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Message from the President

It's a brand-new world these days.

It's what we all started saying when the COVID-19 pandemic hit in 2020. All of a sudden our lives were disrupted and invaded in ways most of us had never experienced.



David Renfroe

The pandemic altered our lifestyles almost overnight. People had to work from home, and for long, long months, kids couldn't go to school. Day care centres closed. Gyms closed. Restaurants closed. Movie theatres closed. Costs went up. Income was impacted, sometimes significantly. Families often had to band together for emotional, financial, and childcare support.

Many of us have started thinking differently as a result. With housing prices skyrocketing, and families needing each other more than ever before, there seems to be a lot of sense to gathering our resources. Do we need to build more self-sufficiency into our lifestyles?

Many of us are starting to use our homes differently now. We have home offices. Children's homework spaces. Playrooms in grandparent's homes. Home gyms. Better entertainment areas. Expanded, more functional kitchens.

All this, of course, leads to "stuff" generated by at-home family activities: toys, boots, messes, laundry... and more laundry. We need space – efficient, cleanable, organizable, space.

During the pandemic everything became more about home because it had to be. Meanwhile, homeowners are getting older. Many would like to retire and travel or take on volunteer work. And, truth be told, some are a bit tired of bearing all the responsibility of home maintenance.

And so thoughts of multi-generational living are on the rise. Should the kids live in the main house with parents in a special suite, or should the parents commandeer the main house with the kids in their own special addition?

It doesn't work for everyone, but it might be a good time to start thinking about new ways of living. It could be an opportunity for help with so much – babysitting, finances, shared maintenance, physical assistance, aging.

RenoMark® renovators and designers have the experience to stand back and understand it all. They can see possibilities most of us might miss. They can visualize spaces that are simple, beautiful, efficient – spaces that might now be wasted or underused; spaces that are waiting to happen.

As we enter a whole new era, our Ottawa renovating and designing professionals can help you plan for new lifestyles – today's and tomorrow's. 🌸

David Renfroe is President of the Greater Ottawa Home Builders' Association.

Ottawa RENOVATES

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healy.francie@gmail.com

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paulscissons@gmail.com

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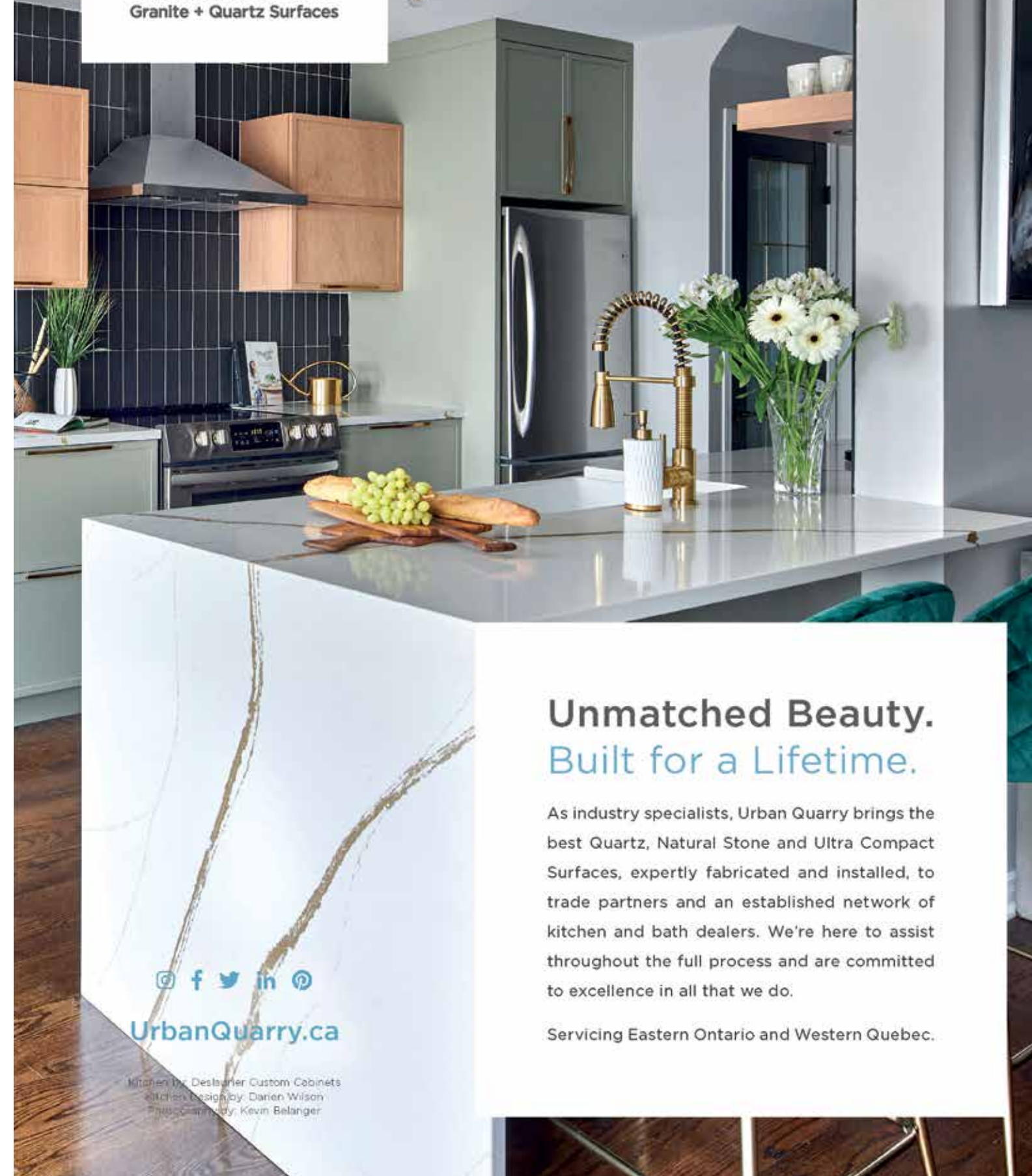
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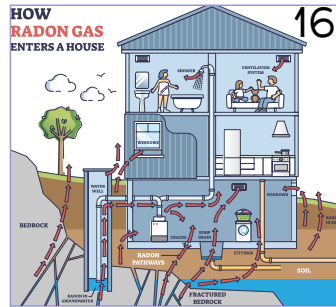
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Don't go near the nightmare

Got a hammer? A toolbelt? Go ahead and call yourself a carpenter. There's no one to stop you.

