# How To Create A Color Palette For Your Home, According To Experts

By Kimberly Dawn Neumann

When it comes to color, is your home coordinated? Or is it more of a mish-mash of some of your favorite hues that don't quite go together?

While there's nothing wrong with decorating as you go, sometimes having a plan can really help pull the look of your home together. One quick way to achieve an overarching sense of home style is to create a color palette for your place.

"In interior design, a color palette is a combination of colors that complement each other and can be used throughout a space," says Stephanie Duncan, senior home designer for Opendoor. "By creating a color palette for the home, the overall design will look more cohesive—and unique to the individual."

With that in mind, we spoke to some interior designers to help guide you on ways that you too can institute a streamlined color scheme into your surroundings. Because who doesn't want to look like they've totally got their abode's act together?

## Design Techniques to Pick a Palette

Color theory—which essentially explains how colors mix, match or contrast with each other and how humans perceive them—plays a big role when building a color palette for a home.

"The colors should create a sense of harmony with each other, meaning they're pleasing—not straining—to the eye," says Duncan. "After all, color can influence mood and emotion, set the scene and even affect how someone feels in a space."

Generally, lighter colors create a sense of calm, while darker colors can add a sense of whimsy and personality. However, many people find bold colors to be overwhelming and too difficult of a canvas to work with for an entire home, so they opt for neutrals indoors.

In fact, according to Opendoor's 2023 Home Decor Report, homeowners are most likely to choose mid-tone gray and beige (38%), or other light and airy (37%) colors over deep (13%) ones. But that can also get very monochromatic and boring unless there is dimension.

The key is to know the right proportions of color to use to get the best overall result.

## The Golden Ratio of Interior Color Palettes

A common design principle that all of the interior designers we spoke with mentioned is the classic 60-30-10 ratio which is used to create a balanced and visually pleasing color palette.

"The dominant color covers around 60% of the space, the secondary color occupying 30% and the remaining 10% is dedicated to an accent color," explains Duncan.

Here's how she breaks that down even further:

- **Dominant color (60%)**: This color sets the overall tone and mood of a space. The dominant color covers the largest areas such as walls, flooring, large furniture pieces or architectural elements, and are the foundations for the entire color scheme.
- **Secondary color (30%)**: The secondary color supports and complements the dominant color, and adds depth, interest and variation to the overall color scheme. This color is typically used for upholstery, curtains, rugs and smaller furniture pieces. The secondary color should harmonize with the dominant color, either by being from the same color family or by providing contrast.
- **Accent color (10%)**: These colors are used sparingly to add pops of interest and create focal points in a room. They are often incorporated through accessories, throw pillows, artwork or smaller decor items. Accent colors should contrast with the dominant and secondary colors to draw attention, create visual excitement, and add playfulness and charm to the space. For example, if you have a predominantly cool color palette, consider a warm accent color to create a dynamic contrast.

For instance, if you wanted a nature-inspired color palette, you might consider a cream base color, a brown secondary color and a cool green accent color.

## How Many Colors Should a Person Choose?

Too many colors can make a space feel chaotic and overwhelming, while too few colors can result in a bland and uninspiring environment. As a result, it's generally advisable to have a balanced color palette that includes a mix of dominant, secondary and accent colors.

Most designers suggest selecting at least three to five colors for a home's color palette and you can implement them throughout the individual rooms in the 60-30-10, or even treat your whole home as one big space and use that ratio as a rule to decorate the home as a whole..

However, for those who only want to use two colors in a space, 80-20 is another option. If using the 80-20 rule, 80% of the room should be neutral and 20% should be the accent color.

Keep in mind that you don't have to choose one dominant color for your entire home. Also, remember that "shade" variations of the same color can make things more interesting.

"It's perfectly natural for rooms to take on different moods, based on their function, which is why using shades on the same theme throughout the home make it unified without being boring—or overwhelming," says interior designer Jamie Rae Walker, co-founder of J-Shui decor. For instance, the accent color in the main living room could become the dominant color in the powder room.

