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Over the past year, your [mutual funds](#) have fizzled, your stocks have taken a nosedive and even gold isn't a sure bet. So where should you park your hard-earned money? How about your kitchen?

These days, tumbling property values and buyer's markets in many cities are prompting homeowners to stay put, consider the long term and invest (if they can) in their own family nests. And upgraded kitchens are at the top of many lists, whether the renovators are putting down roots or thinking about resale.

"The kitchen is the centrepiece of the home, the place where everyone congregates, a hub of activity," says David Amiel, whose family-run company, Montreal-based Maroline Distributing Inc., is banking on the notion, having just opened a swank new Sub-Zero/Wolf appliance showroom on Toronto's King Street East.

Award-winning designer Elaine Cecconi, who created the showroom and has a deft touch with kitchens, agrees. "Kitchens," she says, "are always where the party ends up."

And, frankly, who isn't up for a party right now? To help get the reno bandwagon moving, the federal government recently announced a one-time non-refundable tax credit for work performed or goods acquired in relation to home renovations.

The 15-per-cent allowance, which will be available only for the 2009

tax year, offers a maximum credit of \$1,350 on expenditures from \$1,000 to \$10,000. To be eligible, alterations must be of “an enduring nature” and “integral to a dwelling.” That encompasses everything from a new coat of paint to new panelling, countertops, sinks and faucets. (For full details, visit www.cra-arc.gc.ca.)

Following are some of this season's top trends.

Hide the appliances

As several of Cecconi's recent projects demonstrate, concealing appliances behind seamless panelled doors is a growing trend in kitchens, especially in lofts and condos with open-living plans.

Built-in refrigerators and freezers such as those by Sub-Zero (www.subzero.com) can be hidden behind all manner of wood or lacquered doors, Amiel says. Such appliances come in various sizes and can be installed along walls, under counters or within islands, he adds.

While appliances are ineligible for the new tax credit, creating the recesses or cavities for built-ins is, making this year the perfect time to consider them.

Add some punch

“Paint is the most economical form of home improvement and can do wonders in transforming the look and feel of a room,” said

Stéphanie Pelland, marketing communication manager for Sico Paints (www.sico.ca).

In high-traffic areas such as kitchens, she adds, “the key to a successful paint job is to choose a high-quality paint that is durable and easy to clean, so that the paint will last for years and actually save you money in the long run.”

This year, bright, punchy colours such as blue and red are big, especially in kitchens with darker cabinetry. “Kitchens with dark cabinets will be brightened up with bolder walls,” Pelland notes.

Among her favourites is Sico's Electricity (6006-63), a striking neon blue that she recommends for accent walls, backsplashes and pantries.

Appealing new reds include Whipped Strawberry from Lowe's (1006-1A) and Para Paints' Heat Wave (P5084-63).

Go glossy Natural stones are nice, but high-gloss finishes are especially popular right now – and not just on visible surfaces such as countertops and door panels.

At this winter's National Home Show in Toronto, design personality Janette Ewen unveiled kitchen cabinets featuring a luxurious hidden detail: bright high-gloss interiors.

She recently teamed up with Dolce Mano of Guelph, Ont. to create a signature kitchen collection offering three high-gloss cabinet finishes

(white, black and a chic streaked brown called Java) and half a dozen equally silky interior shades (pink, green, blue, red, yellow and orange).

The collection will be offered as an upgrade option at the Liberty Towers condo project in Toronto and is available at 12 dealers across Canada. Visit www.dolcemanoman.com for a full list.

Think concretely

Another trendy option for countertops, islands and even sinks is concrete, a warm and flexible alternative to granite, quartz or marble.

Unlike those materials, concrete can be manipulated into a wide variety of sinuous forms, from wavy trough sinks to shallow countertop pools.

One of our favourite designs is Concrete Living's elegant stepped sink basin, which resembles a mountainside rice paddy in the way it cascades down to the drain.

The firm, which is based in Orillia, Ont., is overseen by transplanted Torontonians John Sanders. Visit www.concreteliving.ca for design ideas and details.

A new bronze age Last year, copper fixtures were all the rage. This year, it's the enduring look and subtle glamour of very warm metals such as bronze and aged brass that are gaining currency.

Blanco Canada (www.blancocanada.com) recently introduced a new faucet finish called Bronzed Café, while almost all of Moen's kitchen suites (www.moen.com) are available in Oil Rubbed Bronze.

As U.S. design blogger Marta Steinkensky wrote recently, such finishes are especially in vogue in rustic or traditional kitchens. She suggests that they may become "the next stainless steel."