Someone slaps a sign saying "contractor" (or carpenter, electrician, plumber, designer) on a truck and advertises low-cost work. Or there's a nice classified ad that tells you all you have to do is call and someone will be there in a jiffy to renovate your bathroom or kitchen, or put an addition on your house.

And so begins many a renovation nightmare. There are too many stories of terrible renovations done by amateurs that leave people high and dry and without recourse.

Renovation is a huge decision, perhaps even a turning point, a change of lifestyle or a new foot forward into a different stage of your life. You won't want to trust something like that with people who don't know what they're doing, or who demand cash, or who won't put anything in writing.

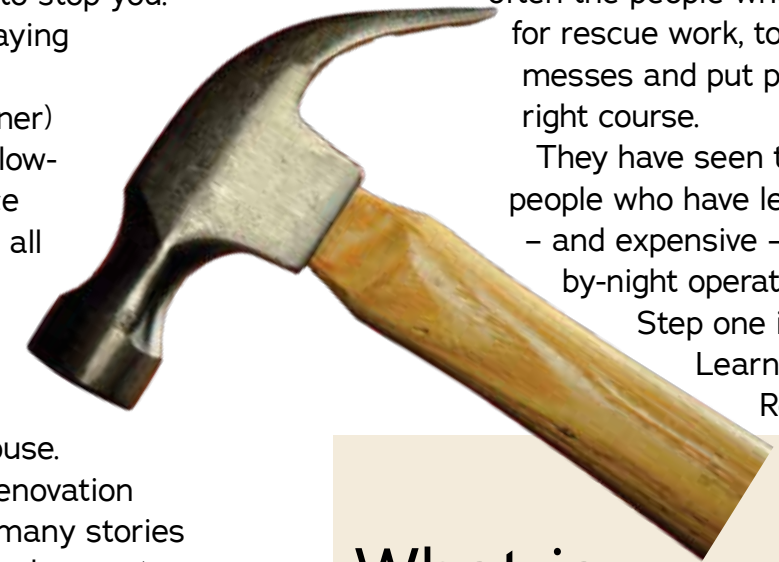
One of the most effective ways of finding a renovator you can trust is to start looking at all the renovators who are affiliated with the RenoMark® program. This national program is designed to differentiate between the amateurs and the professionals and to put your mind at ease. It's a program of professionals who pay to be part of it and who agree to abide by a stringent set of rules, in writing, with warranties. (*Ottawa Renovates* sponsors the list of RenoMark® renovators and designers in the Ottawa area – see our directory in this issue.)

There are thousands of stories in the underground economy. Many of them — too many — are renovation horrors.

Professional renovators can tell you about them. They know, because they are often the people who are called in for rescue work, to clean up the messes and put projects on the right course.

They have seen too many people who have learned the hard – and expensive – way about fly-by-night operators.

Step one in a renovation? Learn about RenoMark®.



What is RenoMark®?



RenoMark® immediately differentiates between the amateurs and professionals.

RenoMark® renovators must pay a fee to join. They pledge to call you back quickly, to stay in touch, to be courteous, to enforce strict workplace safety. They must carry \$2 million liability insurance.

They must also:

- Give you a detailed written contract for all jobs, big or small
- Provide a minimum two-year warranty on all work except minor repair
- Carry the proper licenses and permits
- Keep their worksite organized and safe
- In the Ottawa area, be a member in good standing of the Greater Ottawa Home Builders' Association (GOHBA) and abide by the GOHBA Code of Ethics
- Stay current, through consistent and continuing education, in their professional knowledge of building codes, permit procedures and technical skills.

Universal design works for everyone

BY JOHN MANZO

Sometimes the most awkward room of all is the unrenovated bathroom. It's in the wrong place, or it's too crowded, or it's badly laid out. Aspects of it are not friendly for children or people with mobility issues. It's out of date; it's dark; it's difficult to clean properly.



Photos courtesy of Tego Design Center

You'd be surprised how many people tell me they haven't gone visiting or travelling because they don't feel comfortable with the bathroom facilities or they can't gain access. But if a bathroom is designed for every person of every age and situation, you can visit or have anyone visit **you** for as long as you and they would like.

In this new era of changing lifestyles, bathrooms are coming into their own. They're so much more than they were even a few years ago. They're perfectly suited to all

people no matter what age or stage – they're designed for children, busy adults, aging seniors.

The trend today is to use **Universal Design**. It means design that works well for everyone. It's design that is well suited to people in the moment and also as they move from stage to stage in life.

What does universal design look like? A "universal" bathroom might have a shower without threshold or door, with a

Universal design, continued on page 10



making your renovation dreams come true



You can trust us from the largest home renovation to the smallest detail. Bring us your full main floor, basement, bathrooms or kitchen and watch as our designers transform them into beautiful and functional spaces. Ensuite bathrooms often lead to luxurious closets; kitchens are followed by a walk-in pantry, and main floors might include a fireplace revamp with bookcase storage. Our seasoned experts can help you navigate through it all. We offer exceptional quality products and full turn-key services, backed by our 3-year warranty.

Many of us are home all day, and having both a conveniently organized work space and a thoroughly calming rest space is now more important than ever. Whether you are looking to soak in a jetted tub or experience the calm of a perfectly organized kitchen, we are here to guide you.

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single slab of stone cut for the shower base, flush with the floor. I particularly like soapstone, not only because it's exquisitely beautiful, but because it's safe. It has great traction – it's not even a little bit slippery when it's wet. It's smooth, not rough-textured, and it's really easy to walk on. It's easy to clean – it just needs ordinary soap and water – it won't stain, and it lasts for generations.