All design choices come down to your personal preferences and the overall design concept you want to achieve. "Some people prefer a cohesive color palette, while others opt for different color schemes for each room," says Duncan. "However, having a consistent color flow between rooms can create a sense of unity and visual ease."

## How to Make Your Personal Color Palette Selections

So now you know a little something about color theory and a few design principles but making the right color choices is not easy. Don't worry, we've got you covered there too.

Many people lack confidence in their own design sense, but in reality, color is a very personal choice. So, while you may wish to adhere to certain design suggestions, ultimately you also have to pick colors that delight you.

“A color palette personalizes a home and gives it a thoughtful, elevated identity,” says Walker.

With that element of personalization in mind, here are 10 designer tips to help you lock down the color palette that will work best for your individual at-home aesthetic.

### 1. Declare Your Favorite Color

Many people say they have no idea where to start when choosing colors for their decor. But starting can be as simple as asking the age-old icebreaker, what’s your favorite color?.

Don’t think you have a favorite color? Go into your closet and look. You may gravitate to more hues than you think.

Now we’re not saying that if your favorite color is say Barbie pink you should paint your whole house that color—though if it works for you, no one’s stopping you. But in general, knowing your favorite color can help give you a palette jumping-off point.

“Your favorite color can be used boldly as an accent color in one room, walls in another room and an upholstery pattern in another,” says Walker. “For example, if your favorite color is teal, using it in a bold hue as the base color for the bottom cabinets in the kitchen could energize your morning, while another shade of teal used in a wallpaper pattern for the bathroom could be very soothing.”

### 2. Consider the Overall Vibe You’re Seeking

Speaking of energizing and soothing, when selecting colors, you also want to consider what sensation you’re trying to express in the space.

“Color evokes feeling and mood—sometimes it’s subconscious, but it’s a good plan to first think about how you would like to feel in the space before choosing the color palette,” says Walker.

So before definitively selecting your colors, think about if you want the room to feel calm and serene, bright and happy or something else.

From there, understanding basic color psychology can help inform color choices depending on the room, explains Kelly Simpson, senior director of Design and Innovation at Budget Blinds.

“Pale colors tend to be more soothing making them a great choice for spaces like bedrooms where you want a calming effect, and darker colors tend to be more stimulating and more suited for dining rooms to entertain guests,” she says.

### 3. Determine What Colors You Already Have

Most people aren’t on an unlimited budget, so it’s important to consider what colors you’re already working with as well.

Cabinet colors, floors, countertops, carpeting and other existing furniture purchases may factor into what color choices you can feasibly make. “Keep in mind, the largest parts of a space are the walls, ceilings and floors, and those shouldn’t be forgotten when using the [color proportion] formulas,” says Simpson.

One good hack, if you're looking for additional decor pieces as well, is to have your paint colors handy. "Having paint swatches on hand when home decor shopping is a great way to see how textiles and accessories work with the wall colors you have in your home," says Duncan.

### 4. Start With an Heirloom, Rug or Art

You may have unintentionally found a color palette that works for your home in other pieces that you cherish.

"A color palette is essentially a selection of cohesive colors based on an inspired color scheme," says Walker. "One might start their color journey with a treasured heirloom, their favorite shirt, an exciting piece of art or the view through the windows."

The point is, find something that speaks to you and then examine the colors in it. For example, Duncan says even basing the color scheme around something as simple as an area rug can be a good starting place.

"[Area rugs] can pull together various colors used in the decor and can also serve as a source of inspiration, as you may find the perfect accent color within the rug itself to elevate the overall design of the space," Duncan says.

Simpson agrees with the other designers on this one. "A simple way to figure out your color palettes is to get inspiration from an existing artwork or rug," she says. "Pick out two to three colors—including neutrals—from the artwork or rug that you are drawn to."

### 5. Consult a Color Wheel

If you want to incorporate more than one color, a basic understanding of color theory and color harmonies can also help in choosing a color palette.

"Go into an art supply store, pick up a color wheel and take a look," suggests Simpson.

