

# Fall Homes

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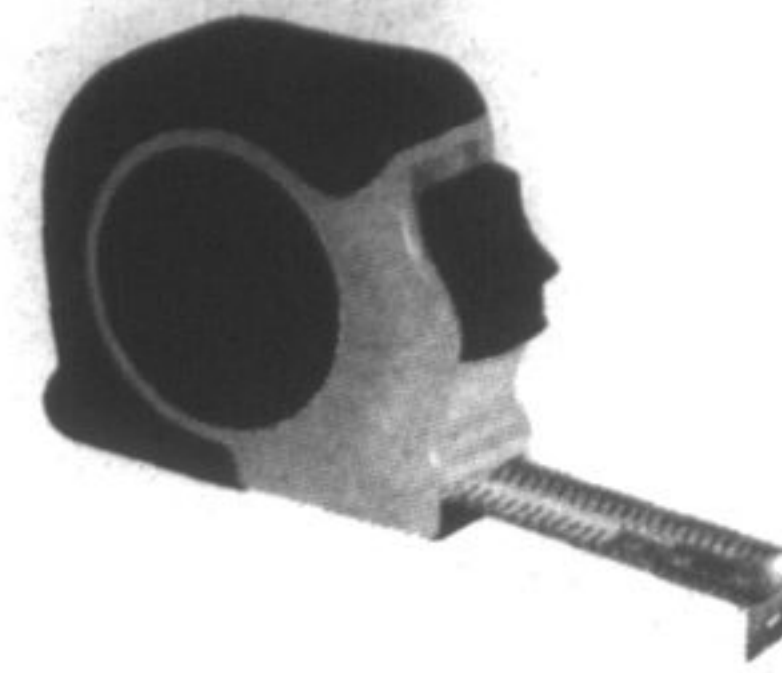


- front walks • backyard patios
- garden planting • tree planting
- retaining walls
- garden accent lighting
- property clean-ups
- bobcat services • backhoe services
- tree + brush removal

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## THERE'S HELP AVAILABLE FOR your renovation projects



### Have you taken advantage of the federal tax credit?

Is your house in desperate need of renovating but you can't afford all the expense involved? Perhaps you're just one of many Canadians who haven't yet taken advantage of the Home Renovation Tax Credit (HRTC) proposed by the federal government. If this is the case, you'll have to hurry up as this program will come to an end a few months from now.

The federal Home Renovation Tax Credit comes in the form of a 15% fiscal reduction on the portion of eligible expenses between \$1,000 and \$10,000, up to a maximum of \$1,350. The work has to be carried out before February 1, 2010.

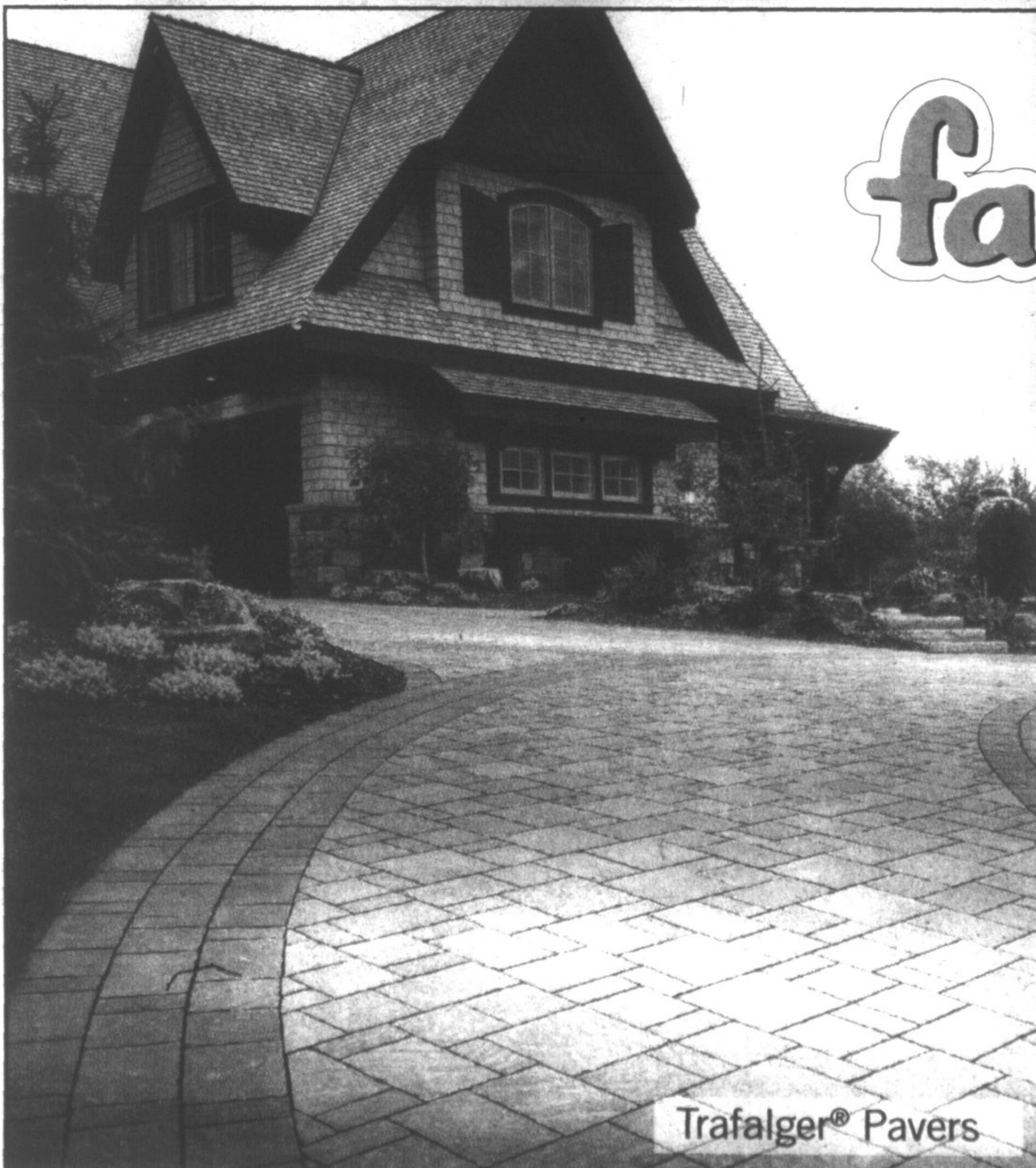
For it to be eligible for this program, the work must consist of renovations or long-term modifications carried out on a house, a cottage or a condominium used for personal purposes, or on the land on which the home is situated. The same indi-

vidual can apply for this credit for several different residences.

The cost of the actual renovations are eligible for the credit as well as other related expenses, such as building permits, professional services, equipment rental, etc. However, the work is not eligible for this tax credit if it involves only regular maintenance or repairs or for the purchase of furniture, home appliances, audiovisual equipment or construction material.

Before starting the work, check with the relevant authorities to ensure that your project is eligible for this program. Be sure to keep all relevant receipts while the work is in progress as you will need these when you file your 2009 income tax return.

Some provinces have home renovation tax credit programs which can be combined with the federal program.



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