One good plan for universal design is to remove a large “deck-mount” bathtub, which takes up space. You can then add a free-standing tub with a larger shower. A larger shower means you can have a bench or a seat, with tasteful, strategically-placed bars easily in reach.

Also incorporated to good universal design is shower seating. It's great for older people and for ordinary tasks such as shaving legs. It gives you something to put your foot on and to hold on to as well.

There are some elegant grab bars that work well with universal design – for example, those by Invisia Design, an Ottawa company. They look more like sculpture than safety features. There are even grab bars that double as shelves for shampoo.

Another universal-design plan is to keep the deck-mounted bathtub, but under-mount the tub. This way an older or ability-challenged person can transfer on the

deck without the ledge of the tub in the way. You can also have a lowering seat for those who need it, but removed for those who do not.

An important element of bathroom design and planning, universal or otherwise, is ventilation, especially if you want to have wood cabinets or – becoming trendy again these days – wallpaper. Even the best quality of wallpaper in a bathroom needs good ventilation. That goes for wooden cabinets, too, and their finishes.

Custom wall-hung cabinets and counters are contemporary and look great

in a bathroom, but they can also be a good idea if a wheelchair needs to slide underneath.

With planning, each bathroom can be specifically and spectacularly designed for anyone.

If you're thinking of renovating your home so you and your family can stay at home more, and for a longer time, or if you'd like your parents or grandparents to visit with great comfort, a universal bathroom might be one of the first things on your list. It will be a good investment now as well as into the future.



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Renovating your home? Don't stop there, now build your wealth.



We live in a world of DIY. Everyone is keen on doing it themselves with some simple on-line tutorials or a friend's advice. While that might be fine for painting and the odd small repair, to maintain and increase the value of your home, you need to work with professionals. That way you can be confident that there will be a return on your investment. However, renovating your home is only a part of building a solid financial foundation to maintain your lifestyle.

Choosing what area of your home to renovate has implications not only on your lifestyle but the ultimate value of your home. Most homeowners will choose a renovation based on lifestyle needs. A larger living space, updated kitchen or upgrades in appliances and finishes are among the most common. We also know that each area has a different rate of return. Basically, not all renovations add the same amount of value when selling. When deciding on your own situation, always consider the amount of time that you will be staying in your home post renovation. If you intend on staying for over 10 years, for example, lifestyle will be more of a consideration. If you plan on selling within 5 years, you will want to consider what area of the home will be the best return on investment.

Keep in mind that your home represents only a portion of your overall wealth. When calculated over time, it can represent a lower return on investment compared to other types of investments. Just like choosing which area of your home to renovate, your investment portfolio offers different rates of return. Some areas represent greater returns while others focus on your lifestyle. You want to consider how your renovation fits into your whole financial picture, both as lifestyle and investment. In both cases working with a professional will ensure that you achieve your personal and financial goals.

Build on a solid foundation.

Adding value to your home through renovations is only the beginning. Your well-earned wealth has provided you with the lifestyle that you enjoy today. But how do you ensure its after-tax growth for the future? How do you leave a legacy? IP Private Wealth™ will work with you using their proprietary IP 360™ to analyze all your financial matters. We go beyond investments to build an integrated financial plan that encompasses all your personal and

corporate financial matters, giving you peace of mind. Now and for the future. Working with IP Private Wealth™ can ensure that your lifestyle is maintained.

We concentrate on working with individuals like yourself who want their money to work hard for them. We focus on your unique situation to develop a financial plan that helps you achieve your goals...the plan then becomes the foundation to your wealth strategy.



The IP 360™ difference

Like viewing a 360 of your renovation, our Integrated Planning Solution, or IP 360™, takes a complete “360 degree” look at all that encompasses your personal and corporate financial matters. Addressing each segment, the IP 360™ approach provides a financial life plan to assure you that you have the resources needed to live the lifestyle you have planned for.

IP Private Wealth™ builds a team of experts through a Family Office

approach. This means we are able to accurately assess your needs and goals. We'll work closely with you to determine your risk tolerance, time horizon, and objectives before constructing your roadmap. Each member of your team contributes a unique skill set but all possess the common desire to put your needs first. You've worked hard for your money. Make it work hard for you.

For more information, contact us at info@ipprivatewealth.com

IP Private Wealth™ is an integrated financial planning firm. Investment Management services are provided through IP Investment Counsel Inc., a Portfolio Manager and Exempt Market Dealer registered in the provinces of Ontario, Quebec, British Columbia and Alberta.

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An invisible killer

"The best hidden secret that shouldn't be"

BY FRANCIE HEALY

When Emily Jossinet's father, Joel, a healthy, long distance runner, was diagnosed with atrial fibrillation, and then a few years later with a B-cell Lymphoma, no one in the family could understand it. Joel Jossinet had been exceptionally healthy all his life.

Then, about three years later, Emily's mom, Nancy, started missing some words in everyday conversation and began having trips and falls.

"Mom," said Emily, "something's up. Let's make a doctor's appointment." Nancy insisted it wasn't necessary and they agreed to let it go until after Christmas.

Not too long afterwards, Emily received a phone call from one of Nancy's good friends, a nurse. "I think your mom's had a stroke," she said.

Emily and her husband, Gary Singh, immediately drove to Nancy's. When they got there, they could see something was wrong with her and they took her to the hospital.

Nancy received CT scans and blood tests at two different community hospitals that day before she was finally admitted.

Further neurological tests in two Ottawa hospitals showed Nancy's entire body was riddled with lesions on almost all her organs. If that weren't enough, she had a glioblastoma brain tumour.

Somewhere in that long, dark, frightening time with doctors and hospitals, a doctor wondered aloud: "Has the house ever been tested for radon?"

It was not something Gary and Emily, or Emily's dad, Joel, had considered, despite the fact that Gary and Emily run their own



Emily Jossinet and her mom, Nancy

professional renovation company, Singhko Inc. in Ottawa, or that Joel has a scientific background in Chemistry at Queen's University, Kingston.

Emily and Gary, along with Emily's brother, decided to find out. Emily's brother ordered a test. There were several options, but they decided on a test that monitors your house

Continued next page

constantly and goes to an app on your phone.

