



HOMEOWNER'S MINI-GUIDE

*Expert tips and advice on buying,
renovating and maintaining your home*



About this guide

No matter where you are in the home ownership journey – searching for your first house, preparing to upsize or downsize, mulling over a renovation – you need our *Homeowner's Mini-Guide*. It's packed with smart ideas, valuable resources and tips from the experts to get you where you're going.

But don't stop here. Our award-winning website allthingshome.ca is Ottawa's trusted resource for homebuyers and owners. You'll find articles, directories of local professionals, and great insights on everything from housing developments and builders to home improvement and maintenance. It's all free to you, and it's all focused on Ottawa.

Enjoy!

About the authors



Anita Murray is the co-founder and president of All Things Home®. A career journalist with more than 25 years as an editor and writer at the Ottawa Citizen, she was Homes Editor for five years, reporting on the new and resale home markets, renovations, design, architecture, gardening and more for both the paper and Ottawa Citizen Style magazine. She has covered the Ottawa housing industry since 2011.



Patrick Langston is the co-founder and vice-president of All Things Home® and a veteran journalist. He has written widely about Ottawa homes and the local housing industry since 2008 for the Ottawa Citizen, Ottawa Magazine and other publications. As the owner of a 1904 farmhouse on Ottawa's outskirts, he has a particular appreciation of what the word "renovation" means.



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Five Things to Know When Searching for a New-build Home



Buying a new home that's to be built for you – often referred to as a production home or tract home when it's not a custom-designed one – shares many similarities to buying a resale home. But there are also significant differences.

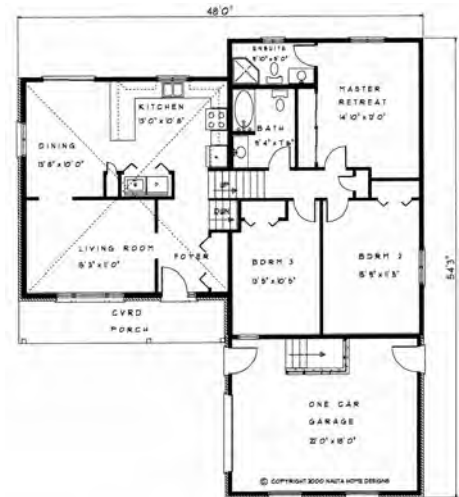
Whether new or previously lived in, location is always key: you can change just about anything about your home, but you can't change its location. And it's always wise to have your finances in order up front so you know how much home you can afford to buy.

But when it comes to new homes, there are unique considerations to keep in mind. Here are five things to know before you search.

#1: Buying from a plan.

Often when you buy in a new community, there are no homes built yet for you to walk through. Having to choose from a floor plan and renderings of the exterior is not always an easy thing to do.

“Understand that the rendering and site plan aren’t always perfect indicators of your finished home,” says Ryan MacDougall, marketing and sales coordinator at [Uniform Urban Developments](#). “Drive the site, look at built versions of your home design, consider the grading and exterior materials.”



If there is no built version of your home design to see, it’s possible the builder has a model of it in another community, or at least has a model of a plan that is similar.

No model? Then ask the builder if they can arrange to take you through another client’s finished home. Being able to see a built home will give you a sense of the builder’s quality and craftsmanship.

#2: Upgrade options.

Builders offer a set of standard features, ones that are included in the price of the home. These features — things like fixtures and flooring, counters, cabinetry and tile — are sometimes spelled out on the builder’s website and generally available in the sales office.

But that doesn’t mean it’s easy to know what’s included and what’s considered an upgrade, especially when the model homes include extra bells and whistles: A standard kitchen counter, for instance, might be laminate, but the model has quartz.

“Tour the model home, tour the design centre, and ask a lot of questions,” MacDougall recommends. Upgrades can add a lot to the price of a home and if certain features are important to you, their extra cost may affect how much home you can afford to buy.

Tip: When considering upgrades, put greater emphasis on the upgrades that would be difficult to do yourself later. Choosing an optional layout for your ensuite is easy to do when the home is being built, but not so easy afterwards, while upgrading your kitchen counter in a few years when you can afford it is a simple switch.

