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Quick and Easy

Looking at a fixer-upper? Consider this mortgage

LegalMatters

Elias Metlej



metronews.ca/legalmatters

If you are interested in buying an older home, but are not excited about the vintage pink bathroom fixtures or the fake wood panelling on the walls, you may want to consider a Purchase Plus Improvements Mortgage.

This loan will provide you with enough to buy a home and cover the cost of upgrades. For example, you could borrow money during your purchase to also finish a basement or renovate a kitchen.

The loan is approved on the basis that the renovations will increase the value of the property. Through a Purchase Plus Improvements Mortgage, you can finance up to 95 per cent of the increased value — what the house will be worth after renovations. For example, you could buy a \$200,000 house and do \$20,000.00 worth of work with a down payment of only

\$11,000, or five per cent of the total cost.

Unfortunately most borrowers do not appreciate that they will have to pay for the renovations themselves. The improvement funds are not typically available until the work is complete.

The mortgage company will require your lawyer to “hold back” the funds until you prove that the work is done and the value of the house has increased proportionately. An appraiser may be hired to provide an inspection report to the lender, or you may have to provide receipts or proof of purchase for all materials and labour.

As such, you may have to use a credit card, line of credit, or private loan to finance the renovation until the work is complete and the funds are made available.

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The perfect study space

HomeScape

Sylvia Putz



metronews.ca/homescape

What makes a star student?

Well, among other things, it sure helps to have a great homework space. But what is a great homework space? There's an

For a study space that makes the grade ...

- Try music. Many students report being able to work well with quiet or not-so-quiet background music playing. Some say that silence is distracting.
- Rooms without a grand

view. The view outside or noise can distract.

- Good lighting and a comfy chair.
- Let your student decorate their space if they wish, but keep the décor simple and

soothing. Think paint or wallpaper, shelving, a few storage bins, a reading lamp, perhaps an area rug and upholstery for chairs.

- Stay away from distracting posters or art.

ongoing discussion around my house as to what that should be.

There's décor, says my daughter and her friends, but that's secondary to functionality. And that's quite a statement from a group of kids who seems to value style over substance.

The major consensus is that students need a large empty space upon which to spread out their papers and books. Forget that weeny little computer desk. Studying means that you need to open textbooks, scrawl notes and sketches, or talk into a tape recorder, or put together models. A computer, although

handy for research assignments, is not necessary for the majority of textbook-based homework or studying, they admit.

Another important thing they identified about a great study space was the importance of getting rid of distractions. My daughter's friend will admit to a cluttered bedroom, but he has a desk which he sweeps clean of debris when he does homework. And it works for him.

My daughter's room, on the other hand, does distract. Homework cannot compete well with magazines, books, nail polish and other bits and pieces currently piled on her desk. A laptop smuggled up to her room (it usually lives in the kitchen office) is definitely not good because she seems to be physically addicted to Facebook, and finds its allure almost irresistible. What would work

for her is to clear her desk completely, and put her distracting items into drawers. For her (and many others, I suspect), the computer usage zone and homework space needs to be physically separated.

And speaking of distraction, if a television is on in the same room or anywhere close, you can bet its' eye-glazing siren call is turning any young minds in the vicinity into jelly.

I've found that it is also helpful to have a space (however small) dedicated to homework. By this I mean that the space should be for homework alone, and no other activity. For example, if homework takes place in a kitchen, try to designate a particular area as the homework zone.

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Homes in Style

EMMA YARDLEY for Metro Canada

When an English industrial designer in the late 19th century began making pieces inspired by his journey to Japan, he ignited a decor craze across Europe.

These days, the trend goes beyond simply displaying a painted paper screen or a lacquered jewelry box. As the popularity of low-impact living rises, so has the demand for Japanese-influenced interiors.

“I think that now more than ever people are viewing their homes as places of serenity and tranquility,” says Eric Kirsten, who works in corporate marketing for Teknion Furniture Systems.

The simplicity of Japanese interior design, with its neutral colour palette, low functional furnishings, and use of natural light and materials, such as bamboo, dark woods and silk, creates the perfect framework for a peaceful living space.

House of the rising sun



Small bursts of colour help sweeten a colour scheme that is traditionally grounded in black and white. Envelope silk pillow cover, \$19 each, inserts, \$14 each, West Elm, westelm.com.

These glass bamboo vases are a fun interpretation of one of the world's most renewable building materials. \$24 (small), \$28 (medium) and \$32 (large). Urban Barn, urbanbarn.com.



Glass balls like the one at the base of this lamp were used to keep traditional Japanese fishermen's nets afloat. Japanese Float Lamp, base, \$240, shade, \$60. Pottery Barn, potterybarn.com.



Store a stack of throws or place this storage cube beside a low couch and use it as a side table. Canadian Tire, \$89.99, canadiantire.ca.



The dark wood stain and elegant lines of this Shantou console table makes it the perfect place to put your keys when you come home. The Home Depot, \$278, homedepot.ca.