"When we plugged it in," says Emily, "It screamed RED right away." Her parents' radon level was around 1300 Bq/m³ (becquerels per cubic meter) when it should have been no more than 100 (or 2.7 pCi/L).

We didn't realize this could be in their house," Emily adds. "You can't smell it, or see it, or taste it. It's a silent killer. It's the best hidden secret that shouldn't be."

It was, understandably, an intense, upsetting time. Emily and Gary had three young children; they were busy running their business; Joel was sick; Nancy was dying; the Jossinet home was screaming "Radon!"; and it was the middle of a pandemic.

But they almost didn't have time to stop and think. They had to act. They pulled back the carpet in the basement. They found the expansion joints had never been filled and the sump cover was an older style.

"So there was air coming in everywhere," explains Emily.

Continued next page



Nancy and Joel Jossinet

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Invisible killer, continued

They filled the expansion joints and changed the sump cover.

They were in touch with a radon specialist, Rob Mahoney of Radon Works in Ottawa. Rob walked them through the process and gave them advice as they went. Knowing Emily and Gary were renovators, he told them to cut right back to the foundation. (Nancy and Joel had a finished laundry room, so nothing was visible beyond it.) Rob wanted to know if the foundation, where it meets the wall, was sealed properly. It was. But the detector was still screaming RED.

Emily told Nancy's doctor that there was definitely radon in the house. The doctor said studies have shown that glioblastoma tumours can be directly related to radon.

Emily and Gary asked Rob Mahoney to install a radon extraction system in the Jossinet home. The system would suck air from under the house much in the way a dryer filter does, so radon gas wouldn't have a chance to permeate.

"Meanwhile," notes Emily, "we were dealing with the fact that my mom was going to die. I kept saying, **Why** don't people know about this?"

Another medical professional agreed there needed to be more public health information about radon, but added: "You know, you have to be really careful about what you say, because it could directly affect the housing market."

And what good, answered Emily, is the value of your house if you're dying?

Radon poisoning is accumulative, explains Emily. Her parents had been in their home for 20 years. Her mom had her quilting room in the basement, and her dad's office was downstairs, too. There was also a spare bedroom. Emily began to think of all the times she and her family – their children – stayed overnight there.

Her mother died in March 2021 in hospice. Because of



Nancy and Joel were able to visit on an unusually warm and sunny day in March outside the hospice.

the pandemic, four people were allowed to see her, and no more. During the first 14 days her visitors had to be fully gowned, masked, shielded. Nancy's grandchildren had to stay outside in the snow and talk to their grandmother via speaker on Emily's phone inside.

Within 48 hours of the radon extraction system being installed, the Jossinet home was perfectly safe.

In her grief and worry about her dad, who is medically stable now, Emily began writing posts on Instagram. She wanted to somehow get information out to family and friends

Continued next page

to let them know that radon is real, and it's deadly if it gets into your house. She wanted to tell them her parents were perfectly healthy, active people, and if it could happen to them, it could happen to anyone.

She had many responses from people who told her they had gotten their homes tested as a result and that Emily's posts made a huge impact on their future health. The same thing happened when her brother gave a talk on radon at work. A member of

his audience came back to him and said, "My radon level was 2000. You probably saved our lives." Emily heard from a woman who said her parents in the Carp, Ont. area had died within two weeks of each other after a brain glioblastoma related to radon.


Emily herself decided she would take care of her own physical and mental health after this difficult experience. Writing the posts was healing. She got a dog, started walking: "Did some things," she says.

Joel moved back into the house, although it made Emily feel uneasy at first, just because of the bad memories the house now held for her ("That's the house that killed my mom"). But as Joel said, "We loved this house. This is my home. My life is here."

And his house has now dipped to 6Bqm3. It is safe.

"Somebody's got to be responsible for telling us about this," Joel says now. "There needs to be some official body with a louder voice who makes sure there is testing in every home."

He adds he hopes testing will be mandated in the future.


"But right now, it's just too slow." 



Nancy and Joel with Emily and the children. Nancy was a talented quilter.

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Phoenix Homes – Diamondview Estates Model Home

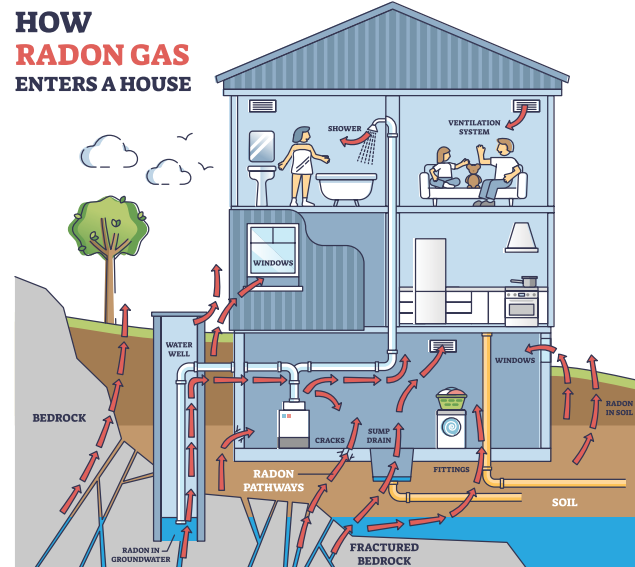
Ask an expert

What do we need to know about radon?

We asked radon specialist and remediation expert, **Rob Mahoney** of Radon Works, Ottawa, for some basic facts about the dangers and solutions to radon. We learned these facts and tips.

If your home is exposed to high levels of radon, you need to take action right away. The Government of Canada says radon exposure is the number one cause of lung cancer in non-smokers.