#3: Check out the builder.

Just as you would check references when hiring a renovator, you need to vet your builder as well. “What is the builder’s reputation for quality construction, designs and service?” asks Greg Graham, who is president of [Cardel Homes Ottawa](#) and chief operating officer of Cardel Group of Companies.

It’s important to check the builder’s track record, starting with their [Tarion](#) record. Production builders must register their homes with Tarion, which provides new home warranty protection in Ontario. A builder’s Tarion record shows how many homes they’ve built in the last 10 years and whether there have been any claims in that period.



You can also check out their [Better Business Bureau](#) record, if they have one, and search for online reviews, such as the discussion forum [buildinghomes.ca](#). But keep in mind that it’s not always easy to tell if a review is legitimate.

Talk to some of the homeowners in the neighbourhood you’re considering. Were they happy with the work, the service, the experience in general? Would they buy another home from the builder? Were there any issues?

#4: Then and now.

It’s difficult to envision what a community will look like when it’s finished, unless it’s one that has been under development for many years. “Drive past communities your builder has done,” says MacDougall. “How does the development look as a whole? How do the homes look today?” If you’re not sure of a community the builder may have done in the past, ask them.

Has the community matured well? Does it feel like a welcoming neighbourhood? Are the streets laid out well? Are there places to gather and play? Have the homes held up over the years or do they look worn? Try knocking on a few doors and ask the owners how happy they are with their homes.

#5: Delayed gratification.

Buying a new home is usually a lengthy process because the home hasn't been built yet. "Plan ahead," warns MacDougall. "You're likely not moving in for another year or so."

If you're buying a low-rise home such as a townhome or single detached home, the wait is typically 12 months from the time you sign your sales agreement. It takes that much time to have your plans drawn up, get all relevant permits and build the home.



If you're buying a condo, particularly an apartment condo, the wait could be much longer. Most builders will wait until 60 to 70 per cent of the units are sold before building and how long it takes to sell those units can vary greatly.

Bottom line: be ready to wait for awhile before you move.

The Buyer's Guide to New Homes



Even if you've been through it before, buying a new home that hasn't been built yet can be a daunting process.

Yes, it's exciting to think about picking out the home that's right for you and choosing all the feature and finishes it will have. And there's an appeal to living in a home no one else has ever lived in before.

But it's also a process that takes months and more time than you'll ever expect, with countless decisions and things to think about.

That's why this guide was created.

First-hand look

While Anita Murray was Homes Editor at the Ottawa Citizen, she spent a year following buyers as they moved through each step in the buying process. And she had the opportunity to act as a “buyer” herself, thanks to an offer from Cardel Homes, which let her choose their next move-in ready home, decide on the features and finishes it would have, and go through all the steps a real buyer would, except actually paying for and moving into the home.

At the end of that year, she ran a series of stories on the new home buying process from beginning to end and that series was later repackaged into this handy guide, which is used with permission. (Note: Although pricing is no longer up to date in this guide, the steps involved are the same today.)

If you’re thinking about buying a new home from one of Ottawa’s production builders, she encourages you to [download this guide](#) for yourself to better prepare you for the challenging, but ultimately rewarding, road ahead.



Anita Murray with David Wincherook of Cardel Homes outside the home following the pre-delivery inspection.
(Photo: Tanya Buckley, Cardel Homes)

Five Forgotten Expenses When Buying a New Home

EXPENSES



Forgotten expenses: They can come as a nasty surprise to a home buyer. Here are five common ones that can add up to quite a bit of money.

Land transfer tax.

Paid to the Province of Ontario, this tax “works on a sliding scale based on the purchase price, and you pay it on closing,” says Tom Burrow, a mortgage agent with Mortgage Brokers Ottawa.

If you buy a home in Ottawa for \$375,000, you should expect to pay about \$4,100 in land transfer tax. Qualified first-time buyers do not pay any land transfer tax on

the first \$368,000 of a home purchase. On homes selling for more than \$368,333, first-time buyers receive a refund of up to \$4,000.

For more information, see the related Government of Ontario [website](#).

PST on mortgage insurance premiums.

