

Home décor trends for 2014

Much like fashion, what's hot in home design and décor trends change with each passing year. In 2013, we saw graphic wallpaper make a comeback while gold finishes, feather accents and animal patterns (think elephants and butterflies, rather than leopard print) were all the rage. If you're considering redecorating a room in your home, or simply want to update a look, keep these 2014 décor trends in mind:

LET THE LIGHT IN. While a dark home has never been chic, the move to big, open spaces and bright, light-flooded rooms is in for 2014. Do away with heavy drapes and, if you're thinking of replacing windows in your home, look into enlarging one to let in more natural light.

SHADES OF GRAY. Colour continues to be a driving force in shaping the mood of a home. Gray tones continue to have a multi-dimensional affect as they range from cool shades to warmer, heather tones. Paint and highly textured woven wall coverings in light gray, illuminated with blue tones, are a growing trend.

MIX AND MATCH. Mixing reclaimed furniture and natural wood tones with high-gloss, bright white accent pieces offer a rustic, yet contemporary look and feel. The introduction of natural textiles, such as linens and cottons, keeps with the trend while creating a fresh, organic look to the room.

BE BOXY. Muted colors, wood furniture and organic textiles create a soft, vintage appeal, but we're seeing a trend toward strong, angular details to add a modern flair. For example, countertop edges are now squared off and simple, while angular trims are replacing ornate crown moldings.

GO VINTAGE. When it comes to your wall décor, it's easy to spend hundreds of dollars on one focal point piece of art. Instead, find a vintage poster that you love (think of the wall colour in your room and the feel you are hoping to achieve) and have it matted and framed. You can create a fabulous, one-of-a-kind piece for under \$100.

There's no need for a major overhaul to update the décor in your home – a few simple additions can make a world of difference.



Greetings!

Greetings to all my past clients and those looking for a realtor! Spring is just around the corner and I'm extremely excited for another busy year!

Hopefully your families are enjoying the winter season. This is my first newsletter and it includes helpful information for homeowners. Based on recent data it's a sellers market, so now is a good time to put your home on the market. If you know of someone who is in need of a realtor, I always appreciate your referrals!

It's my goal as a realtor to take the anxiety and confusion out of the buying and selling process and to ensure that your real estate transactions are stress-free. I will personally walk each client through every step, from the pre-approval stage right through to closing day. As a licensed mortgage agent with Dominion Lending Centre Easy Street Mortgages, I will find the best rates and crunch the numbers to make sure that you purchase a home that you'll be comfortable in for years to come. If your mortgage is coming up for renewal, call me and let's chat.

Though based in Burlington, I have listings

all over the Golden Horseshoe, from Halton to Niagara. I have some great new listings in the Niagara Region (St. Catharines, Thorold, Fonthill, Welland, Niagara Falls and Beamsville) with pricing starting from \$245,000. If you know of someone attending Brock University, I have new builds with 7 bedrooms, all legal and compliant.

I have a new, interactive website that we are just putting a few finishing touches on – please visit me at www.silenziteam.com. You can also reach me 7 days a week at (905) 961-0563.

Sincerely,
Mark Silenzi



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Local event listings

HAMILTON

Cirque de la Symphonie

March 1 at 7:30 p.m. at Hamilton Place
See stunning performers bring the magic of Cirque to the Great Hall. The Hamilton Philharmonic Orchestra performs gloriously while incredible world-famous acrobats move to the music. Perfect for the whole family! Visit www.hpo.org for ticket information.

BURLINGTON

Taste of Burlington

On now until March 9.
Prix-fixe dining experiences are becoming more popular throughout the Greater Toronto Area, and Burlington is no exception. The 2014 Taste of Burlington winter edition includes 31 of the city's best restaurants.
For a full listing of participating restaurants and menu visit tasteofburlington.ca. Bon Appétit!

NIAGARA

Fabulicious

Thursday, February 27 to Thursday, March 6, 2014
An opportunity to dine at some of Niagara-on-the-Lake's finest restaurants with special three-course menus at amazing prices.
• 3-course lunch for \$25 • 3-course dinner for \$35
signaturekitchensofniagaraonthelake.com for information on participating restaurants.

6th Annual Niagara-on-the-Lake Home Show

Saturday, March 1
The 6th annual Niagara-on-the-Lake (NOTL) Home Show, at Crossroads Public School, 1350 Niagara Stone Road, NOTL. Many exhibitors showcasing products and services for your home and garden, direct-sales vendors displaying their latest products, financial and personal service providers and more. BBQ, silent auction, draws and bake sale. 905-468-7793.



Are you ready to be a homeowner?

I'm sure every 20-something (or 30 or 40-something!) has heard a dozen times how much work is involved and how expensive it is to be a homeowner. First time buyers won't truly understand the commitment until the bills start rolling in and simple home maintenance chores begin taking up a good chunk of their free time. Rest assured however, that home ownership is a wonderful thing, a major step to becoming a 'responsible adult' and perhaps your first foray into the world of investment. The sense of accomplishment is incredible!

Much like any major purchase, buying a home requires research and certain readiness. Take a look at these points to see if you're heading in the right direction.

Can you afford it? This is perhaps the most important question of all when considering the purchase of your first home. Don't look at the mortgage payments – there's closing costs, property tax, utilities and the possibility of home maintenance and/or repairs to consider. Your monthly housing costs shouldn't be more than 32 per cent of your gross monthly income.

Have you saved a downpayment? While it's ideal to put down 20 per cent (to avoid paying mort-

gage insurance, which can tack an extra \$50 to \$100 per month of your debt load) the law in Canada requires purchasers to pay, up front, at least five per cent of the purchase price.

Are you ready to settle? This is another monumental question for first-time buyers. Do you foresee yourself in this town or city for a number of years? Buying and selling a home – and moving – are costly steps, so be sure you've found the right location to set down your roots.

Get pre-approved. Getting pre-approved helps focus your search on homes you can afford and allow you to put in a serious offer when you do find the right house. Pre-approval from a lender is based on your actual income, debt and credit history. But being pre-approved isn't a guarantee of affordability, which is why it's always advisable to include a condition on financing in any offer you make.

IT'S ALWAYS A GOOD TIME TO BUY!

Contact me to view my listings from Burlington to Niagara!

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Are you renting? Stop renting and start owning a home.

Debt consolidations or is your mortgage up for renewal?

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