- **If you do have high levels** of radon in your home, you won't know about it until you test for it. About 10-20 per cent of Canadian homes have radon levels above the guideline.
- **You can't see radon**, you can't smell it, you can't feel it. You might not be affected by it for many years...until you are. The longer you're exposed to high levels of radon, the greater your risk.
- **You can test for radon yourself** with a kit you can buy at hardware stores (they run from about \$40 and higher, depending on the test); or you can purchase an electronic radon monitor; or hire a measurement professional who is certified under the Canadian National Radon Proficiency Program (C-NRPP).
- **Radon is a natural radioactive gas** that happens with the breakdown of uranium. It can build up in enclosed spaces through cracks or other small openings in a building.
- **When radon is outdoors**, it's not a risk. It's when it gets trapped indoors that it can be deadly. Every home has a measurable amount. It's only a worry when the levels are too high.
- **Not every home needs** an active radon extraction system. Sometimes it just needs sealed cracks in the basement or a proper sump cover.
- **There are no known areas** in North America that can be assumed free from potentially high levels.
- **It's best to test in winter**, starting in November. Summer indoor air quality can



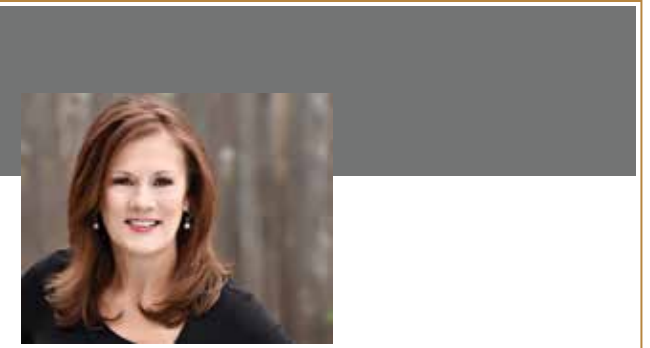
be vastly different in a home that has windows open and fresh air coming in.

- **A radon remediation contractor** will lower your home's radon levels so it's safe. We always target below W.H.O. guidelines of 100 Bqm3.
- **How does radon get inside** your house? Anywhere the house contacts the ground. Even new houses and well-built houses can have these small openings. These include cracks in poured concrete, areas with exposed soil, openings for fixtures or even things such as support posts. Some of these openings can be hidden by wood framing, panelling, carpeting, appliances. Radon is heavier than air, but all homes are under negative pressure, drawing it in.
- **Radon gas can also come from** wells in rural areas. However, according to Health Canada, drinking water that contains radon is far less harmful than breathing the gas.
- **Materials used to construct** a house – stones, bricks, cement, or granite, for example – are not a significant source of radon in Canada and according to Health Canada, "Natural materials taken from

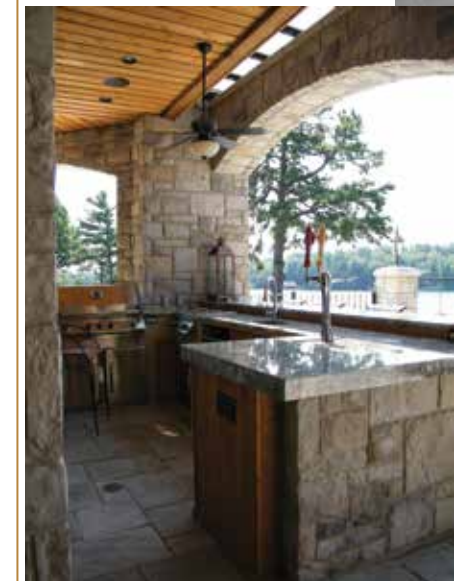
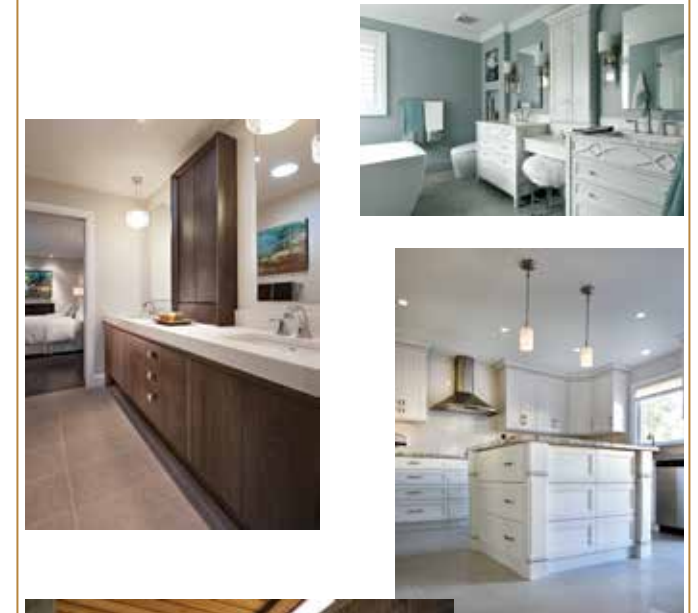
the ground, like granite, can contain some uranium and may have higher levels of radiation or radon than you would expect, but in the vast majority of cases these levels are not significant."

- **Radon in your home** can depend on a wide variety of situations, including soil composition, the way your home is designed and constructed; and even the weather.
- **Lowering radon levels** in a home requires specific technical knowledge and skills to ensure the job is done properly, so it's important to hire someone who is certified under the Canadian National Radon Proficiency Program (C-NRPP).
- **If sealing all possible entryways** into your home isn't enough to reduce radon levels, you will need to use a radon remediation contractor. Your contractor will likely use one of the most reliable methods of radon reduction, sub-slab depressurization. It's the standard for a guaranteed reduction in radon and any other soil gas contamination or infiltration into a building. With this method, your contractor installs a pipe through the foundation floor slab and attaches a fan that runs continuously to draw the radon gas from below the home and release it into the outdoors.
- **Your installer should use** nothing but schedule-40 PVC pipe with chemically welded joints on the entire discharge pipe. All standard code-compliant homes, with a 100% poured concrete floor, should also receive the same baseball-bat-proof pipe.
- **There are other methods** of removing radon from your home, including sump-hole depressurization, drainage system depressurization and active sub-membrane depressurization in homes with a crawl space. Your radon specialist will recommend the best method for you.

Rob Mahoney is the owner of Radon Works Mitigation Systems (radonworks.com) in Ottawa and a member of the Canadian Association of Radon Scientists and Technologists (CARST).