If you're making a down payment of less than 20 per cent, you need to purchase mortgage default insurance through an organization such as Canada Mortgage and Housing Corporation (CMHC) or Genworth Canada. However, cautions Burrow, there is provincial sales tax (PST) on the premium, and it's payable up front for the full amortization period.



If you buy a home for \$375,000 with a 15-per-cent down payment and a 25-year amortization, your default insurance with CMHC will cost \$8,925. The PST on that is \$714.

To calculate your own cost, visit ratehub.ca; first work out the cost of your default insurance and then add the appropriate PST (8 per cent in Ontario).

Insurance.

“Standard home insurance is pretty cheap relative to many other types of insurance, but budget that into your calculations,” says Jenna Roundell of Roundell Clark Wealth Management (RBC Dominion Securities). In 2018, the median annual homeowners’ insurance rate in Ontario was \$1,284, according to JD Power & Associates’ [2018 Canada Home Insurance Study](#).

However, Roundell continues, what about life, disability and critical illness insurance? “Buying a home is a big event and it usually coincides with a growing family – either a spouse or a new child or even the addition of a granny suite.” She says to make sure your family is protected if you can’t continue paying the mortgage because of illness or even death.

There's one caveat to this, Roundell continues. "With only a couple of exceptions, it's almost always better to insure privately rather than opting for mortgage insurance through your lender." She recommends talking to a certified financial planner to help determine what, if any, insurance you need.

New home warranty fee.

The new home warranty, which is administered by Tarion in Ontario, protects buyers from having to pay for repairs that are caused by builder errors. There is an enrolment fee for this warranty, and while some builders include that fee in the price of the home, others charge the buyer directly. The fee depends on the price of the home; for instance, if the home costs between \$400,000 and \$450,000, the fee is \$983.10, including tax.

Moving and other costs.

The cost of hiring a moving company can depend on how much you're moving, how far and even the time of year. However, you should count on at least \$1,000, and it could be a good deal more.

Planning on doing the move yourself? Don't forget the cost of renting the vehicle, including gas, plus pizza and beer for the small army of friends and family you'll need to help you.



There may be other expenses. Ask your builder if utility connections, which can easily exceed \$1,000, are included in the purchase price. Same goes for a property survey (around \$500) to ensure you know exactly where your property stops and your neighbour's begins. Some experts also recommend you purchase title insurance even if you are buying a new home: It costs a couple of hundred dollars but protects you against liens on a property that may have changed hands several times and could have liens against it that have gone unnoticed.

One final thing. Depending on the type of home you buy, you may also need to find money for landscaping, a lawn mower, eavestrough, appliances, blinds and curtains, and other essentials.

Tidying Up Your Pre-purchase Finances



You know you need to get your financial house in order before you go shopping for a new home. Otherwise, your mortgage application could be turned down or you may have to settle for less favourable terms. How do you whip your finances into shape?

First things first.

Start by consolidating your debt, advises Jenna Roundell, an associate advisor with Roundell Clark Wealth Management (RBC Dominion Securities). “(That) means lumping it all together at one institution. It’s easier to keep track of this way, and you’ll probably get better service from that institution rather than having it spread out across several institutions.”

Consolidation will also give you and your potential mortgage provider a better sense of just how much home you can actually afford given your existing debts.

Paying down debt.

Always pay off your higher interest debts first, says Nick Bachusky, a mortgage agent with mortgageinottawa.com. And “if you are carrying an amount from month to month on a credit card, call the credit card company immediately and switch to their lowest rate card. The rewards (from the more expensive card) will not be worth the (extra) interest.”

Remember, too, that a line of credit charges less interest than a credit card, so borrowing from your credit line to pay off that card makes sense. Just one warning: It may be tempting, once you’ve got your credit card balance to zero, to start using it again. Don’t, even if it means you have to destroy the card.



Shrinking your expenses.

Look for every opportunity to save money and thereby turn debt into savings. Restaurant and take-out meals, lottery tickets (you don’t really think you’re going to win, do you?), subscriptions to magazines that you never read: You’d be amazed how much you can shave off your monthly expenses and still enjoy life.

