

special
sectionYour New
Home

LIGHT IT UP

Bulbs and fixtures that set the mood, Z4

> NEW BUYERS



JON NICHOLLS FOR THE TORONTO STAR

Deanna Minervini, 27, who bought a three-bedroom house in Hamilton, says it's all about discipline when it comes to saving for a down payment on your first home.

Five strategies for breaking into market

Having a strict saving scheme can get millennials farther than they might think

CAMILLA CORNELL
SPECIAL TO THE STAR

At 25, an age when many millennials haven't yet landed their first "real" job, Deanna Minervini bought a three-bedroom house in Hamilton. It has a finished kitchen, parking for two and a view of the golf course and the escarpment.

Minervini, who bought two years ago, didn't rely on the Bank of Mom and Dad to fund her down payment. She came up with the \$45,000 on her

own, as a single woman just four years out of university. And she has been diligently paying it off ever since.

Minervini's experience flies in the face of the recently released Peak Millennial Survey, from Royal LePage, which highlights residential real estate trends affecting millennials between the ages of 25 and 30.

On the plus side, the report found Ontario has the greatest proportion of peak millennial respondents hoping to purchase property within the next five years (72 per cent).

And yet, roughly three-quarters (72 per cent) of those Ontario respondents said homes in their region are

not affordable.

That jives with a recent research report from TheRedPin brokerage indicating it takes an annual income of \$200,000 or more to manage a mortgage on a detached Toronto house and about \$100,000 to buy a condo.

Minervini, however, is quick to point out that she doesn't make "anywhere near" that money.

"The good news," says Phil Soper, CEO of Royal LePage, "typically when people put their mind to it and it becomes a priority, they usually achieve the goal of home ownership."

Here are five strategies that might ease the way:

Beg, borrow and seal the deal

When it comes to saving up a down payment, it's all about discipline, Minervini says.

"I work by day as a psychologist and behavioural therapist. And in the evenings I teach at the gym," she says. "That's my play money if I want to go out for coffee or lunch. Plus, I get a free gym membership."

Side jobs help, she says, whether taking a few shifts as a server, freelancing if you have a particular skill or even participating in paid medical experiments.

"They pay pretty well," Minervini says.

Other tactics she uses to keep her

costs down include packing a lunch for work every day, cooking at home rather than frequenting restaurants, collecting credit card points to be used toward travel and groceries and avoiding bars and other money-sucking venues.

"I'm really regimented in that way," she says. "I didn't have to move in (with) my parents to save money, but I would have if I needed to."

"It just seems like such a waste to spend so much money on rent. Once you come up with a down payment, it can actually be cheaper to own a house."

MILLENNIALS continued on Z4

> PERFECT FIT

Use the right decor to increase your space

LIZ BRUCKNER
SPECIAL TO THE STAR

When dealing with pint-sized bedrooms, narrow hallways and less-than-grand living rooms and kitchens, being intentional about your design approach becomes paramount.

"Overall, the key to decorating a cramped space means selecting small-scale pieces and less of them," says Candace Nordquist, an interior designer based in Gig Harbor, Wash.

While that process often necessitates an initial mass decluttering, a focus to create and maintain the perception of space is also important, she says.

Here are a few of her tips for pulling that feat off:

When choosing furniture

While it's important to keep a style balance throughout your home, it's just as necessary to not shy away from mixing and matching larger items with smaller-scale pieces.

"This is what keep rooms visually appealing," Nordquist says.

In the living room, she recom-



ISTOCK

Choose furniture with exposed legs and individual chairs to make the space feel lighter and less bulky.

mends selecting pieces of furniture with exposed legs and individual chairs instead of large couches, as they keep the space feeling lighter and less bulky.

To further maximize the area, try pulling larger pieces of furniture away from walls — even just a few inches between them will make the space feel more airy — and opt for an ottoman to double as extra seating rather than additional chairs, which are likely to crowd the space.

In the bedroom, focus on keeping the space simple and streamlined.

"In this room, it's nice to go with a large bed and headboard for impact, and to pair them with smaller side tables or even wall-hung tables instead of nightstands to balance the space."

Doing so will help open the area around the bed and provide much-needed storage solutions, she says.

When choosing paint colours

It's a well-known fact that lighter colour schemes make a room feel brighter and larger, while darker, more dramatic and contrasting colours absorb light and can make a space feel cramped.

To maximize the airy feel in any room, Nordquist suggests reserving deep hues for accessories and even small-scale built-ins — doing so creates a rich juxtaposition that gives a room dimension and depth — and erring on the side of light when selecting wall paint shades.

SPACE continued on Z2

> A LEG UP

Practical solutions to help finance that reno project

Several borrowing options are available for those planning to reinvent their abode

CAMILLA CORNELL
SPECIAL TO THE STAR

A renovation can make good financial sense, says Patricia Teramoto, a branch manager with Meridian Credit Union in Burlington.

If you plan to stay in your home rather than selling and moving, a renovation can help you "create your dream home within your existing walls," saving the cost of buying a new home and moving into it, she says.

"On the flip side, updating your home can make it attractive to buyers if you are planning to sell — especially when you focus on kitchens and bathrooms."

