



FINANCIAL FACTS

10 tips for a greener home

Making green improvements can bring you greater enjoyment of your home and potentially increase your home's resale value. If you're thinking about making home improvements, we can help you explore your financing options.

1. Go green, underfoot. If you're thinking of installing a hardwood floor, consider reclaimed materials or look for new wood products that are certified by the Forest Stewardship Council (FSC) Canada. You could also use more readily renewable materials such as cork, bamboo, or carpets made from natural fibres.

2. Lower your water flow. Target your bathroom, the source of three-quarters of the water used in a typical household. According to Statistics Canada, low-flow shower heads use up to 70% less water than standard shower heads and can save about 15% on the cost of heating the water.

3. Dry up any drips. Check for and repair leaky faucets to avoid wasting water. A tap leaking one drop per second wastes enough water to fill a bathtub every week, which could add up to 9,000 litres each year that you could save by simply replacing the old washer.

4. Turn down the dial. Either get into the habit of manually adjusting the temperature by a few degrees at night or

when you leave the house, or install a timed thermostat to automatically regulate heat and cooling to use less energy.

5. Brush up on paint choices. The volatile organic compounds (VOCs) and other solvents in latex household paints have been recognized as a potential health hazard. Look for paints labeled as low-VOC or no-VOC, or consider natural sources such as milk paint. Recycled house paints also tend to have lower VOCs; look for paints labeled as "recycled," "reblended," or "reprocessed" (which typically contain some new paint).

6. Go natural in the garden. When you choose indigenous flowers, trees, and grasses for your yard or containers, you minimize the need for pesticides and watering. Native plants will be more acclimatized to the natural climate conditions.

7. Clean up the cabinets. If you're installing new kitchen cabinetry, avoid those made with particleboard boxes that may leach harmful gases like urea formaldehyde resin. Opt for cabinetry

that's formaldehyde-free, made from wood that's been harvested sustainably, or built using plywood, wheatboard, or strawboard as their base.

8. Draw the curtains. Take advantage of the insulating effect of your window coverings to shade from the sun and keep your house cool in the summer, and help retain heat in the winter.

9. Reclaim and recycle. Where possible, use existing or recycled building materials and reclaimed lumber in your renovations. Find these through suppliers such as Habitat for Humanity's ReStore, with 58 locations across Canada, or look for salvagers of architectural antiques to add a vintage touch to your home.

10. Keep up with maintenance. To maintain peak efficiency, have any combustion device (furnace, water heater, gas stove, or fireplace) or air conditioner inspected at least once a year, and follow recommended maintenance procedures. Filters in forced-air furnaces, for instance, should be cleaned or replaced once a month.

Source: Genworth Financial



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