While you’re at it, why not car pool or switch to public transit? According to the Canadian Automobile Association’s [online calculator](#), owning a three-year-old semi-compact car driven 20,000 kilometres a year in Ontario could cost you over \$6,000 annually. And that’s without the depreciation cost.

Check out government financial assistance.

Don’t forget to explore government programs that can help with your home purchase.

Federal

- The [Home Buyers' Plan](#) lets you withdraw up to \$35,000 (\$70,000 for a couple) from your RRSP to put toward your home purchase. You have to repay it within 15 years.
- The [First-Time Home Buyers' tax credit](#) is a \$5,000 non-refundable income tax credit.
- The [First-Time Home Buyer Incentive](#) lowers your mortgage payments through a shared equity arrangement with the Government of Canada. It is limited to first-time buyers with a maximum household income of \$120,000 and has [come under criticism](#).
- The [GST/HST new housing rebate](#) returns a portion of the GST and HST for a new or substantially renovated home with a value of up to \$450,000.
- Homes certified under specific energy programs are eligible for a [partial premium refund](#) on CMHC mortgage loan insurance. [Sagen](#) offers a similar program.

Provincial

Ontario offers a [land transfer tax rebate](#) to first-time buyers on up to \$368,333 of the full purchase price. The tax is paid at closing (see page 10).

Preparing to shop for a home.

It's tempting, once you've made the decision to buy a new home, to immediately begin visiting sales centres. Don't. Why not? Because you first need to know exactly how much home you can afford to buy.

That means getting a pre-approved mortgage.



Start by checking mortgage rates through a source like [rates.ca](https://www.rates.ca). Then make an appointment with your bank to discuss their mortgages as well as asking those you trust if they can recommend a good mortgage broker to see what he or she can offer (a mortgage broker is an independent agent with access to multiple lenders, some of whom may offer a better rate or terms than your own bank).

Once you've decided which broker or lender to go with, you need to get a [pre-approved mortgage](#). While it doesn't guarantee you will actually get the mortgage, pre-approval does lock in an interest rate for up to 160 days, giving you a good idea how much you will be able to spend on a home.

With pre-approval in hand, you can start talking to builders about what they can offer you. Just remember: Many financial professionals suggest you do not use the full amount of money that's available from a lender when you buy; that way, you'll have a little extra to draw on if there are unexpected expenses.

Financial reviews.

Doing a comprehensive financial review before buying and throughout your time as a homeowner is wise. "Take the pulse of all your accounts regularly," advises [Forbes](#) magazine. This includes reviewing your insurance policies, annuity contracts, retirement plans, and educational savings accounts. Are you on track to achieve your goals? Do you need to make adjustments? Are your beneficiary designations up to date?"



Doing this keeps you aware of what you're doing right and wrong in your financial life.

And don't forget to build an emergency fund, says Forbes. You should have enough to cover expenses for three months in case of loss of income.

What To Know Before Renovating



An award-winning renovation by Ha2 Architectural Design and RND Construction.
(Photo: JVLphoto.com)

Yes, you absolutely deserve that gleaming new kitchen or swanky addition but, before renovating, you need to do (and know) a lot of things. Renovations can be complex, time-consuming and costly, so before signing on the dotted line, follow these expert tips.

Timeframes.

How long do you plan to stay in your home, asks Houry Avedissian of Ha² Architectural Design. Your answer will help dictate your budget. If this is your Forever Home — 20 years plus — you may want to spend more for long-term enjoyment and comfort, according to Avedissian. “If you plan to live there for a short amount of time, you may consider the essentials only to facilitate future resale.”

Design choices.

Hire the right professionals from the start, urges Penny Southam of Southam Design. If you're planning an addition or removing load-bearing walls, that means either a registered interior designer or architect to prepare the design and permit drawings.

You should also invest in detailed drawings, including all architectural detailing, cabinetry design, plumbing fixtures, lighting design and specifications, says Southam. "This investment, albeit more expensive than a base design package, will save you tens of thousands of dollars during the construction process, keep the construction budget in check (you'll know exactly what it costs before you start), and fast-track the construction timeline."

Your contractor.