But home renovations don't come cheap. According to a 2015 report by home design platform houzz.com, the average remodel of a large kitchen in Canada costs \$34,500, while a large bathroom remodel rang in at about \$11,000.

Here are some more options that can help you pay for that much-yearned-for reno:

Save it up

Ideally, Teramoto says, homeowners

would save for a renovation in advance. If that's your goal, she suggests setting up a high-interest, no-fee savings account that doesn't require a minimum balance.

Label it "the reno fund" and feed money into it automatically every month or when you get bonuses or monetary gifts.

"The benefit of a high-interest savings account is that you earn interest on every dollar sitting in that bank account and the funds are available immediately, so you have access whenever you need it," Teramoto says. "It's not locked in the way that a guaranteed investment certificate (GIC) would be."

Meridian offers a high-interest no-fee account that pays 1.4 per cent interest, but you'll find a list of alternatives at highinterestsavings.ca/chart or ratehub.ca

Get out the plastic

About 26 per cent of homeowners polled by houzz.com in 2015 used a credit card to pay for renovations.

And there are some advantages to that, according to Teramoto, in that it helps you keep track of spending and you may be able to collect points to use toward travel and other purchases.

MONEY continued on Z2



YOUR NEW HOME

> RENO RIGHT

Sink into secrets on design spending and saving

Invest in some key pieces, but check out flea markets to stay within your budget

TANYA ENBERG
SPECIAL TO THE STAR

Whether you've just finished a home reno and want the stylish decor to match or are giving a tired space a fresh new look, learn when to skip and when to splurge on your search.

According to celebrity Canadian designer, Amanda Forrest, some items are definitely splurge-worthy. The key is knowing when to tighten the pocketbook, says the popular media personality and regular guest expert on various programs, including *The Marilyn Denis Show*.

Forrest, known for her edgy, contemporary style, says her top investment piece of advice includes everything from getting a good night's sleep with "a beautiful and comfortable master bed" to creating a feeling of joy when she looks at her walls.

"The mattress itself should be the best you can afford, but the overall look of the bed frame should be something gorgeous and timeless," says Forrest, principal designer of her company, Amanda Forrest (amandaforrest.com).

Also, invest in "a piece of art that makes your heart sing," she says.

"You should own one good piece that you keep from house to house that brings you happiness anytime you look at it."

Meanwhile, a stylish coffee table will serve your space well.

"Occasional tables are a good investment in general because they can easily float from room to room if your style changes," she explains.

"The best coffee tables, in my opinion, are ones with storage drawers or a shelf for display."

To balance big-ticket purchases, go on the hunt for affordable pre-loved pieces that sometimes require a little bit of elbow grease.

"Repurposing items with paint always creates a custom look on a budget," Forrest says.

"Consider using a vintage sideboard as a vanity or spray painting a gently used chandelier to give it a fresh facelift. Chairs and dressers are great pieces to start with if you're a novice painter — they are generally easily available and inexpensive. Always clean your piece well and give it a light sanding to take off any grease or dirt before painting. If you want to reupholster a sofa or refinish a solid-wood piece to be stained, I find this is better left to the pros."

To score rare one-of-a-kind deals



ANNAWITHLOVE PHOTOGRAPHY

Celebrity designer Amanda Forrest suggests looking online for inspiration rooms during your hunt for rare deals.

and get inspired, flea markets, vintage and antique shows are great places to start. Before you shop, prepare a list of the items you're looking for.

"Look online for inspiration rooms that have gently used or vintage pieces

in their decor — keep the photos handy while shopping and make note of the lines or bones of a piece," Forrest advises.

"Don't mind the colour as you can always paint it to match your decor. Buy pieces that feel solid and ideally

come from a smoke-free environment, as that smell is tough to get rid of."

When Toronto-based Melanie Kushner and her husband hired contractors to complete a 15-month reno, which included a two-storey ad-

dition off the back of the St. Clair Ave. and Christie St. area home, the mom of two kids, ages 7 and 4, discovered a new passion.

"It was a second career calling for me," says Kushner, who enrolled in college night classes to learn about the industry. From there, she started her own interior decorating business, melaniekushner.com.

The family moved into the completed three-bedroom, four-bathroom house in May 2016, but with more space than they had at their previous home, they needed to buy affordable furniture and accessories to fill it out, giving Kushner the chance to flex her creativity.

"I like to mix things up," Kushner says.

"We have an animal-hide area rug that I bought for \$50 vintage from the Aberfoyle Antique Market in Guelph, Ont. Similar rugs retail for \$700. I love layering items from different retailers and adding family heirlooms.

"It's tempting to go to West Elm or CB2 or one of those retailers for everything, but you want to space it out, see how your tastes have evolved and find pieces that are unique. We are so used to following trends instead of asking, 'what am I attracted to?'"

Kushner splurged on a new metal hammered coffee table but saved money in other areas, such as the dresser she found on Craigslist and refurbished, the front-hall stool she found for \$4 at the Salvation Army and budget-friendly throw pillows. She also incorporated pieces rich with family history, including a dining room table from her in-laws.

