



John's Realty Post



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February is the time to rekindle romance with your home



(NC)— Valentine month is the time of year when we seek appropriate ways of expressing our love for those closest to us. Why not rekindle the romance with your home at the same time? Flowers, candy or jewelry might not get you very far, but asking these three questions is going to show you care:

How is your home feeling?

It's often hard to get fresh air into our homes during the winter, meaning pollutants can get trapped inside. If your home has poor indoor air quality you can help it feel better.

- Limit the use of products containing volatile organic compounds (VOCs) found in common household products, such as cleansers and paint.
- Consider adding a mechanical ventilation system to provide a controlled source of fresh air to your home. It can help manage indoor pollutants and excess indoor moisture.

Is your home warm and comfortable?

Conventional fiberglass insulation is like a wool sweater on a winter day. It might look warm and fuzzy, but it won't stop cold air from passing through.

- Conduct an energy audit of your home to spot key sources of air leakage, especially around windows and doors and through the attic.
- Consider installing spray foam insulation (like popular Icynene) in your home. It can create an air barrier and help control air leakage, energy loss and airborne pollutants.

Is your home nice and dry?

Indoor moisture can accumulate in the winter months, leading to a musty smell, condensation on windows and even to mould.

- Make sure bathroom fans and kitchen hoods are hooked up and working.
- Use proper ventilation to the outdoors when showering or cooking.
- Limit the use of humidifiers. Set up a dehumidifier in damp areas inside the home, like the basement.

You can find more ways to love your home online at www.icynene.com.

Home insulation is also a smart February investment



(NC)— At this time of year RRSP contributions are top of mind for many of us, but it is also an ideal time to think about other investments that can pay off over a longer period of

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time, like insulation. Home improvement specialists tell us that we can protect our home investment too with a spray foam insulation like the popular-selling, Icynene. This type of insulation can provide a complete air seal with optimal R-values, delivering up to 50 per cent in monthly energy savings. More information on this topic is available online at www.icynene.com.

How to control air leakage and energy loss in your home



(NC)—Keeping your home at a comfortable temperature becomes an increasingly expensive proposition with steadily rising energy costs. With the full force of winter upon us, you can keep air leakage and energy loss in check with a mini energy audit of your home that includes these three quick stops:

#1—Check for drafts. Air leakage (especially in the basement, on the main floor or through a windward-facing wall) can make your home drafty, uncomfortable and difficult to heat, no matter how much you turn up the thermostat. Address air leakage by plugging the biggest leaks first, such as in the attic and around electrical holes, plumbing vents, basement rim joists (where the foundation meets the wood framing), recessed lighting, windows and doors.

#2—Check your insulation. If you have conventional fibreglass or cellulose insulation, settling and sagging can compromise its performance and lead to a big hit on your energy bills. Look for gaps and

signs of moisture problems in your insulation, especially in the attic, in the basement and in the room over the garage. If you're planning home improvements or an addition, consider installing an insulation/air barrier (like innovative Icynene) for complete air sealing and energy savings of up to 50 per cent over conventional insulation. More information about your insulation options is available online at www.icynene.com.

#3—Check your furnace. How old is your furnace? If it pre-dates 1992 it might only operate at about 55 to 78 per cent efficiency. A new Energy Star-qualified furnace can operate above 90 per cent efficiency as a result of more efficient heat exchangers and electronic ignition. If you upgrade right now you might still be able to take advantage of ecoEnergy retrofit grants through federal government programs.

Play dress up with your bathroom

Decorating Trends



(NC)—When it comes to the bathroom, there are simple, stylish and budget-friendly ways to creatively dress it up. From the shower curtain to hooks or even your toilet paper, paying special attention to these seemingly ordinary, everyday objects is an easy way to make any bathroom an oasis.

Lifestyle and interior decoration pro, Maxwell Gillingham-Ryan of Apartment Therapy, has teamed up with the Cottonelle brand to share

creative tips on how people can make the most of their bathroom.