Architects and designers frequently have contractors with whom they work on a regular basis, so you can ask for a recommendation knowing that the names you get should be reliable ones. However, always do your due diligence by asking for, and checking, references and, if possible, viewing some of the work the contractor has done.



Ottawa RenoMark contractors are part of a national program that requires members to abide by a code of conduct that includes providing a detailed, written contract and offering a minimum two-year warranty.

The renovation process.

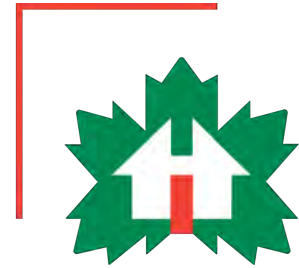
If you're a novice at renovations, spend some time finding out what you and your family can expect during a renovation, especially if it's a major one involving structural work.

It's a good idea to review the contract with your contractor before he or she starts work so you're both aware of what is going to happen when, and who is responsible for what. For example, what sort of access are you going to give the crew to bathrooms, your kitchen and other areas of your home that are not being

renovated, and how is your contractor going to deal with change requests you might make once the project is underway?

For more information on these and other renovation matters, visit the Canadian Home Builders' Association [website](#). And check [our handy article](#) on keeping your reno from going off the rails.

**Canadian
Home Builders'
Association**



When renovations go awry.

Despite everyone's best efforts, renovations sometimes do go off the rails. What should you do if you're not happy with what's happening?

"If you're in the middle of the reno, it's best to have a talk with all parties concerned to see what the issue is and how best to resolve the situation," advises Avedissian. "Stay honest about your concerns from the beginning.

"If the work is not done well, you can ask them to redo it, or end the contract altogether. If (the latter) happens, you can withhold the retainer you should have had on the contractor."

Avedissian adds that if the work is poorly done, you have the right to hire someone else to correct the mistakes and ask the original contractor to pay. However, actually collecting is "easier said than done."

Mission accomplished.

If all has gone according to plan, why not let others know how pleased you are with your renovation team? A written testimonial, a mention on Facebook, a good word over the backyard fence: Personal recommendations like these make all the difference when someone else is looking to renovate.

10 Ways to Run Your Home Smoothly



You've poured a lot of money and love into your home, but regular maintenance inside and out is crucial to protecting your investment and helping you run your home smoothly. Here are 10 key things you need to know and do.

#1: Budget for maintenance.

While the amount varies depending on the house, experts generally recommend setting aside at least one per cent of your home's purchase price each year to cover maintenance and repairs — everything from a new roof to repairing or replacing your dishwasher. That means saving at least \$4,000 each year if you paid \$400,000. If it's a new home, your costs — and the amount you need to save — will be less for the first few years.

#2: Replacing those furnace filters.

Furnace filters collect dust and other material that can damage your furnace blower. They also help maintain indoor air quality. Replacing filters is an easy DIY: Pull out the old filter, making sure you remember which way it's supposed to go in; note the size, which is usually written on the side; and get a replacement from your hardware or big box store. You should do this a couple of times every winter. [Learn more](#) about changing filters and maintaining your heating system.



#3: Insulate your pipes.

This is easily done with slip-on, self-sealing pipe insulation available at most building supply and hardware stores. The insulation will help protect your pipes against freezing — a definite risk during an extended power failure — and reduce energy costs by keeping the heat inside hot water pipes.

#4: Alarms.

Ensure smoke and carbon monoxide detectors are properly located, [make sure they are working properly](#), and replace batteries. “This is important to do seasonally, but certainly before you close all of your windows and the winter sets in,” says Tonya Bruin of the handyman and renovation service To Do - Done. “Carbon monoxide is a silent killer, and ensuring batteries or electrical connections are functioning will protect you and your family.”



#5: Foundation fixes.

Ensure your property is properly graded so that water will run away from your foundation exterior. Backfill around a new home sometimes takes a while to settle and you may need to top it up with more soil. If you see foundation cracks that widen over time or are missing material, call a reputable contractor to inspect further.

#6: Windows & doors.