Carolyn Munro
Design + Build



Carolyn Munro Design + Build
(613) 831-9984
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Treasures from the internet

BY FRANCIE HEALY

You've decided to hire a renovator. You know what you want – sort of. Well, you do, but you don't.

When it comes right down to it, maybe you're not sure at all. You just know you want a whole new look.

Renovators and designers usually tell you to do your homework first. Do your research. Figure out what appeals to you according to your lifestyle and budget. You can leaf through stacks of printed magazines – always a good idea – and there are also treasures to be found on the Internet.

Fire up your laptop or tablet, get comfy, and take a look at these.



Fun and inspiring sites if you have 'reno' on your mind

Houzz – a substantial idea-generating site. You don't need to sign in, as it might

organization, and new looks for old places. It has all kinds of tidbits about *other* things

Remodelista – an American site packed full of inspiration that you can select by

category: bathroom, kitchen, dining room, living room, office, children's rooms, outdoor spaces and beyond. There's the latest in design news, popular styles, furniture; in appliances, fabrics and linens, bathroom

fixtures, lighting, countertops – you name it.

www remodelista.com

Renomark – more "business than "creative", but vitally important. Some of this site is geared to renovators, but there are helpful blogs that will give you some critical inside knowledge before you go forward with your renovation.

www.renomark.ca

Canadian Home Trends – a site with plenty of ideas, photos, suggestions, blogs, and advice for building, renovation, decor and changing styles. You might need a bit of time to go through this one. There are special editions that focus on things like cottage renovation and back yard retreats.

canadianhometrends.com



Houzz offers page after page of ideas

appear at first. Select "Get Ideas" to see a variety of designs (endless array of photos) in every room of the house. Warning: Be prepared to spend time on this site. It's addictive.

www.houzz.com

Canadian House & Home – a wonderfully clean-looking, easy-on-the eyes online magazine, part of the House & Home web site. You can click on the issues and find no end of interesting design and renovating ideas on specific topics – for instance, Small Bathrooms or Mudrooms. There are blogs, galleries and videos. This is terrific "inspiration" material.

www.houseandhome.com/magazine

This Old House – really a magazine version of the American TV show, with lots of ideas for rooms and

you might need to know – for instance, how to get rid of crabgrass.

www.thisoldhouse.com

Elle Décor – a strictly American online magazine, but with nifty ideas about design. Go to the "Home Tours" section to see some interesting and eclectic makeovers.

www.elledecor.com

Pinterest – another wicked little time-consumer, because there's so much to see. If you can discipline yourself to look only at the "Home" section, you might find quick ideas – or the start of ideas – for new rooms, design, furniture, light, and colour.

You can also narrow your search to "bathroom renovation" or "kitchen renovation" and so on.

www.pinterest.com



Come on in and take a look

BY ANITA MURRAY

Why should you check out Reno Tour? If there's a renovation in your future, if you love the inspiration of before and afters or if you simply enjoy exploring well-designed and constructed spaces, this tour is for you.

Back for the eighth year, Reno Tour 2022 is a virtual house tour showcasing extensive remodelling projects by top Ottawa renovators and members of RenoMark®. That means these projects are high-quality and executed by renovation companies who must meet strict eligibility requirements of the RenoMark® program.

If you're researching renovators, Reno Tour should be one of your first stops. Through the virtual walk-throughs provided by the 3D imaging technology of Point3D Commercial Imaging, you can explore this year's spotlighted projects from the comfort of your own home, at your convenience and pace, and as many times as you'd like, "walking through" each home and checking out bonus elements such as before photos and multimedia tags with more information. You can also reach out directly to each project's renovator.

Featuring the work of Amsted Design-Build, Lagois Design-Build-Renovate and RND Construction, who are among Ottawa's most respected renovation companies, these stunning projects include two main-floor transformations and a kitchen remodel. All three also include additions.

"It's a chance for people to peek into basically what's a home magazine," says Amsted's Stephanie Fahey. "Everybody loves the TV shows and loves to read the magazines and this can feel a little more up-close-and-personal for projects that are actually happening in your neighbourhood."

This year's tour launches Oct. 1 at RenoTour.ca and can be accessed for the next year. And through your donation, proceeds will help Habitat for Humanity Greater Ottawa to house residents in need.



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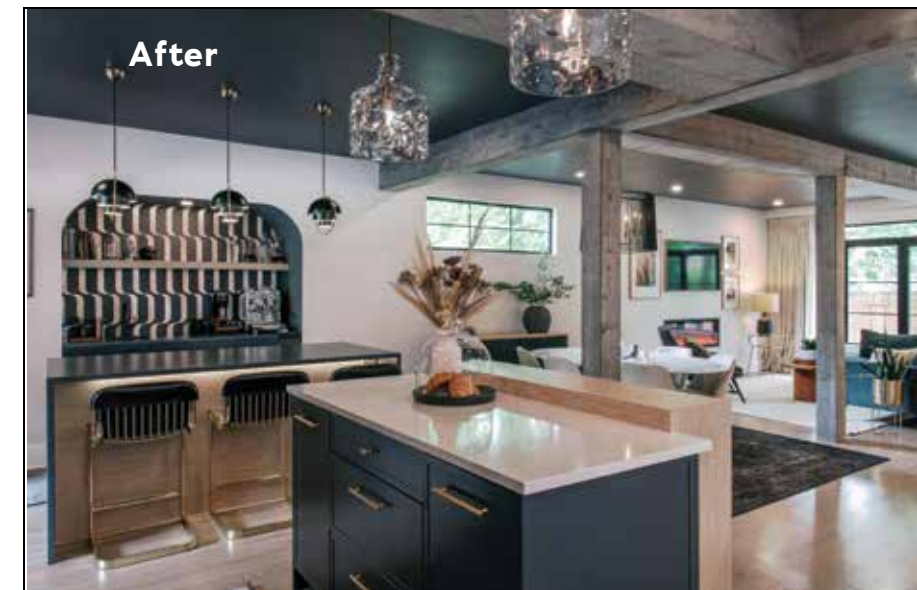
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Proceeds from donations go to Habitat for Humanity Greater Ottawa. When you visit Reno Tour, please donate \$10 or more to this great national non-profit organization devoted to creating a safe and decent place to live for everyone.



