially the cost of borrowing money. Mortgage interest is calculated as a percentage of the remaining principal, says Investopedia.

#### How are mortgage rates set?

Mortgage rates are not determined by a single variable. They are derived from a combination of factors that include the Federal Reserve's monetary policy, economic conditions and a borrower's personal financial situation. The Federal Reserve (in the United States) influences the overall rates by adjusting the federal funds rate, or the rate at which banks lend to each other overnight. This not only impacts mortgage rates, but also additional interest rates, according to Fannie Mae. Lenders will ultimately decide on the specific rates to offer borrowers.

#### How does a borrower's financial situation affect mortgage rates?

Lenders will conduct a thorough assessment of a potential borrower's creditworthiness. They will look at, among other things, a borrower's credit score and debt-to-income ratio. A higher credit score typically results in a lower interest rate. A lower DTI indicates a lower risk to the lender, also potentially resulting in a lower interest rate. Squaring away finances well in advance of applying for a mortgage can help home buyers secure lower interest rates that could save them considerable sums of money over the life of their mortgages.

#### How do loan types affect mortgage interest?

A home buyer will pay interest no matter the mortgage type, but there are options to select a fixed or adjustable interest rate, or even interest-only mortgages.

According to Bankrate, with a fixed-rate mortgage, the interest rate remains the same throughout the life of the loan, meaning the payment for principal and interest will remain consistent. Additional charges that are wrapped into mortgage payments could change, however. Property taxes and homeowners' insurance charges could increase, for example. Fixed rates tend to be lower when the mortgage term is shorter. So, borrowers can opt for a 20-year mortgage over a 30-year to save some money on interest.

An adjustable-rate mortgage (ARM) will see the interest rate change during the repayment period. It may start with a low introductory rate for the first several years of the loan but then can go up or down depending on market indexes and benchmarks. Many lenders put a cap on how high the interest rate can go, however.

Various factors determine mortgage interest rates for home buyers, including market conditions, credit standing, federal rates, the type of loan, and term length.

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## The left image shows the exterior of a new home with a two-car garage, stone and wood siding, and a gabled roof. A Sotheby's Real Estate sign is in the front yard. The right image shows the interior of the home, featuring a modern kitchen with dark wood cabinets, a white countertop, and a large island with a sink and stools.

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## What is Color Drenching?

Color drenching is a design trend that blows an accent wall across a whole room, including trim, radiators, wall plates and more are all covered in the same color.

This saturates the room in a single color (but not always texture; more on that in a minute).

### WHAT'S BEHIND COLOR DRENCHING?

It comes from Great Britain, where Patrick O'Donnell, brand ambassador for British company Farrow & Ball, says the technique can really pull a room together. "It's a fantastic trick for allowing unspectacular details like radiators or overly prominent built-in cabinets to 'disappear,'" he told Architectural Digest.

### WHAT DOES IT DO?

Having every surface in a room the same hue can make rooms look bigger, yes, even the ceilings. Especially if they're high. Dark hues, such as rich forest green, can create more intimacy, but you run the risk of making a room feel claustrophobic. Instead, for smaller spaces, choose lighter, more tranquil hues, unless coziness is exactly what you're going for. That's why the technique works well even in pass-through spaces, such as foyers and hallways.

### USE YOUR TEXTURE

While everything may be the same color, it doesn't have to be the same sheen. Opt for mattes on ceilings and flat surfaces, while paneling and other details



can be in a semi-gloss or flossy finish. Mixing textures can create more visual interest, adding depth in the space. In bathrooms or kitchens, consider matching wall paint and tile and grout for a big impact.

### MAKE SURE YOU LOVE YOUR COLOR

Color drenching is a big, bold

commitment and uses big, bold colors. Before you paint the first wall, experiment with a few shades of the color you've chosen. Select a shade, then get samples of the colors around it on your manufacturer's color chart. Put samples on the wall and look at it in all kinds of light — morning, afternoon and at night with your home's lights on.

"We always test a lot of different shades when we're working with intense colors," interior designer Frances Merrill of Reath Design said. "That's how we make sure a strong tone feels calm and embracing, not off-putting."

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Founded by the Phoenicians, PALERMO (29-Across) was later part of Carthage, the Greek empire, and for over 1,000 years, the Roman Republic and Empire. Silver IODIDE (68-Across) is used to induce rain by helping water droplets in clouds freeze into ice crystals, which grow rapidly into raindrops. CLAVICLES (98-Across) are the only long bones in the human body that lie horizontally.

You can contact crossword puzzle editor Stanley Newman at [www.StanXwords.com](http://www.StanXwords.com). 05/18/25

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Stay Relevant in a Changing Industry

Strategies for Keeping Your Skills and Knowledge Up to Date

Change is constant across industries, from new technologies to shifting consumer expectations. Professionals who stay relevant position themselves for long-term career success, while those who resist change risk falling behind. Fortunately, staying ahead doesn't require reinventing yourself overnight — it's about continuous learning and adaptability. Here's how to keep your skills sharp and your career on track.

**Commit to Lifelong Learning**

Industries evolve quickly, and staying informed is essential. Make professional development part of your regular routine. This could mean taking online courses, attending industry webinars, reading trade publications or listening to career-focused podcasts. Many employers offer learning resources, so check if your company provides training programs, certification reimbursements or mentorship opportunities.

Another way to keep learning is by attending conferences, even if only virtually. These events often highlight emerging trends and innovations, offering valuable insights you can apply to your work. Staying curious and proactive about learning helps you anticipate changes rather than react to them.

**Expand Your Network**

Networking isn't just about finding your next job — it's also about staying connected to new ideas. Joining industry groups, participating in professional associations and engaging with peers on LinkedIn can keep you informed about shifts in your field. Conversations with colleagues often reveal how companies are adapting to new trends, giving you a broader perspective.

Don't be afraid to step outside your immediate industry either. Cross-disciplinary knowledge is

increasingly valuable, as skills from one sector often apply to another. By building a diverse network, you position yourself to pivot if necessary and capitalize on opportunities that arise from industry convergence.

**Stay Agile and Open to Change**

Adaptability is one of the most important skills for maintaining relevance. Embrace change as part of your career journey rather than resisting it. This might mean learning a new software platform, shifting into a different role within your organization or even changing industries altogether.

Professionals who thrive long-term are those who see change as an opportunity to grow, not a threat. By staying curious, engaged and adaptable, you can remain a valuable contributor no matter how your industry evolves.

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