"It was the first table they ever bought in the '70s. It's teak, a beautiful piece, and it didn't cost me a thing. To think of all the babies who've had their baths on that table," she laughs.

When curating design items, Kushner says she has learned the art of patience.

In other words, don't just buy the first piece you find, wait for the right piece.

"Often, you've spent so long in a renovation project, you rush out to buy something that isn't exactly what you want because you just want the project to be over," she says.

"It's worth the wait to find exactly what you're looking for. Something worth holding out for is amazing art that really speaks to you. If you love it, then go for it, but don't just buy something because it's affordable. Make sure it's something you really love that you put on your walls. Don't rush it, enjoy it."

Use a line of credit for cash as needed

MONEY from Z1

The caveat: "You have to pay your credit card off each month, because you don't want to be paying 19-per-cent interest," she says.

Raid your RRSPs

"We would never advise that you access your RRSPs to finance a renovation," Teramoto says. "If someone asks about that, we would direct them to speak to their accountant because that can have serious tax implications when you file your tax return the following year."

The unsecured line of credit

For a quick and dirty reno — perhaps worth \$20,000 or less — a personal line of credit can be a good tool, Teramoto says.

The key benefits: there are no fees to set up the loan and you can draw on the money as you need it — you're only going to pay interest on what you borrow. Depending on the financial institution, minimum payments may be a combination of interest and principal or interest only.

On the downside, you won't get the best interest rate — on average, it might be 6.5 per cent. Teramoto sums it up: "It's ideal for small projects you want to get done and pay off as quickly as possible."

Use your home as collateral

Planning to do a larger reno, either on a home you own or one you're in the midst of purchasing? You might consider a Home Equity Line of Credit (HELOC), basically a revolving line of credit secured by the equity in your home (the value minus the mortgage cost).

The main advantages? You get the best possible rate — generally prime plus 0.5 per cent, so about 3.5 per

cent right now. You can also draw on the funds as needed and repay as much as you want at any point in time with no penalty. "The minimum payment is interest-only monthly," Teramoto says.

Finally, because the HELOC is a multi-use collateral charge on the property, it remains in place for as long as you own the home, so you have access to cash in future — whether for another reno, a car purchase or even a vacation.

The down side: the setup cost can set you back anywhere from \$700 to \$2,500 (for legal and administrative fees and a home appraisal). But feel free to try to negotiate some of those fees away, particularly admin costs.

Get a construction mortgage

"If you're doing a massive renovation on an existing home or building a home, we recommend a construction mortgage," Teramoto says. With Meridian, you can finance up to 80 per cent of the value of the finished home, but the money is issued in stages — otherwise known as "draws" — as the project is completed.

During the construction phase, you make interest-only payments, but "when the final stage is completed, that loan gets flipped over into a mortgage," Teramoto says. At that point, you can pick your own term, from one to five years, and an amortization period of up to 30 years.

The pros: an interest rate as low as 2.84 per cent, charged only on the current balance borrowed. The cons: you must fund the first 10 to 20 per cent of the project yourself; you're on the hook for cost overruns and unforeseen expenses; and you'll pay an application fee and other fees throughout the construction process.



ISTOCK

Incorporating ambient, task and accent lighting throughout a room helps to spread brightness.

Tackle clutter to create more space

SPACE from Z1

"A monochromatic scheme that features different shades of the same colour is preferred and softer, as it moves the eye around the room smoothly," she says.

Painting room trim and mouldings the same colour as the walls takes the space-increasing visual impact one step further.

When choosing lighting fixtures

Mixing and layering your lighting is important, as the more light a space has, the more depth that light creates, Nordquist says.

Incorporating ambient, task and accent lighting throughout a room is

ideal to help spread brightness throughout, while the inclusion of recessed can lights also helps illuminate the space by adding pools of down light.

When choosing accessories

Here's where strategic editing comes into play, Nordquist says.

While there's no need to toss all of your books, photos and objets d'art in favour of a completely blank slate, you also don't want to overwhelm small spaces with unnecessary clutter.

Find a happy medium by displaying a selection of your favourite accessories, she says, but be purposeful about the pieces you choose.

"Remember that there doesn't have to be something on every surface or every inch of wall space.

"Eliminate the clutter and make what you include in the room meaningful."

When adding small-scale furniture to a living space, should traditional pieces such as an end or coffee table prove too large, incorporate multipurpose ottomans or console tables to your design for an updated, design savvy fix.

Look for bright, textured, storage-friendly ottoman options and for glass, mirror or Lucite console tables. The latter will reflect light, offer extra surface area for accessory display and keep the feel of the space open.

> THAT'S ENTERTAINMENT

Ensure home theatre setup is done just right

Create the ideal experience with some minor adjustments and sound investments

MARC SALTZMAN
SPECIAL TO THE STAR

You're blown away by the image quality of the televisions on sale at your favourite electronics retailer, but when you take one home it somehow doesn't look (or sound) as good as the in-store experience.

Don't fret. It's not you or your new TV. Your new flat-panel (or perhaps curved) television just needs a bit of tweaking to get the most out of it. And no, you don't need a degree in electrical engineering to pull it off.