Anita Murray is the co-founder of AllThingsHome.ca, Ottawa's only comprehensive source of unbiased information on the local housing industry. The veteran journalist and former Homes Editor for the *Ottawa Citizen* has covered the Ottawa housing industry since 2011.



Re-imagined,
unexpected
and WOW

A stunning renovation and addition of a century home reimagines the main floor and adds some serious **wow** factor. Unexpected design choices, customization to meet the family's changing needs and a flair for the dramatic creates a sophisticated, intimate and highly functional remodel.

An open-concept layout combines kitchen, dining room and family room, while keeping the spaces distinct.

Highlights include two islands, barnboard beams, beautiful layers of lighting and an intriguing use of colour.



Amsted Design-Build
amsted.ca



Kevin Belanger photography

In a prime example of the value of Reno Tour, a past visitor went on to become a client for RND.

The project is a kitchen renovation and addition that showcases a strong indoor-outdoor connection and includes an oversized peninsula with an eat-in bar and lots of food prep areas and storage.



Adding a personal touch is the milled planks from a beloved black walnut tree lost in the 2019 tornado, which were incorporated into the kitchen's open shelves and decorative band on the range hood.

Indoor-outdoor connection

RND Construction
rndconstruction.ca



This is a dramatic transformation of a home for a couple who loves to entertain but had a closed-off kitchen. A large addition was added to the back; the kitchen and dining room were merged, and a secondary set of stairs were added for easy access to the basement. Expansive windows allow the homeowners to enjoy their mature gardens. The new layout encourages family gatherings, and the new heart of the home is a joy to be in. Despite COVID-related challenges that hampered the project, a wonderful relationship developed between renovators and clients, who were engaged from design to fruition.

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They are:

- *Ottawa Renovates* (www.ottawarenovates.com),
- *All Things Home* (www.allthingshome.ca); and
- *Point3D Commercial Imaging* (point3d.ca).

We are all glad to be part of such an ambitious event and fundraiser for Habitat for Humanity, and to promote the herculean skills of our Ottawa renovation industry in conjunction with RenoMark®.



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How to survive a financial crisis

BY JORDAN KENT

With skyrocketing inflation and a backlash of government-sanctioned interest rate hikes, 2022 heralded the beginning of a new economic and financial era, and the impacts will be felt by all Canadians for years to come. But this isn't the first time we've gone through a crisis like this, and there are lessons to be learned for those who heed history.

To gain some perspective on today's economic climate, I spoke with Richard Kluska, founder and senior portfolio manager at IP Private Wealth. Kluska has been in the financial services industry for 35 years and has seen the many peaks and valleys of the Canadian economy in action. Richard is known for pioneering the concept of 'integrative planning' in Ottawa. He created IP Private Wealth, a firm that provides an independent round-table of expert wealth management advisors for high-earning Canadians. This "multi-family office" approach has helped numerous affluent Canadian families navigate economic downturns and other financial stressors.

"Only 15 years ago, the world witnessed the 2008 financial crisis," explained Kluska. "That was imposed on us, in part, by the creative financial engineering of US financial institutions; they had created specialized financial products that resulted in the loss in valuation worldwide." In response to this crisis, all central banks—including the Bank of Canada—flooded the market with a massive influx of money supply, along with the lowest interest rates seen in the past 50+ years.

"What no one seemed to realize was that there would inevitably be a recoil effect: cheap money leads to inflation, and governments usually try to control inflation with a shock to the interest rates," he said.



A financial services pioneer in the Ottawa area, Richard Kluska and his team provide a round-table advisory support team to affluent Canadians and business owners in Ottawa.

Boom and bust both affect the consumer

When the banks created an increase in cheap money in 2008, it resulted in increased asset prices—and that included real estate, stock markets, and commodities. Asset prices and risk appetite were fueled by money supply that had housing prices and stock markets hitting all-time highs for years, even during the 2020 pandemic.

"That boom lasted a long time, but that was until 2022," Kluska said. "The negative impact of this is being felt now through inflation, supply shortages, and rising interest rates and taxes. All these issues are cloaked in the fears and excuses of the pandemic, but this economic downturn was a long time coming. That's good news: it means it was predictable, and there are steps Canadians can take to mitigate the effects."

Continued on page 26

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However, cautioned Kluska: “While there are turbulent times ahead and there may be no one definitive forecast of the future, it is important to remember that we have been here before.” He stressed that reactive panic to every media story will result in greater losses and negative long-term impacts.

During economic boom times, Kluska has seen that weaknesses are easily masked, and during a downturn, a harsh light is shone onto every aspect of the market. He says that in good or bad times, a focus on the fundamentals can provide the needed anchor for any storm-tossed ship.

He shared this fundamental advice:

Have a plan

Do you have a comprehensive design/ construction plan; business exit plan; comprehensive personal financial plan? “Any selling, buying, or retiring plan needs to be planned in detail—especially during a crisis. Failing to plan is planning to fail.”

Choose your partners wisely

The coordination of your financial partners and sub-trades are keys to success in financial and construction projects. Who is your “project manager” and what is their expertise in this critical area?

Buy quality

“Remember, price is what you pay; value is what you get.” You don’t have to buy the most expensive, but you also don’t want to buy the cheapest in dealing with your finances or your construction project. Cutting corners during a downturn will hurt you later when the paint starts to peel.

Have flexibility for the unknown. As in construction, life and business are dynamic. Situations change quickly and your plan needs to have the flexibility to adapt to these changes.

Monitor your progress on a regular basis. You cannot manage what you cannot measure. In construction and in finances, a clear blueprint is key—but equally important is

the ongoing monitoring and re-evaluating.

Communicate with your stakeholders. Proper communication sets the stage for any project and keeps all members of the project on point. “The pandemic served as a reminder that we need to expect the unexpected,” Kluska says. “It’s crucial to have partner meetings, family meetings, and clear instructions for every situation – ones that can be initiated even if the key decision-makers are incapacitated.”

