

Finding the right fencing fit for your yard



Homeowners choose to erect fences on their properties for various reasons. Parents may find fences provide peace of mind when their youngsters are

playing in the yard, while other homeowners prefer fences for the privacy they provide.

Whatever compels homeowners to consider fencing for their properties, those that have decided to install fencing will soon realize they have numerous options. Finding the right fencing material for your property requires considering a host of factors, including budget and personal style.

ALUMINUM

Aluminum fencing is ideal for those looking for something that's both ornamental and functional. Aluminum fencing may not appeal to those homeowners whose biggest priority is privacy, as aluminum fences are not solid walls. But aluminum fences are typically low maintenance, and they can be effective at keeping both kids and pets in the yard. Aluminum fences painted with a rust-inhibiting primer may require even less maintenance than aluminum fences painted without primer.

CHAIN-LINK

Chain-link fences may not add the aesthetic appeal homeowners are looking for, but they are relatively inexpensive, durable and functional.

Chain-link fences are low maintenance, though homeowners looking for fences to provide some privacy may need to get creative if they install chain-link fencing. Planting flowers, shrubbery or trees near chain-link fences can add some aesthetic appeal and a little privacy.

BAMBOO

Bamboo is a less traditional fencing option that may appeal to homeowners who want to do something that's both different and eco-friendly. Bamboo grows naturally, which should appeal to homeowners who want their homes to have as little negative impact on the environment as possible. Bamboo provides ample privacy and comes in various styles. Homeowners should consult with a fencing specialist before choosing a style so they can be certain they choose the most climate-appropriate option.

VINYL

Among the more expensive fencing options, vinyl can make up for that initial sticker shock thanks to its durability. In addition, vinyl fences require little maintenance, saving homeowners the expense of

paying for upkeep such as repainting. Vinyl fencing comes in various styles, and homeowners can choose the style that best suits their priorities with regard to aesthetic appeal and privacy.

WOOD

Of course, no discussion of fencing would be complete without mentioning wood fencing. Many homeowners love wood fencing because of its versatility. The options are endless when it comes to crafting wood fencing, which also can be stained in any colour homeowners prefer. Wood fencing can be designed not only for homeowners who prioritize privacy, but it also can be crafted for homeowners for whom privacy is not a significant concern. Wood is a relatively inexpensive fencing material, but the maintenance required to keep wood fencing looking great can sometimes be costly and time-consuming.

Options abound for homeowners looking to add fencing to their properties. Homeowners hesitant to choose a material and/or install their own fencing can consult local professionals to find the best fencing fit for their properties.

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Help for first-time home buyers

Home buying can be a daunting and complex process, especially if it is your first time. Before taking the leap into this major financial commitment, be sure to learn about some of the benefits that exist, that can help you financially.

"As a first-time home buyer in Ontario, you are eligible for certain tax-refunds," says Ray Ferris, president of the Ontario Real Estate Association. "Federal and provincial programs exist exclusively for first-time home buyers, and they are a great way to save money on a purchase or to put more towards a down payment. Talk to your Realtor about the programs available to you and how best to take advantage of them."

Here are some of the options:

- RRSP plan:** If you are a first-time home buyer with money in an RRSP, you can withdraw up to \$25,000 without paying any income tax. If your spouse is also eligible, that's \$50,000. The with-

drawn amount must be repaid within 15 years.

- Tax credit:** The Government of Canada introduced a First Time Home Buyers Tax Credit in 2009. The \$5,000 non-refundable income tax credit amount applies to qualifying homes acquired after January 27, 2009, and provides up to \$750 in federal tax relief.

- Ontario land transfer tax credit:** First-time home buyers may be eligible for a refund of all or part of the provincial land transfer tax which is applied to all home purchases in Ontario. Eligible buyers will not have to pay a land transfer tax on homes up to \$227,000; homes purchased for more than \$227,000 may receive a refund of up to \$2,000. The maximum amount of the refund is \$2,000.

More information for first-time home buyers is available online at www.wedothehomework.ca.

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