The following are a few simple tips and tricks to optimizing the picture and sound of your new investment.

Beginner tips

While it might seem painfully obvious, make sure your main TV source — like your cable or satellite box — is the best your provider has to offer (or rather, the best you can afford).

If it's a couple of years old, make sure it's at least an HD receiver, but a 4K box is even better. You'd be surprised how many people haven't updated their rented or purchased TV box in many years. Consider using an HDMI cable to handle your audio and video.

If you prefer to get your content online, such as on Netflix, make sure you have a fast internet connection for smooth streaming and, if it's offered by your provider, go with unlimited data (no caps).

Quick trick

While not every AV enthusiast will agree, a tip for vastly improving picture quality of your television is to turn up the contrast almost to full and reduce the brightness down to below half.

This lesser-known trick makes blacks blacker, colours richer and gets rid of the washed-out look visible on some entry-level TVs.

Another approach — especially if you watch a lot of TV during the day and you have a lot of ambient light



SAMSUNG

A general rule of thumb is to sit 1½ to two times the diagonal screen size away from your TV.



SONOS

Consider a soundbar, like this Sonos Playbar, to add boom to your room.

through windows you can't control — is to pump up the brightness on your TV a great deal.

Sometimes new TVs are set to deliver high brightness by default, which is how the big box stores tend to have them, but you can easily tweak this in the TV's settings.

Where to sit

As for how far back to sit from your

TV, it boils down to personal preference, but a general rule of thumb is 1½ to two times the diagonal screen size.

With a 50-inch TV, for example, you can sit between six and eight feet from the screen. But the high pixel density of the newer 4K Ultra HD TVs means you can sit up to 30 per cent closer than you can with an HDTV.

If you still haven't bought the TV you want to set up in your home, you might measure your wall or use painter's tape to envision the area for your new television to ensure you buy the right size for your space.

Calibration counts

Rather than spending a couple hundred dollars to have someone properly set up your television, many LucasFilm, Pixar and Disney discs have a bundled calibration tool called THX Optimizer, and it can be found in the Special Features or Set Up area of the disc.

There's an app, too, but it's not as easy to use as the disc.

Simply use your DVD or Blu-ray remote to follow the wizard to calibrate your home theatre's video and audio settings (the latter relates to your audio-video receiver and surround sound speaker setup).

The test will take you through contrast, brightness, colour, tint, aspect ratio (4:3 and 16:9), speaker assignment, speaker phase and subwoofer crossover.

Disabling the "soap opera" effect

One more thing you might want to

change is often referred to as the "soap opera" effect.

While the high-definition or 4K picture certainly looks sharp, you might see something a bit odd about the image.

You can't quite put your finger on it, but that TV show or blockbuster movie you're watching almost looks like it was shot with a cheap camcorder instead of high-end video camera.

You're certain *The Walking Dead* wasn't filmed on the same set as *The Young and the Restless*, though it appears to be so.

The "soap opera effect" is really called "motion smoothing" or "motion interpolation," designed to decrease motion blur and make movements seem more smooth and life-like.

Your new TV might see low frame-rate source material and try to fill in the gaps between frames with additional ones the TV generates, to help smooth out fast motion.

If you're not a fan, enter the Settings menu on your television to turn off the feature or least adjust its intensity.

Sounding off

If you don't have the budget, space or technical know-how to set up a surround sound system for your home theatre — which usually consists of a multi-channel audio-video (AV) receiver and at least six speakers spread throughout the room (including a subwoofer for low-frequency bass) — at least consider one of the newer sound bars to add some boom to your room.

Sitting just below or above your television, sound bars house multiple speakers in a horizontal enclosure and deliver multi-channel sound from your movies, TV shows, sports and games (or in some cases, simulated surround sound).

Many sound bars may include a wireless subwoofer to place somewhere else in the room, plus most sound bars let you stream music from other devices such as smartphones, tablets or computers via Bluetooth connectivity.



There's more to a home than the house.
There's more to a mortgage than the rate.

Buying a home is likely the biggest financial decision you'll ever make. Our mortgage advisors take you beyond just the rate and show you mortgage solutions customized to your needs, so you can enjoy your home knowing you made the right decision.

Talk to a Scotiabank advisor today, or visit www.scotiabank.com/homeownership

You're richer than you think.®



*Registered trademarks of The Bank of Nova Scotia.
All mortgage applications are subject to meeting Scotiabank's standard credit criteria, residential mortgage standards and permitted loan amounts.



YOUR NEW HOME

> ILLUMINATING

Lighting up a bright new look for your home

Replacing a bulb or fixture can rejuvenate the look and feel of any room

LIZ BRUCKNER
SPECIAL TO THE STAR

In the arena of home renovations, knocking down walls, laying new flooring and customizing modern kitchens and bathrooms rank high on many homeowners' to-do list. But what if there was a simpler way to dramatically overhaul your space?

"When it comes to updating your home, lighting is an area commonly overlooked during the renovation and redesign process, but it's one of the most important updates a home can have," says Alykhan Velji, principal designer at Alykhan Velji Designs in Calgary.

