

# DETROIT NATIVE SUN

## Top painting trends for 2026 show DIY isn't slowing down

(StatePoint) What are homeowners focusing on right now? Impactful, affordable upgrades. New research highlights that painting remains one of the most popular home improvement projects expected in 2026, driven by tighter budgets and a desire for lasting design.

The survey, from FrogTape brand painter's tape, found that nearly 60% of homeowners are planning interior paint projects in the year ahead, while over one-third expect to refresh exterior surfaces.

"Painting remains a top priority for homeowners because it offers an affordable, high-impact way to transform interior spaces," says Melanie Canning, director of insights for FrogTape. "DIYers are embracing projects that are creative, yet practical, with timeless color palettes and AI-assisted design choices."

Based on the FrogTape research, here's what's ahead:

### Affordable Upgrades

Despite a tight financial environment, over 45% of people at the time of the survey had undertaken a project in the past month, and the data indicates that this momentum is expected to continue. Nearly half of respondents agreed that tough economic conditions have influenced their 2026 DIY plans.

"When budgets tighten, homeowners become more intentional with their time and money," says Canning. "Painting gives DIYers flexibility to work at their own pace, manage costs and see results."

### Timeless Over Trendy

Homeowners are gravitating toward spaces that feel calm and timeless - 71%

agreed that they prefer painting projects that are long-lasting and classic.

Despite being fun for the moment, trendy colors, patterns and styles can quickly lose appeal - 44% say they're motivated to repaint because their current space feels outdated. For a classic look, homeowners can opt for neutral walls and add accent colors through accessories like pillows, artwork and candles.

"Painting is a simple project in terms of skills, but it requires time and patience. DIYers want to feel like their work is going to pay off," Canning adds.

### Comfort-First Colors

DIYers are saying goodbye to plain, colorless rooms and hello to warm, inviting spaces. According to nearly half (49%) of survey respondents, stark white rooms are their biggest design "ick." For many (45%), their 2026 design outlook is warm and natural, and they plan to lean into earthy tones like beige, taupe, clay, greens and blues. The ultimate goal for 47% of DIYers is to create calm, relaxing spaces through color. Additionally, "comfortcore" is the most popular design style in 2026. Personal preferences aren't the only factor impacting the trend - 65% of respondents are planning their upcoming paint projects for entertaining guests, and 62% agree that their main goal is to make the space feel more inviting.

Making home update decisions can be difficult, but modern technologies can help. More than half of people reported using AI to assist with home improvement projects in some capacity, from previewing paint colors to assisting with design decisions and identifying paint trends.

## Is refinancing your home a smart move?

(StatePoint) Refinancing a home can be a smart move - if you time it well and understand the factors involved.

Refinancing means replacing your current mortgage with a new one, and doing so will result in a new rate, term and monthly payment. While refinancing does have some upfront costs, taking this step could improve your financial situation.

### Reasons to Refinance

Some of the best times to consider refinancing include:

- When mortgage rates are lower than the rate of your current mortgage. Even small differences in mortgage rates can have a big impact on your monthly payment, and the total cost of your loan.
- When your financial situation has improved and you can secure a loan with a shorter term to build equity in your home faster.
- When your adjustable-rate mortgage is adjusting upward and you want to convert to a fixed-rate mortgage for the security of consistent payments.
- When you've built up significant equity in your home and could use the money from a cash-out refinance for home improvements or to improve your financial situation. With a cash-out refinance, you're refinancing your mortgage for more than you currently owe. In return,

you're getting a portion of your equity back in cash.

### Key Factors to Consider

Although refinancing your mortgage could save you money in the long and short term, it isn't free. The total cost to refinance your mortgage will be determined by your lender, credit score and location. You can expect to spend 3-6% of your loan principal on a refinance.

A quick check to see if refinancing makes financial sense for you is to calculate how long it will take to recoup the costs of the refinance. To do this, take the total cost associated with the refinance and divide it by your monthly savings. Note that this model will not work for cash-out refinances or if you are refinancing to reduce the term of your loan.

You'll also want to consider when you plan to move, and whether you're going to significantly extend your loan term. For example, if you have 20 years left on your 30-year fixed-rate mortgage and you refinance into a 30-year fixed-rate mortgage, you've essentially extended the term of your loan and will pay more interest over the life of the loan as a result.

You should work closely with a lender to discuss options that fit your goals. You can refinance through your existing lender or a new lender.



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