The colors next to each other on the wheel such as green, blue green and blue, are called analogous colors. These colors are harmonious and will go together because they're essentially made from each other.

The colors opposite of one another on the color wheel—i.e. red and green or yellow and purple—are complementary colors. These can work in a palette but will be high contrast and lively.

Using lighter and or darker versions of these analogous or complementary colors and pairing them with neutrals is another great way to form your palette, says Simpson.

### 6. Account for the Size and Scale of the Room

Lighter colors and softer tones can make small spaces feel larger and more open, while darker colors can add coziness to larger rooms, so take the size of your room into account before you pick up a paint roller. Also, consider the proportions of furniture pieces and how they will fit within the space.

"Generally, warmer colors such as reds, oranges, and yellows can create an illusion of walls being closer, resulting in a more intimate space," says Simpson. "On the other hand, cooler colors like

blues, greens and purples can give the impression of receding walls, making the room appear larger and more open."

**7. Check the Lighting and Windows**

Light—or lack thereof—can change color. So, it's a good idea to check out your space with shades you're considering during different times of the day as that may sway your choice.

"Something to consider is how much light filters into the room," says Walker. "If the kitchen happens to be full of sun, it may not be necessary to use your favorite bright yellow on the cabinets." Instead, save that as an accent with pottery and flowers and save the bigger yellow statement for the front door, suggests Walker. And if the bedroom doesn't get a lot of light and feels heavy, try lighter bedding in whites, taupes, and pinks to freshen the space.

Also keep in mind your windows and their treatments (meaning curtains, shades, blinds, etc.). "If you have a beautiful view and want to draw attention to your windows, choose a color or pattern that contrasts with your walls," says Simpson. "If you don't want to draw attention to your windows, choose a color or pattern that is closer to your wall color."

## 8. Don't Forget the Exterior

A color palette extends to the outdoors, too.

According to Opendoor's 2023 Home Decor Report, a house's exterior color is important to one in five homeowners (21%). Most people (41%) prefer their home's exterior to be in neutral and warm tones e.g. beige, tan, and camel, but high-contrast palettes such as navy with white accents (21%) and white with black accents (21%) also tend to pair well together.

"From a real estate perspective—as a general rule—the exterior color of the home should complement other homes in the neighborhood," says Duncan.

The exterior also covers design details like the front door, mailbox, trim and other outdoor structures and elements. Consider the dominant colors of your exterior materials (such as siding and roofing), and from there select a color palette that complements and harmonizes with them, suggests Duncan. And again, don't forget about the front door, which plays a large role in making a first impression.

## 9. Leave Room for Company

Color is always amplified while you are actually living in your home, as opposed to designing it. "I like to think of each room as a backdrop to the living that happens in it," says Walker. "The kitchen, for example—guests, food, flowers, pets and day-to-day life always adds a lot of color. It evolves and seasonally changes and that's the fun of it!"

In other words, it's good to leave a little room in your color palette for holiday decor, occasional change or just the vibrancy of life to also fill the space. Oh, and don't forget other opinions.

"Whether it's a partner, family members, a potential buyer, or anticipated guests, I do suggest considering how the colors might resonate with other voices that are important to you," says

Duncan. “Have a conversation with those parties to make sure you’re on the same page—especially if you don’t see eye-to-eye on, say, the color red being used in the dining room.”

Ultimately, the colors chosen should be ones that bring an individual a sense of joy, but it’s important to note that not everyone will like (or want to live surrounded by) the same colors.

## 10. Seek Out Color Inspiration (and Take Notes)

Fire up your Pinterest, Instagram or other preferred visual mediums to get ideas.

“I always recommend homeowners keep track of the colors they like—whether in a Notes app on their phone or in a journal—because inspiration can come from anywhere,” says Duncan.

Remember, color palettes in home decor are not set in stone, and personal preferences play a significant role. It’s important to experiment, take inspiration from design resources, and trust your instincts to create a space that reflects your style and makes you happy.

“Patience is key in building a palette because it is the way for your home to feel carefully curated and loved,” says Walker.