"The key is layering light with multiple levels and intensities of illumination so light can filter throughout a space. Most people just live with the fixtures that came with their home, or the ones that are 'builder basic,' but replacing them can play a huge role in changing the look of your home's interior."

Here's how to give your abode a lighting facelift, room by room:

For the kitchen

Good function necessitates good lighting — especially in a task-oriented kitchen, says Velji. Once proper general, ambient lighting above the sink, oven, island and anywhere else requiring extra brightness has been established, focus on incorporating task and accent lighting fixtures to add warmth and style into the space.

Under-cabinet options are great for illuminating areas prone to minimal light and bold pendants over islands or tables boost brightness while highlighting these areas of interest.

Want to dial up your kitchen lighting prowess? Velji suggests pairing decorative lighting, such as wall-mounted sconces, with open shelving or placing a statement-making pendant light above your sink.

For the dining and living room

While recessed lights remain the fix-



BOOKSTRUCKER PHOTOGRAPHY/ALYKHAN VELJI DESIGNS

Interesting bedside lamps can round out your bedroom decor and help with mood lighting.

> WHEN IN DOUBT . . .

Pay attention to bulb and fixture style.

As with fashion, lighting trends come and go. According to designer Alykhan Velji choosing traditional, incandescent bulbs is always a safe bet, as are "warmer versions" of LED and halogen bulbs. In terms of fixtures, while modern industrial and geometric styles have been popular in recent years, options with customizable colour and organic, nature-inspired designs are expected to gain design momentum.

Add mirrors to your space. Large mirrors add scale to a room and can remedy lighting issues. They also infuse a home with style and sparkle, and distract from less-than-stellar room views. For maximum effect, hang mirrors in well-lit spaces to make the area feel larger, or try placing them in a grouping to visually "double" the space in a room.

Try indirect lighting. If you find direct lighting too harsh or glaring (think of the dark, unflattering shadows caused by pot/recessed lights),

try directing fluorescent or LED lights so they shine above bookshelves or tall cabinets. The illumination will bounce back off the ceiling, creating a softer, more even brightening effect throughout the room.

Get rid of dated fixtures. According to Velji, simply removing tray ceilings and updating "builder-grade" lights can be a simple, inexpensive way to update a space and infuse it with much-needed character.

tures of choice in many homes, alternative options abound. Modern track lighting can be customized to act as a flood light, spotlight or down light and is available in a variety of contemporary styles and finishes.

Pendant lights and decorative

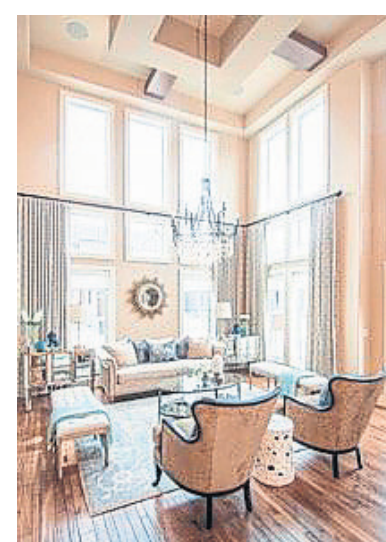
chandeliers are chic and offer sweeping illumination to a room, while sconces help fill a space with warm accent lighting and look lovely over a mantel or while flanking a fireplace.

Floor and table lamps create a warm ambience, sending light up,

down and out while acting as an accessory. A skylight offers a dramatic way to bring natural daylight into a space.

For the bathroom

When brightening rooms that often



Large-scale chandeliers help make a space with high ceilings feel more inviting.

lack natural light, choosing fixtures that produce bold illumination is paramount.

Task lighting should be providing the bulk of the light in a bathroom, says Velji, as it's essential for applying makeup, shaving and performing other grooming-related tasks.

He suggests wall sconces with clear or opaque glass shades — mount them at eye level above or on either side of your sink to prevent overhead lighting shadows — as well as ambient and accent fixtures, such as a decorative chandelier or in-mirror lighting, to create layers of warmth in the room.

For the bedroom

Though it may seem like the room least likely to require good lighting, don't overlook your bedroom's need for brightening. Velji recommends a decorative overhead ceiling-mount fixture to illuminate the space, adding that its size and shape should fall in line with that of the room.

Keep bulbs to the lower-watt variety and install the all-important dimmer switch to control room brightness from day to night, he says.

Round out the space by adding interesting bedside lamps or stylish low-hanging pendants for reading and to help with mood lighting.

> GROUND WORK



DANN TARDIF

Hardwood flooring can add to a home's value and is truly customizable in terms of design.

Overhauling what lies beneath you

The right functionality is key when trying to decide upon your choice of flooring

LIZ BRUCKNER
SPECIAL TO THE STAR

Even if you're not prepared to fully gut, renovate and invest in an overhaul, upgrading your floors can do much to boost the style (and value) of your abode.

"I think floors are one of the most underappreciated aspects of a design project," says Lisa Canning, a Toronto-based interior designer. "You can make so much impact in a room with flooring, from creating stunning patterns to elevating the architectural details in a space. They can almost be treated like a fifth wall in a room."

