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## 5 simple ways to modernise our home

Wondering how you can bring your home into the year 2019? Even if your home was built last century, it can be made suitable for modern day living by making a few simple tweaks that don't need to break the bank.

### 1. Try a new colour scheme

Colour has a huge impact on how a property looks and feels, meaning there's no easier way to give a property an instant face-lift than to add a slick new coat of paint.

You can't go wrong with light neutral colours like whites and greys for a modern look. An accent colour can work well too - however, make sure that it matches in with the home's existing materials and décor.

### 2. Give the kitchen a face-lift

The kitchen is central in most homes, so any updates here will be well worth the effort.

If your current kitchen is falling apart then a brand-new one could be money well spent. However, you can make an old kitchen feel like new again with some basic cosmetic changes such as painting cabinet doors or replacing handles. New appliances can also go a long way to modernising an old kitchen too.

### 3. Improve storage

Modern homes have less of a tendency to have clutter lying around, simply because they have a well thought out place for everything.

If you get frustrated by piles of clutter building up in your home then try to come up with solutions such as cabinetry or shelves so that everything can be stored away when it needs to be.

### 4. Keep things consistent

Small details like fixtures and fittings can help pull together the styling of a home.

Try to keep things like tap-ware, door handles, light switches and outlets consistent

throughout the home so that nothing detracts from the overall aesthetic.

This means that if you decide to update one item, like a fan for example, you should either keep with the same style as other fans already in the home or aim to update all of them to keep a standard look throughout the property.

### 5. Invest in better lighting

Clever lighting can turn an old gloomy corner into a modern statement. Table lamps or hanging pendants can add an attractive feature to a room, particularly when used well in entranceways or above dining tables or kitchen islands. Test warm vs cool lights to ensure you have a good balance of practicality as well as a pleasing aesthetic.

Modern homes also tend to have options when it comes to lighting. Rather than having just one light to service an entire room, many homes now embrace multiple light fixtures, so think about the different activities that take place in a room and allow for lighting that can be easily adjusted to suit.

## It's time to take advantage of low interest rates

Australians are enjoying lower interest rates than ever before, with the recent cuts from the Reserve Bank meaning that some homeowners are shaving thousands of dollars off of their mortgage.

So, what can you do to make sure that you are making the most of a low interest rate environment? And is there anything you should be doing now to put yourself in a better financial position for the future?

### Find the best deal

The official cash rate set by the Reserve Bank may have dropped, but that doesn't necessarily mean that your lender is passing on the full savings to you.

Many lenders have decided to pass on at least a portion of the recent cuts however, with a rare few even dropping their rates to below 3 per cent.

The interest rate isn't the only thing to consider when comparing home loans but it's a good place to start. If you're unhappy with what your lender is offering then now is the time to have a chat and try to negotiate a better deal.



It can take a bit of research and negotiation skills to find the best home loan, but you could make considerable savings in the long run.

### Get ahead

You could just enjoy lower repayments each month, but since you're probably already used to paying a higher amount in interest each month you could use your new savings as extra repayments on your home loan.

It may not seem like much, but every extra bit you can pay on your loan helps you reduce your debt quicker, which means you'll end up paying

even less interest over the life of your loan.

### Seek good advice

Interest rates are just one part of the equation. There are a lot of different types of home loans out there that suit different individuals based on their specific circumstances.

It's best to talk to a quality mortgage advisor who can find a loan that's going to work best for your personal situation. Taking the time to find the right home loan product could help you make considerable savings.



## Take your house to the next level with landscaping

If thinking about selling your home, you'd be wise to spend some time on landscaping to improve its kerb appeal.

No matter how stunning the inside of your home is, if you've neglected your front yard it could seriously devalue your property.

Attractive and well-planned landscaping can give your property the edge over others and help win over buyers' hearts, which is important in a competitive market.

### Consider property style

Before doing anything outside you should think about the type of garden that would fit in best with the existing architectural style of your property.

Research online what suits your property style - do you have an older cottage style home suited to flower beds, or a modern home better served with a minimalist design?

### Pay attention to the lawn

If you have any lawn at your property then start to bring it up to scratch as soon as you start thinking about selling, because it can take time to bring it back to life.

Start watering, mowing, weeding and doing

what is required to create a thick and healthy lawn that would make your neighbours jealous.

### Make a tree plan

Trees have some many benefits, but they need to be planned carefully to ensure that they don't take over your entire yard or disturb plumbing.

When planning where to plant trees you should first consider where you would like to create privacy or shade. If you require more shade in the summertime then deciduous trees are good options because they lose their leaves and let more light in during winter months.

### Opt for low-maintenance

Whatever you do to your garden, try to keep it simple. Most people want a garden that requires minimal fuss so don't go overboard with planting or installing fancy water features. Simply aim for a garden that looks neat and tidy and requires minimal long-term upkeep.

### Consider bringing in the experts

Bring in a professional landscaper who has an eye for what looks good and can tell you the most suitable plants for your yard based on climate and property size.

You can do the heavy-lifting in the garden yourself to save money but a few hours of advice can provide you with ideas that you may never have been able to come up with on your own.

Visit us online at [professionals.com.au](http://professionals.com.au)