Treat your stakeholders with respect. “When we’re frightened and stressed, we go into fight-or-flight mode,” says Kluska. “It’s important to remember that your team is all united by a common goal. Everyone wants to succeed, and the entire team succeeds when the rest of the team succeeds.” Maintaining clear communication and keeping emotions out of meetings will allow for a smooth and timely completion of all your key life projects.

A final thought

Is this a rocky time in our economic history? Absolutely, believes Kluska. But with the right support and wisdom at our disposal, he says Canadians can weather the storm. “During these turbulent times, it is important to understand the concept of scarcity. Your after-tax disposable income and free time are your scarcest resources. Protecting both these resources is possible if you’ve got the right advice, the right plan, and the right teammates. If you don’t have those things in place yet, get started now. It’s never too late to right the ship and find your port for the storm ahead.”



Richard Kluska, CIM® is CEO, Director of Family Office IP Private Wealth.
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It was a sweet project with three of Ottawa's talented experts: a kitchen that combined colour, personality, beautiful cabinets and exquisite workmanship.

The homeowners wanted a clean, contemporary, clutter-free look with a place for everything. But they also wanted it to be more than just a big plain space with little character. They imagined playfulness and colour that would make their kitchen modern but unique.



Enter the dream team: Designer Darien Wilson; Singhko Inc.; and DesLaurier Custom Cabinets.

"Everyone could envision it immediately," says Emily Jossinet of Singhko. "It shows how magic happens when the right people work together to produce a perfect combination of design, product, and workmanship. Not everyone can do that, you know."

The result? It was exactly what the homeowners wanted: imagination come to life. 🍁



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Considering new ways of living?

There are many factors to consider when you renovate your home because of lifestyle changes. Renovations help enhance your living conditions and aesthetics. They also improve the quality of life for all members of your household.

The pandemic has influenced what we want and need in a home. For the past two years, many of us have been spending more time at home, and that has given us plenty of time to think about how we want to live.

We might be considering what upgrades we need to create more livable spaces for ourselves and our families, or how to renovate to make better use of the space we already have. Remote work and learning have led many of us to need multifunctional rooms and home offices.



Multi-generational living is becoming increasingly common in this era of future uncertainty, and renovation can provide many solutions for comfort.

In this era of future uncertainty, multi-generational housing is becoming increasingly common. Many homeowners are deciding to renovate their homes to accommodate additional family members now living with them. This means they have to consider what is needed for all family members, including children, parents, and even grandparents. Older children are staying longer with their parents, and aging family members who may need more help are moving back in with their children.

If you're considering multi-generational living, you'll have to plan carefully in order to include the needs of each individual. For elderly members of the family, independence and therefore accessibility is very important. This could include renovations such as curbless showers, grab bars, ramps, and possibly an elevator.

Privacy is equally important and can be difficult with so many members under one roof. Some solutions include adding a secondary dwelling unit in the basement with a separate entrance or

Continued on page 32



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creating a separate unit in the main part of the house. In the case of a secondary dwelling unit, this may also mean earning extra income to help meet your financial obligations.

Another cohabitating arrangement is an innovative design where a semi-detached home has four private apartments along with shared spaces. A recent article in the *Ottawa Citizen* highlighted such a concept where four senior women share common areas but still have their privacy in their own two-bedroom apartments complete with a kitchen and living room.

Many people are now designing their renovation so they will be able to “age in place”. Turning your attention to products and innovative features that can help you stay in their own home longer will result in a better quality of life as you age. Adding provisions such as an elevator (or rough-in for a future elevator), stair lift, ramp, accessible bathrooms, wider doors and hallways, primary bedroom on the main floor, plus future accommodations for caregivers are all things to consider.

Given the amount of time spent indoors, improving your home’s indoor air quality is key. Airtight windows, upgraded insulation, Heat Recovery Ventilators (HRV) and Energy Recovery Ventilators (ERV) have a huge impact on living a healthy and sustainable life. You might also incorporate more sustainable, eco-friendly products and techniques into your home (ie. cork flooring, solar panels). More intense weather patterns and changes in nature’s cycles are affecting our lives and as a result, many homeowners are adding backup generators.

There are many changes that happen in one’s lifetime; but know that there are numerous options out there to help you renovate your home and enhance your lifestyle as it evolves.

Roy Nandram is president of RND Construction.

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The Last Word by Herb Lagois

KIDS these days

Is there hope for our future? We hear comments like: “The young generation doesn’t want to work.” Yikes! I suspect every generation before us had similar comments.

Since I have been involved with Ronald McDonald House Charities, I’ve been blessed to volunteer at McDonalds restaurants. And my gosh – talk about youth in action! The energy, the speed, the coordination, the camaraderie, wow! And that’s only one tiny example.

In our world of design, building and renovating, we’re involved with CO-OP programs of all levels. We have on-boarded many graduates. What we find most rewarding is their youthful energy, their drive for excellence, their fresh ideas. They are simply inspiring.

If you're thinking about a career, why not consider a career in our industry? Our makeup is predominantly baby boomers, and that implies large numbers are or will be retiring. This opens up career opportunities from trades such as carpenters, electricians, plumbers to careers in new home building, remodelling, commercial.

If you’re not sure what direction to take, perhaps consider a CO-OP program or a summer job; or speak to someone you may know in the industry you are considering. Consider job-shadowing for a day or two. Reach out to people in the industry. True leaders will be thrilled to answer questions.

Two thoughts to consider:

First, education! Formal education is something that can never be taken from us. **Second**, there’s nothing wrong in trying something then changing direction. A close friend chose university and realized after the first year he would much rather work outdoors opposed to being behind a desk. He now owns a very successful masonry business. Most importantly, he loves what he is doing.

Speaking of education, our industry is ever-evolving with technology automation. That alone offers so many opportunities. Imagine!

Is there hope for our future? Yes! Youth *IS* our future.

Remember:

- Strive for excellence,
- Be the best you possibly can be
- Be okay with changing direction
- Happiness is key.

Because loving what we do is not work. 

Herb Lagois is the founder of Lagois Design-Build-Renovate.

38 Ottawa Renovates

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