So which options are best? It's a trifecta of personal preference, material quality and considering the space you're overhauling, Canning says.

"There are advantages associated with each category of flooring, but it's important to select the variety with the style and functionality you're after."

In terms of hardwood, it's perennially popular with homeowners because it can be sanded and stained to whatever colour you like, is easily refinished as needed, adds to a

home's value and is truly customizable in terms of design. Its kryptonite, Canning says, is water, as it warps if moisture is left to pool for too long.

Engineered hardwood expands and contracts less than solid hardwood, making installation on all levels of a home easy.

It's available in a variety of colours, finishes and species, and is more budget-friendly than solid hardwood. While it stands up to water damage better than hardwood, because the top layer of this type of flooring is made with a thin layer of wood veneer, sanding and refinishing is not possible. Premature warping or fading is also possible if the product is poorly made.

Laminate flooring's main selling feature is its cost-effective price point, easy installation, durable finish and that it's resistant to moisture. Canning says its downfall is that it can look and feel artificial.

Ceramic, porcelain and stone tile are appealing, thanks to the variety of design options. They also boost a home's resale value, are waterproof, stain-proof, low maintenance and often are budget friendly. The drawbacks? There's a plethora of bland and boring options, says Canning, and tiles are cold on feet. Installation also tends to be labour intensive and, therefore, expensive.

Carpeting uniquely offers softness and comfort underfoot, is affordable, covers uneven areas easily and offers soundproofing qualities in any given space. Its downfall is that it requires more rigorous cleaning in comparison to solid surfaces, says Canning.

She adds that while any of the above options could potentially work in a space based on the design aesthetic you're after, there are a few expert-derived guidelines for the selection process.

"For me, hardwood is ideal in open-concept areas like a kitchen and living room area because the unified floor adds to the grand, spacious look, but should never be used in bathrooms because of the moisture factor."

"Engineered wood and laminate do well in almost any space because of their versatility and flexible material, they look best when their design mimics a rustic, worn wood, and options with texture and a slightly matte finish offer a more natural look. Tiles that are inexpensive can take on a very custom look with a pattern such as chevron or herringbone, but my personal preference is to avoid this option in kitchens because they're hard under foot. And while carpet is great for bedrooms, it should never be put in bathrooms," she says.

Don't get caught up in myth properties aren't available

MILLENNIALS from Z1

Cultivate your credit rating

"When you're in university, it's really easy to just assume you have this huge debt and it's going to take forever to pay off, so what's the difference if you spend a little bit of extra money here and there," Minervini says. "But you have to think ahead."

She worked two and three part-time jobs while at school and was able to pay off her small student loan immediately on graduating. She also avoided other debts and paid her credit card off on time religiously.

And — on her dad's advice — she increased her credit limit whenever the bank offered in order to build up her credit. That meant she had an excellent credit rating when it came time to take on a mortgage.

That's not to say Minervini didn't run into any hurdles. But the bank was so impressed with her commitment in paying off past debts that when she found a house slightly over budget she was able to increase the mortgage enough to buy it.

Expand your home search boundaries

Simply crossing the street can make a difference in pricing in some neighbourhoods, says Soper. What's more, although the median price tag on a home in Toronto was \$837,000 in Royal LePage's most recent quarterly report, he points out, some GTA communities provide good value.

The median price for a home in Oshawa, for example, was just

\$252,000; Cambridge rang in at \$270,000 and (if such a long commute isn't part of your homeownership dream) the median price in Mississauga was \$338,000. Tellingly, roughly 61 per cent of the millennials surveyed by Royal LePage said they would be willing to move to another city or suburb where property is more affordable, if necessary.

Look for potential, not perfect

When Royal LePage sales representative Margie McNeil walked into an older condo recently with one of her millennial clients, the woman almost immediately turned around and walked out.

"The condo was dark and packed with furniture and toys, and it smelled bad," says McNeil. Yet, underneath all that clutter, it was spacious, with the kind of square footage you wouldn't normally find in a new-build condo.

After the client viewed a few smaller units, "she wrapped her head around the idea of doing a bit of work. She bought the condo, painted it, gave the kitchen a facelift and replaced the flooring. Now it looks amazing."

Be patient

Although only about 35 per cent of peak millennials are already homeowners, according to Royal LePage, by age 50 or so about 77 per cent of Canadians own a home. "You'll get there eventually," says Soper. "It's a myth that properties aren't available and accessible in the GTA."



JON NICHOLLS FOR THE TORONTO STAR

The bank was so impressed with Deanna Minervini's debt payment record that they increased her mortgage to buy a home above her initial budget.

> WORTHY INVESTMENT

Reaping maximum return on your reno

Paint jobs, trendy upgrades can help boost home's appeal to prospective buyers

JACLYN TERSIGNI
SPECIAL TO THE STAR

When a fixer-upper on a tiny lot sells for more than a million dollars, it's easy to dismiss the idea that you need to spend money to make money on your home. But investments, big or small, can produce big returns, even when it's already a seller's market.