Maxwell says he is devoted to helping people make their homes beautiful, organized and healthy—including the bathroom. Take a look at some of his latest ideas:

- **Long Is Luxurious.** Make your bathroom look more elegant by making your shower curtain taller. Move your shower curtain bar up—right below the ceiling—and install an extra-long shower curtain (or make your own). By closing the gap between shower curtain top and ceiling, you'll eliminate an unsightly view and give the feeling of luxury and more space with taller walls.
- **Swap Your Hooks.** Towel hooks are easy to find and replace, but they are usually boring. Go shopping for some cheap, vintage hooks of different shapes and sizes, paint them all the same colour and then hang them in a nice straight line. The detail and “collection” quality will make a big impact—even if they're covered with towels.
- **Flowers Always Impress.** Fresh flowers in the bathroom or even just one flower in a small vase on the bathroom sink or back of the toilet will make the room fresh and festive.
- **Roll Covers.** Even small necessities like your toilet paper, deserve storage in a modern roll cover. Just as people care for their cotton swabs by storing them in a stylish container, people can care for their Cottonelle Clean Care toilet paper with a modernized roll cover.
- **Go with Colour.** Shower curtains and towels were made to carry colours and you can change your bathroom in minutes by coordinating and changing the colours here. Trendy favourites? Try deep brown towels and hand towels with a linen shower curtain.

Tenant insurance is affordable peace of mind



(NC)—So, you've found your ideal apartment: a two bedroom basement paradise or a mid-town penthouse or a fantastic south-facing one bedroom condo. Now it's time to move in right away, right? Sure, start packing, but make sure you also budget for tenant insurance

Perhaps you think you don't need it because you're only renting and you don't own any fancy stuff. But, what if something happened—would you have enough set aside to replace all your belongings and to find temporary housing? If you said no, Pina Ferraro-Novello, a corporate underwriter with Desjardins General Insurance Group would like you to reconsider.

"Tenant insurance is necessary because it protects your property and also covers you in the event that you accidentally cause damage to the property of others," said Ferraro-Novello. "For example, if your bathtub overflowed and flooded the apartment below destroying your neighbour's property, tenant insurance would protect you. Luckily, it's a simple and affordable coverage. Also, if you're a student, your parents' policy might automatically extend coverage to you at school."

What's typically covered by tenant insurance?

This type of insurance protects you from damage, like fire, theft, certain water damage and vandalism. If your apartment is

seriously damaged as a result of an insured loss, tenant insurance would also typically cover your additional living expenses while it's being repaired.

Tenant insurance also provides liability coverage if someone gets hurt because of your negligence, like slipping and falling on a wet floor in your apartment for example.

How much coverage do you need?

The total cost of tenant's insurance will depend largely on the value of your contents. Most renters tend to underestimate what it would cost to replace their belongings. It's smart to take an inventory, including photos, which only takes a few minutes and will make things a lot easier if you experience a loss. Start by walking from room to room and itemize all the contents, including your closets and cupboards. You might think they're not worth that much until you have to replace them. Keep in mind however that coverage for some insured items may be subject to exclusions or maximum limits. Read your policy carefully to determine your exact coverage.

Typical items to include on your inventory are: computer, printer, tablet, smart phone, flat screen TV, video game system and games, music player and other electronics, clothes, shoes, boots, pots, pans, other personal and household items.

For more information about choosing the right tenant insurance for you and for a quote, visit Desjardins General Insurance at www.desjardinsgeneralinsurance.com.

Tips for making the most of condo living



(NC)—The condominium lifestyle can offer all the conveniences of a larger home without the yard work. True, your neighbours may be a bit close and you may not have as much square footage as in a detached house, but you are most likely within walking distance of many activities, from the mundane to the exciting. The following are some tips for making your space elegant and livable from Sally Morse, director of creative services for window fashions manufacturer Hunter Douglas:

1. Clear Out Clutter - Most of us will admit to having more stuff than we need. A really rigorous editing of possessions collected over time will make your home appear more spacious.