Check [weather stripping](#) and [doorsweeps](#) for air tightness, replacing if necessary. This is an easy DIY operation that reduces energy loss and makes your home more comfortable. And don't forget to check and replace the [exterior caulking](#) around doors and windows: It protects your home against rain, heat and cold.

#7: Roof care.

Using a pair of binoculars, carefully scan your roof, looking for curling, loose or broken shingles that could allow moisture to penetrate your home. Make sure gutters and drainpipes are clean and running freely, and keep an eye out for excessive grit in the gutters: It usually means the surface of your asphalt shingles is breaking down and the roof may need replacing. Check inside your attic for leaks. [More ideas here.](#)



#8: Storm damage protection.

Global warming is causing more severe weather, including heavier rainfalls and more damaging winds. Protect your home to [minimize storm damage](#) and know what to do after the storm has moved on.

#9: Faucets and taps.

If you have an outside faucet, make sure it's a non-freeze model or that you [drain it before winter sets in](#). A frozen outdoor water supply can cause big flooding problems. Once a year, you should also ensure the main tap controlling the water supply to your home operates freely – you don't want to be standing knee deep in water struggling with the thing.



#10: Have a maintenance plan.

Our lives are busy, and a home is a complicated structure. That means you need a comprehensive maintenance plan with monthly, seasonal and annual checklists that remind you to do everything from checking your dryer lint trap (a potential fire hazard) to examining the grout in bathroom tiles to protect against moisture buildup. If keeping track of all this sounds onerous, why not sign up for our free, bi-weekly maintenance reminder service? You can find more information and [sign up here](#).



Keeping Your Decor Timeless



Black and white is always a stylish and classic look.
(Photo: courtesy of Tanya Collins Interior Design)

It can be a balancing act when you want to jump on a new decor trend that inspires you, while still keeping your decor timeless so that it doesn't look dated soon after you've updated your look. So how can you make sure that your design choices will still look good 10 or 15 years down the road? We've polled three of Ottawa's top design experts for their advice.

Anne-Marie Brunet Sheridan Interiors

Classics never go out of style. While it's tempting to want to keep up with the latest trends, ask yourself if you'd be able to live with those choices five years from now.

Most trends have a lifespan of five to 10 years and some even less. Be true to your own style and what you like and you will never go wrong.

What keeps most people out of “trendy” trouble is being more conservative on the large-ticket items – such as cabinets, flooring and countertops – and infusing some flair with cabinet hardware, mirrors, lighting and accents. The latter are all fairly inexpensive items that can easily be replaced to freshen up your look.

Tanya Collins **Tanya Collins Interior Design**

Consider the age and architecture of your home and try to choose a style that suits it.

For example, your cabinet style: When a Shaker cabinet or face-frame cabinetry is used in a century-old or classic-looking home, it's more timeless. Meanwhile, a bungalow or modern home with little ornamentation tends to suit a slab or flush cabinet style.

Shades of white for a Shaker cabinet or wood veneer for a slab cabinet tend to stand the test of time and never date. And counters with a subtle marbled pattern or no pattern tend to look good long term.

A functionally designed space never dates, even if the cabinetry and finishes do. Avoid corner cabinets, oddly shaped islands and rounded or ornate profiles on counters.

Clean simple lines always look good whether in a traditional or modern kitchen.



Shaker-style cabinets



Slab-style cabinets

Catherine Pulcine CPI Interiors – Decorating Den

In general, I recommend avoiding trendy things that date quickly. Styles and colours come and go, but keep your home's style in mind. Choosing classic styles and colours will always be present or timeless. Today, the classic style tends towards clean simple lines, more transitional looks with good base colours such as taupe, grey or white that can easily be updated with changes in accessories, wall decor, area rugs or wall colours.

Be careful of the backsplash. It is the one item that will show time the fastest. Backsplash styles come and go very quickly; what is here today is gone tomorrow. Simpler styles, like various subway tile installations, will lend the look to something with more longevity.

If you really want to acknowledge a trend, paint and accessories are a great way to bring trends into your space. They are easy to change with the newest craze.

A well-designed space that considers function first will stand the test of time.