"We had clients purchase a fixer-upper last November for \$675,000," says Lindsay Strom, a leading Royal LePage realtor based in the Aurora and Newmarket area. "They freshly painted the entire house, put down new flooring, updated the bathrooms with flooring and new vanities and added new stainless-steel appliances. They sold it in January for \$850,000 ... A house that shows beautifully and is nicely updated always demands top dollar, and even gets more than it deserves."

But even small upgrades can have an impact. Ella Zetser is the founder of the Last Detail, a Toronto-area home staging company. She says something as simple as swapping out outdated light fixtures can be effective. "You can go to Costco and buy a \$42 light and that's a big upgrade," Zetser says.

Not sure where to spend and where to save your money when it comes to upgrades that will get you the biggest return on your investment? Strom and Zetser have some advice.

If you can only do one thing, paint That could mean simply freshening up marked or yellowed walls, or giving rooms a makeover with a new colour entirely. "Painting can give a 200-per-cent return on investment," Strom says. "If someone has a pink or green or other dated colour in their rooms, a fresh coat of light grey or beige paint goes a long way."

If you're not sure what colour to go with, Zetser says grey is still "super hot" and has widespread appeal amongst prospective buyers.



THE LAST DETAIL

Curb appeal is essential to attract potential buyers. A fresh paint job on garage and front doors and window trims, along with some landscaping and gardening, can make all the difference with a potential buyer.

"You want to appeal to the masses. That's how you get top dollar."

Don't forget the hardware

It might not be the sexiest cosmetic upgrade, but Zetser says that changing up small features such as cabinetry hardware is a smart move with a small price tag.

"Cabinets with round knobs have a more traditional motif to them," she says. "Just by taking the knob off and adding a slim, more oval-shaped pull, it changes the whole look of

the kitchen."

What you can skip

While a beautifully finished basement offers additional living space, it might not be worth creating one from scratch before you list your home. Framing, drywall, insulation, flooring and paint can add up to thousands, and then there's the cost of furnishing the space.

"Finishing basements are not worth doing," Strom says. "Typically, what a homeowner spends and the

return on investment realized is about the same."

Be mindful of what's hot and what's not

A fresh coat of paint is never a bad idea, but any upgrade decisions, especially more expensive projects, should be informed by current design appetites.

"Current trends include painted ceilings, pallet walls, free-standing tubs instead of corner tubs, and oversized showers," Strom says.

"In kitchens, people are doing 'beverage niches,' like dedicated coffee stations or wine bars."

As for what's out, Strom says glass tile backsplashes have seen their day and that white kitchens are waning in popularity. "People are starting to do more like funky things, like royal blue islands and grey cabinets."

Go outside

Curb appeal is essential to attract potential buyers. Landscaping can make a huge difference, but like the interior, a few coats of paint often deliver the biggest bang.

"There's a house I staged a couple years ago and everything outside was blue — the garage door was blue, the front door was blue, the windows were blue. The house wasn't selling," Zetser recalls. She advised her clients that they paint all those exterior elements black. "The house sold in one day. It completely changed the look of the house. It brought it from the '80s to current."

Bring in the professionals

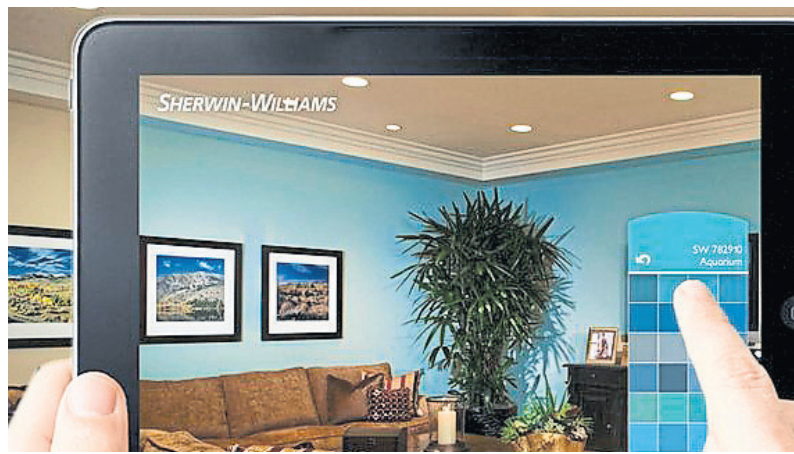
All the DIY skills in the world won't matter if you choose the wrong project or wrong aesthetic. A professional home stager with a proven track record knows what sells and what doesn't and, Zetser says, they're hired to make you money, "not be your friend."

"There's a big difference between doing something yourself for you to enjoy and doing something to help your house sell," she explains. "Sometimes people spend a lot of money because they think that's what buyers want, but it's completely not true. Sometimes they do something and they kill the room."

Zetser, who has a 95-per-cent rating on home improvement service review site HomeStars, says that her clients tend to see a return of 10 times every dollar they spend.

"If the average house in Toronto goes for \$1 million, spending \$3,500 on staging will bring between 6 to 14 per cent more — so between \$60,000 and \$140,000 more. I would say it's a very good investment."

> TECH HELP



SHERWIN-WILLIAMS

Sherwin-Williams' ColorSnap Visualizer will let people match a virtual swatch to a picture of a room they plan to repaint in a new colour.

