



## Create Value in Your Home

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**How do I increase the value of my property?** That's the question on every homeowner's mind. There are two key survival strategies. The first is to think long term, have a plan and stick to it. History shows that this plan of action can pay off.

The second tactic is to outperform the market. This means ensuring your property increases in value at a greater rate than those in your surrounding market. One way to do that is through renovations – but not all projects are created equal when it comes to generating a return on investment (ROI).

### Here are the top four "renos for ROI":

#### 1. Building an income suite (also known as a rental suite)

This is by far the most profitable reno a homeowner can undertake. Income suites typically have a 150% to 250% ROI.

#### 2. Painting

This is an inexpensive way to freshen up a property. Picking neutral tones and doing a good job are key. This simple reno project gives 100% ROI.

#### 3. Renovating Kitchens and bathrooms

Kitchens should be bright and spacious with a smart layout. Replacing old appliances with inexpensive and more efficient newer ones also adds a lot of appeal. Bathrooms are equally important. The more you have, the better the ROI. This delivers about 75% to 100% ROI.

#### 4. New Flooring

This has a dramatic impact and hard surfaces are the way to go. Laminate flooring is inexpensive, easy to lay, durable and looks great. With modern styles and improved design, it has become the flooring of choice for real estate investors. New flooring can generate an avg. of 70% to 90% ROI.

*(Source: HGTV.ca)*

## Bookmark the Canadian Consumer Handbook

It's tough being a consumer nowadays. How do you know you're getting the best deal at the right price from the right vendor? What do you do when things go sour? The answers to these and hundreds more consumer questions are available at [www.consumerhandbook.ca](http://www.consumerhandbook.ca), the Canadian Consumer Handbook. Produced by federal, provincial and territorial governments, the Handbook offers an unbiased look at the top consumer issues in Canada today, from debt and mortgages to the environment and buying new vehicles. Check it out – it could save you a few bucks and a whole lot of frustration.

*(Source: News Canada)*



### Winona Reinsma Mortgage Professional

t 604-882-3643

f 604-882-2546

e [winona.reinsma@verico.ca](mailto:winona.reinsma@verico.ca)

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## Update Your Kitchen on a Budget

We all want the finer things in life, but while many of us have expensive tastes, we don't always have such lavish budgets. And, when it comes to updating the kitchen, many items can have large price tags that we won't be able to recoup. Luckily, in today's market, with a little creativity you can achieve a cost-conscious kitchen remodel that achieves maximum enjoyment on a minimal budget.

### Finished Look for Less

Does your kitchen have shiny brass light fixtures? If so, updating these can instantly make your home look more current and stylish. Home improvement retailers offer a wide variety of stylish and affordable choices in popular finishes, such as stainless steel or old world bronze. Or, for an even more economical choice, turn your current lighting fixtures from brass to beautiful by spray painting them with a new contemporary finish.

### Fashionable, Functional Focal Point

Most kitchens have a basic faucet – but as the focal point and most-used item in the kitchen, updating this mainstay can create a functional and fashionable change that everyone will take notice.

When selecting a new kitchen faucet, look for models that feature a single-handle pullout design. The multi-function wand offers both a fast-fill stream for filling pots, as well as two eco-performance sprays that conserve water while allowing you to complete everyday tasks such as washing dishes or preparing foods.

### Sensational Shelves

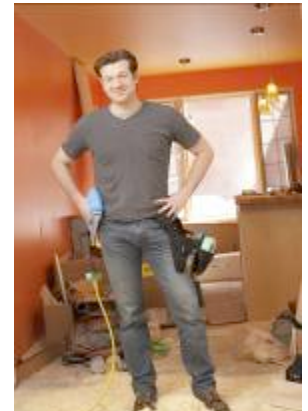
Nothing can make a kitchen look worse than cluttered countertops. But when it comes to storing necessities or displaying decorative items – there often is no other spot. While adding new cabinetry can solve your storage issues, it can be costly. Instead, build exposed shelves to give your kitchen a more updated look and an open, airy feel.

Home improvement retailers offer a variety of pre-made wood shelving in many materials and finishes, or if you are handy, you can build your own to save even more. Once they're complete, utilize them for a mix of decorative and functional kitchen items and be sure to keep everything neat and clean for a polished look.

### Breathtaking Backsplash

Adding ceramic tile in your kitchen can add colour, texture and a high-end appearance, but upgrading your entire floor or countertops can be very pricey. Instead, adding a tile backsplash can make a dramatic change – with minimal cost and effort. Whether you're an experienced DIYer or not, there are many online step by step guides or classes at home improvement retailers to learn how to complete this simple project. And, in no time at all you'll have beautiful tile masterpiece that will accent – and protect – your walls.

With a few updates, your kitchen will look great and be more functional... all without breaking the bank.



With a little creativity, you can achieve a cost-conscious kitchen remodel that achieves maximum enjoyment on a minimal budget.

*(Source: News Canada)*