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Making the Right Renovation Decision for Your Home

If your home has become outdated, uncomfortable for your growing family or too expensive to maintain, you may be thinking of renovating. But where do you start and what is the best reno for your money?

Of course, getting the right advice is an important step in making the best decision – you can always count on your financial planner, mortgage specialist and Realtor to help, and consulting a design professional on what to do, and how, is important to ensure the greatest return on your investment. While your specific needs play the biggest role, it's also important to keep in mind what future buyers may want. Here are a few things to consider:

Make sure you are clear as to why you're renovating

Before you go too far, consider why you're renovating as this will influence your budget and design decisions. Be careful to draw the line between what's desirable and what's essential. Whether your plans are to enhance your family's lifestyle, retrofit mechanical systems or for maintenance and repair, there are many benefits including increased market value, comfort, convenience and aesthetic appeal.



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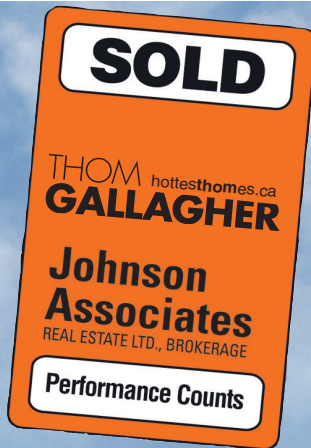
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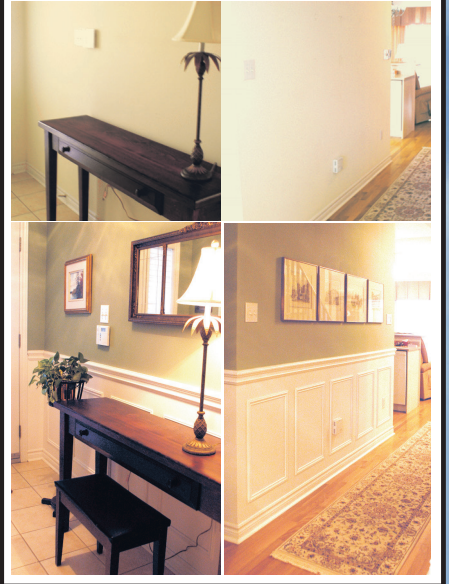
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Choose renovations that deliver the highest possible return

While most improvements increase the resale value of your home, the extent to which they retain value differs. Fortunately, renovations with the biggest payback are usually the ones you're likely to want too. The top renovations for return on investment include:

RENOVATION	RETURN ON INVESTMENT*
Kitchen	75% - 100%
Bathroom	75% - 100%
Interior/Exterior painting	50% - 100%
Shingles	50% - 80%
Furnace/heating system	50% - 80%
Basement renovation	50% - 75%
Recreation room addition	50% - 75%
Installing a fireplace	50% - 75%
Flooring	50% - 75%
Window/door replacement	50% - 75%
Building a deck	50% - 75%

(*Source: Appraisal Institute of Canada)

Keep future marketability in mind

A strategic approach to renovations means thinking about future salability. The cost of some updates can be lower than the first price reduction in the selling price of your home.

- o The more recent the improvement, the higher the return on investment.
- o Even if your renovations don't recoup their entire cost, they often help your home sell faster.
- o If your home's market value is above average for your neighbourhood, expect a relatively low return on renovations and vice-versa.
- o It can pay to bring your house in line with what other homes offer in your neighbourhood.

A home reno done right can bring a great deal of satisfaction and comfort to your family and increased value. There are many resources available to help you in the process, including your professional Realtor.

Thom Gallagher is a Sales Representative with Johnson Associates Real Estate Ltd., Brokerage. For more information on this article or to discuss buying or selling a home, call Thom at 416-524-6530 or visit www.hottesthomes.ca.

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