Apps help visualize design before diving into change

MARC SALTZMAN
SPECIAL TO THE STAR

Along with costs and inconvenience, one of the biggest stressors in redecorating is not liking the outcome.

It's difficult to envision exactly how it's going to look when the job is done. Will that new dining room table match the decor of the room? Does the paint colour look as good on your walls as it does on the swatch you brought home? What kind of hardwood floor style should you go with?

You might want to spend some time with apps that show you the completed look ahead of time.

Paint perfection

Major paint brands — such as Benjamin Moore, Behr, Sherwin-Williams and CIL — all have free apps that not only feature their colours, but offer a few different ways to get that perfect look.

For example, with Benjamin Moore's Color Capture app (or website), you can snap or upload a photo of your space, select paint colours for your surfaces from Benjamin Moore's extensive colour collections, and then tap on a wall in your photo to see it magically apply the new colour. Voilà: you can see if it gels with your furniture, fixtures and paintings.

ColorSmart by Behr Mobile also lets you take a photo of something and the app will suggest the closest matching BEHR colour.

Sherwin-Williams' ColorSnap Vi-



IKEA

Ikea's app superimposes a piece of furniture over a user's room.

Visualizer for mobile devices also lets you take a photo, tap to select a colour you like, and it will instantly match your virtual swatch into the paint it matches. For CIL paint, it's called CIL Colour Studio, also available for iOS and Android.

Digital decorating

There are furniture apps that can show you what a new couch, table or recliner will look like in your home.

Ikea, for example, has an app that serves as a digital catalogue for all its products. Tap on the icon that says "Place Furniture in Your Room" and you can superimpose the furniture in your home.

Crowdstar's Design Home is a simulation that has you select from thousands of furniture and decor items to decorate a room. Compare your work and compete against other players, and earn new items, including many from high-end brands. Game on.

CONCEPT LIGHTING GROUP

TWO DAY SALE!

SATURDAY SEPT 9TH & SUNDAY SEPTEMBER 10THBiggest Sale of the Year!...
LOWEST PRICES EVER!!Everything on Sale!!
Plus take an extra
22% OFF the sale price

Installation Sale On Now*

TAKE 24 MONTHS TO PAY^{OAC}
NO DOWN PAYMENT NO INTEREST

Free lightbulbs for life*

*Some conditions apply. *See store for details.

NOW SHOP ONLINE
www.conceptlighting.ca
free shippingWE ARE THE REGION'S BEST LIGHTING STORE AND NOW
LATEST LIGHTING DESIGNS AT EXCLUSIVE PRICING!Concept Lighting Group
www.conceptlighting.ca**Mississauga Store**5980 McLaughlin Rd. Unit 3
Mississauga, ON L5R 3X9
+1 905 712 4548**Oakville Store**243 Speers Rd.
Oakville, ON L6K 2E8
+1 905 849 LITE (5483)**Burlington Store**1515 North Service Road
Burlington, ON L7P 0A2
+1 905 331 7444



Helping you bring the big picture into focus.

Visit Taps today!



Riobel 1623C Shower Kit

2-way thermostatic/pressure balance shower system. Includes 10" rain head. Multi function hand shower assembly. Priced in chrome.

\$499



Neptune Rouge Florence Freestanding Tub

One-piece acrylic. Contemporary styling. Chrome waste and overflow included. Available in 2 sizes. 59.375" x 31.325" x 27.25" \$1449.

\$1499 66.75" x 31" x 26.625"



DXV Lyndon 1-Piece Toilet

Contemporary, crisp and unadorned styling. Elongated bowl design, EverClean® surface and dual flush technology. Priced in Canvas White.

\$629



Rubinet Genesis Widespread Faucet

Choice of lever or cross handles. New square spout design. Priced in matte black.

\$499 Satin Brass \$499
Chrome \$329



ALT Panzo Kitchen Faucet

Minimalist square design. Retractable dual function pull-out spray. Priced in chrome.

\$249



Enjoy the Royal Treatment

Choose from a vast selection of towel warmers...wall or floor mounted, hydronic, electric or hard wired.

25% OFF
ALL IN STOCK HEATED
TOWEL RAILS



Aquadesign R2225 Freestanding Tub Filler

Priced in chrome.

\$899

Godi Miller Medicine Cabinet

\$599



Godi Miller Collection Vanity

Available in 24", 32" or 39" width. Cabinet available in Matte White or Charcoal Grey. Top available in choice of Carrara White or Nero Marquina Marble. Priced in 32" width. Faucet extra.

\$1799



www.tapsbath.com

TORONTO
1020 LAWRENCE AVE. W.
2 LIGHTS WEST OF DUFFERIN
416.785.0224 or 1.800.263.2976

Mon-Wed 9-5, Thurs-Fri 9-8, Sat 9:30-5



CELEBRATING **33** YEARS

MISSISSAUGA/OAKVILLE
3050 VEGA BLVD.

1 LIGHT EAST OF 403, NORTH OFF DUNDAS
905.569.1262 or 1.866.899.8801

Mon-Wed 9-6, Thurs-Fri 9-8, Sat 9:30-5