Contemporary window treatments that provide an expansive view of the outside also work wonders in creating an open, airy feeling.

2. Create Space - Create the illusion of increased space by letting colours flow from one room to the other and using mirrors to enlarge spaces.

3. Consider Colour - It's a fact that pale hues advance, thus expanding a room, while dark tones recede and shrink a space. So for a small room, unless you intentionally want to make it feel snug, choose lighter tones and keep the colours harmonious. Colour can be used to connect rooms—the lines between

rooms can virtually dissolve with a shared colour scheme.

4. Add Texture - Remember that texture can be used in place of pattern to add interest without interruption. Pirouette window shadings, with soft adjustable horizontal fabric vanes attached to a sheer backing, come in stylish textured fabrics.

5. Absorb Sound - Interior furnishings can help block out noisy neighbours and street traffic. All Hunter Douglas products are rated for sound absorption and certain styles of its Vignette Modern Roman shades earn five stars for sound absorption.

6. Add Height - High ceilings can make a small room appear larger. One way to fool the eye and make them seem higher is to add trim five feet up on the wall and paint everything above—including the ceiling—a darker shade than the walls below.

7. Choose Furnishings with Flexibility - Use chairs that can move from one room to the other, tables that stack or provide storage space and free-standing bookcases that can serve as room dividers.

8. Entertain with Ease - Even if you don't have a formal dining room, invite your friends over and create a moveable feast by setting up a buffet on your kitchen counter.

9. Make Rooms Multi-task - Between meals, the dining table can be used for arts and crafts projects, homework or a home office. Children's rooms need to accommodate bedroom, playroom and study space. With built-ins and flexible furniture, even a small child's room can do it all.

10. Break the Rules - But break them carefully. If you have a large piece of furniture you adore, use it. A lot of tiny pieces may actually

make a room look even smaller. If you love dark colours, take care of contrasting planes by using a similar shade on floors, furnishings and ceiling.

More information is available online at www.hunterdouglas.ca or toll-free at 1-800-265-8000.

Put these home improvements on your 2012 calendar



(NC)—With the deepfreeze factor at its annual high, the potential benefits of making energy saving improvements really hit home. Yet saving energy and money and adding comfort to your home should always be in season. Industry experts at Icynene (icynene.com) recommend you put these home improvement tips on your 2012 calendar:

Winter

- Install affordable plastic window-sealing kits, especially where you feel drafts.
- Install foam gaskets behind electrical outlets and switches to reduce air leakage.
- Close the fireplace damper tightly when it's not in use. If you use your fireplace regularly, consider adding a well-designed insert.
- Replace or clean furnace filters at least once every three months.

Spring

- Consider larger home improvements like replacing windows that are best completed when the weather is nice. Consider

adding spray foam insulation (like innovative Icynene) to your attic or in other areas of your home where the summer heat can infiltrate. You can start saving up to 50 per cent in energy costs all year long.

- Is your air conditioner old or on its last legs? Before things heat up, consider investing in an energy efficient Energy Star-rated unit. Consult an expert to ensure the size of the unit is properly matched to the needs of your home.

Summer

- Add window coverings to block sunlight during the day, so your air conditioner doesn't have to work as hard.
- Replace inefficient incandescent lighting with more efficient compact fluorescent or LED lighting that also produce less heat.
- Check your hot water tank. If it's warm to the touch it might need some extra insulation. Check your home improvement store for inexpensive pre-cut tank jackets or blankets.

Fall

- Check insulation levels where you can, like the attic or the floor of a room over the garage. If you didn't get to it in the spring, install spray foam insulation to seal around openings and penetrations that let air flow in and out of your home.
- Use caulking, sealant and weather-stripping to create a barrier against air and water around doorframes, windows and baseboards. Choose the right caulking for the surface.
- Insulate your hot water pipes to reduce heat loss. It may enable you to reduce the temperature setting on your hot water tank.