15 Ways to Redecorate Your Home



If you've got the urge to give your space a fresh look but your cash flow is holding you back, there are lots of ways to redecorate on a budget. We polled some of Ottawa's top designers and decorators for their tips on ways to save money when redecorating.

1. Re-upholster.

Rather than buying new furniture, consider re-upholstering, says interior designer Tanya Collins, especially if your pieces are good quality construction, have good proportions and are comfortable. And to keep things economical, adds designer Anne-Marie Brunet, check out discount fabric stores for discontinued fabrics, which are often reduced by more than 50 per cent.

2. Re-purpose what you've got.

Re-use your decor pillows, if they're in good shape. New and fresh covers will spruce up your space, says decorator Kristi Blok. "You will be amazed at how much money that saves."

Another way to re-purpose: Paint an old piece of furniture to give it new life in a fresh or vibrant colour, says Brunet. If you're short on ideas for re-purposing what you already have, Brunet suggests checking out Pinterest, which is full of upcycling/re-purposing ideas.

3. Make it personal.

Using items that have special meaning to your family adds to the comfort and enjoyment of your room, says designer Catherine Pulcine. Think collectables, photos and artwork – and move them around and into groupings.

4. Pick your shopping spots.

Shop vintage or recycled furniture shops, says Brunet. "A lot of items end up here as a result of people making mistakes when purchasing, or moving/downsizing."

Also check out scratch-and-dent or clearance spaces at retail stores. A piece with a small blemish can often be easily and inexpensively repaired by an upholsterer or furniture refinisher and you'll help the environment by saving these pieces from going to a landfill.

5. Be choosy.

It's much easier to stick to a budget if you identify what you need to replace or upgrade and stick to those items only, notes Brunet.



6. Take your time.

If your budget allows for only a few things, decorate over time, says Pulcine. But this means you need to have a plan of the overall look to work from.

7. Mix high and low.

Spend more on pieces you will use more, like furnishings, suggests Collins. “Comfort is luxury; accessories, like cushions or throw blankets, can always be interchanged depending on the season.”

8. Move it around.

Speaking of interchanging, move around the rugs within your home to give you a different look, assuming the size is right for your space, says Collins. Or rearrange your room’s furniture, if the space allows for another option.

“Sometimes we get bored of seeing the same stuff in the same way day after day,” adds Blok. She suggests you look around and “shop your home”. Take the art from one room and put it in a new room; create a wall gallery with some items you already have; switch your decorative items such as knick-knacks and pillows from room to room.



“You will still get a fresh look and maybe fall in love with your items again.”

9. Accessorize.

An easy and inexpensive way to add some pop is to buy new throw cushions in a lively pattern to spruce up a tired space, says Collins.

10. Paint it.

Or you can paint, Collins suggests. Paint is the go-to as a budget-friendly way to transform a space. For a minimal cost, a fresh coat of paint on the walls can give a whole new look, even if you change nothing else in the room.

11. Light it up.

Lighting makes an instant change, notes Pulcine. Add lamps with different wattage or dimming capability. And if you have basic builder ceiling fixtures, consider changing them out.

12. Think of the details.

Small changes can make a big difference, says Blok. For a minimal cost and easy install, try replacing and updating your cabinetry hardware (so pulls and knobs) in your kitchen and bathroom.

13. Don't be afraid of DIY.

"There are some small projects around the home that you could probably tackle yourself and you would save tons by not involving a professional," says Blok. Paint a small space like a bathroom or home office or re-upholster seats on a dining chair or bench: "There are lots of how-to videos on YouTube and Pinterest pins that can walk you through this and it really updates the space."

14. Bring the outdoors in.

Rooms always look fresh and bright with a touch of nature, Blok adds. But fresh cut flowers get expensive and they don't last, so opt for potted plants instead. Some varieties will also do double duty improving the air quality. A fresh herb garden in the kitchen is also a great idea.



15. A final note.

Hiring a professional will save you money and time, says Pulcine. "It is a good investment." A pro will be able to make sure that the items chosen fit and work well together.

If you don't know where to start when it comes to redecorating, begin by collecting photos of rooms you like. As you do, a vision of a style will emerge that your designer or decorator can help translate into a space that works for you.



Photo: Dwayne Brown Studio

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