

Seniors save on home renovations

Your next renovation could qualify for money back if you are 65 years or older, or live with someone who is. The Healthy Homes Renovation Tax Credit is designed to help seniors with the costs of improving safety and accessibility in the home.

If you qualify, you can claim up to \$10,000 worth of eligible home improvements on your next tax return. The amount of money you get back for these expenses is calculated as 15 per cent of the eligible expenses you claim. For example, if you spend and then claim \$10,000 worth of eligible expenses, you could get \$1,500 back.

Your income doesn't matter; seniors and their family members at all income levels are eligible.

For more information, visit the Ontario government website at <https://www.ontario.ca/page/healthy-homes-renovation-tax-credit>

Some examples of eligible expenses include:

- certain renovations to permit a first-floor occupancy or secondary suite for a senior
- grab bars and related reinforcements around the toilet, tub and shower
- handrails in corridors
- wheelchair ramps, stair/wheelchair lifts and elevators
- walk-in bathtubs and wheel-in showers
- comfort height toilets



Seniors at all income levels can qualify for a Healthy Homes Renovation Tax Credit

- widening passage doors
- lowering existing counters/cupboards
- installing adjustable counters/cupboards
- light switches and electrical outlets placed in accessible locations
- door locks that are easy to operate
- lever handles on doors and taps, instead of knobs
- pull-out shelves under counter to enable work from a seated position

- non-slip flooring
- a hand-held shower on an adjustable rod or high-low mounting brackets
- additional light fixtures at home and exterior entrances
- swing clear hinges on doors to widen doorways
- creation of knee space under the basin to enable use from a seated position (and insulation of any hot-water pipes)
- relocation of tap to front or side for easier access
- hands-free taps
- motion-activated lighting
- touch-and-release drawers and cupboards
- automatic garage door openers

Visit www.ontario.ca to see if your next renovation qualifies for the Healthy Homes Renovation Tax Credit.

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KEEPING THE HEAT IN...AND OUT

Weatherstripping saves on heating and A/C costs



Hiring a professional to caulk and weatherstrip your home can cut air leakage by up to 50 per cent and save you up to 30 per cent on your heating/cooling costs. Armed with specialized equipment and testing devices, a professional can pinpoint leakage and check and repair existing caulking and weatherstripping.

The most common sources of air leaks in the home are in the basement, through exterior walls and around electrical outlets. Air can also escape from windows, pipes, vents, exterior doors and fireplaces.

Caulking can be applied indoors and outdoors. On the interior, caulking is used to plug cracks, joints and other

leakage points to prevent heated air from escaping. On the exterior, caulking will protect joints against rain and weather, but allow moisture to escape.

Weatherstripping is used in joints which need freedom to move, such as between doors and windows and frames.

New GARAGE DOORS can create curb appeal

Investing in a new garage door is money well spent. Homeowners can expect to receive a 91 per cent return on investment according to the Remodeling 2016 Cost vs Value Report. Here are some buying tips from Clopay Doors:

- Determine a budget.
- Choose your style: carriage house, traditional or contemporary.
- Select a material - Natural wood, steel, composite/faux wood, or aluminum.
- Decide on insulated or non-insulated.
- Design your door (see how it looks on a photo of your home at clopay.com.)

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MAKING A FIRST IMPRESSION *in a hot real estate market*

Whether you are fixing up to sell or just rejuvenating a tired exterior, you won't get a second chance to make a positive first impression. Here are some tips from the experts to increase the curb appeal of your home:

- Create a welcoming front entrance-way: Clean, fix or replace the mail-box, polish brass fixtures, make sure the door handle works, straighten and polish house numbers, paint any iron fixtures, remove dust and scuff marks from doors, molding and shutters, and make sure the doorbell works.

- Brighten exterior doors with a good cleaning and a fresh coat of paint.

- The garage door takes up a good portion of your home's exterior, so make sure it creates a good first impression. Have worn, dented or dated doors cleaned and painted, or replaced.

- Have the drive resealed or refaced as soon as the weather allows.

- Clean and repair eavestroughs. Consider having the exterior of your home powerwashed for a clean, fresh appeal.

- Trim hedges and vegetation around porches and walkways now, before they start budding in the spring.

- Have the windows washed, inside and out, to brighten your home's exterior.

- In the garage, remove clutter, clean and organize. Ensure that the remote garage door opener works and the door operates smoothly.

- If your front lawn has bare patches and weeds, have it seeded or resodded.

GTA housing market will continue to climb

Will Toronto house prices go the way of oil? Not likely, say the experts at D. J. Lister Limited Real Estate Brokerage.

Low borrowing costs and substantial economic and population growth will form a healthy backdrop for a continued rise in prices and demand in the GTA, according to David Lister.

House sales are expected to rise in 2016 to an average price of \$641,000, up from \$608,000 in 2015. Projected average prices are expected to rise again in 2017 to \$670,000.

Members who are planning to buy or sell a home can save thousands by using the Club's real estate plan. Visit www.homeserviceclub.com for details.

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Gardening without getting your hands dirty

If you are a true gardener, you likely can't wait to get out in the garden and get your hands dirty this spring. For the rest of us who want beautiful blooms and fresh vegetables without the weeding and hard work, there is container gardening.

Container gardening has come a long way in recent years. You can not only buy herb gardens in lovely pots, but you can buy herbs potted according to your culinary tastes: a pot for BBQ seasonings, another for Italian dishes and so on. You can buy pots of different lettuces and cherry or beefsteak tomatoes for fresh salads at the ready on your patio or balcony,

Stunning floral displays are also at your



fingertips with container gardening. You can even use containers to grow small shrubs and trees for year-round beauty.

Whether you buy ready-made containers from your local nursery or get creative and pot your own, here are some tips to keep them thriving:

- Most container plantings will need

to be watered daily. Water until you see water coming out the drain holes at the bottom. An alternative is self-watering containers, which will keep things moist for a few days.

- Move containers around as needed for more or less sun exposure.
- Fertilize at least once a week for best results. Organic fertilizers are best for edible plantings.



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