

Patios - pleasant for entertaining

This article is provided by local Realtors and the Ontario Real Estate Association (OREA) for the benefit of consumers in the real estate market.

For centuries, patios have provided homeowners with a pleasant outdoor place to entertain, dine or just relax. Whether simple or elaborate, brick or concrete, a patio is an extension of your living space and can give you endless hours of outdoor pleasure during the spring and summer months.

Traditionally defined as inner, roofless courtyards, patios were popular places of retreat and solitude in olden times, often enhanced by fountains and attractive flowers.

However, today's patios are as individual and unique as the homeowners who plan them. Round or square, large or small, patios can be designed as multifunctional areas to accommodate all family members. A wide array of patio paving materials is also available to suit virtually every homeowner's taste and budget.

If you're planning a patio, you're probably most inclined to locate it in your backyard. However, some homeowners with limited space have ingeniously incorporated their patios into their front yards, surrounding them with attractive privacy fences and landscaping.

Patios can also be designed to complement an existing deck. The possibilities are endless.

Before you decide on a design or paving material for your patio, make sure you plan your project thoroughly and take a good look at your needs and budget.

Do you plan to incorporate elaborate design factors into your patio? Do you want to create special, separate "pocket" patios as designated play areas for your children? Do you want to include special features like a built-in sandbox, or attractive planters for greenery?

When planning, it's also important to keep weather factors in mind. Depending on the exposure, your patio surface can absorb and reflect a lot of heat during the height of the summer season.

If you have very little shade near the area where you plan to locate your patio, you may want to install a special protective covering or lattice to diffuse the sunlight and consequently cut down on the heat. An overhang with a retractable canvas or bamboo cover, for example, can be very effective. The cover can be pulled back on cooler days, so that warm sunshine can penetrate the area.

Your choices will also be determined by what you want to use your patio for. If you plan to do a lot of entertaining, you may want a more ornate, detailed look. If you plan to use your patio as a casual outdoor living area, then you may want a fairly simple look, with a surface that's slip-resistant and easy to keep clean.

Ideally, you should try to

choose a patio material that blends in naturally with your home. Avoid picking colors or materials that will clash.

SIZE

You should also take a realistic look at the size and shape of your lot. Remember that a fairly large patio will diminish the size of your lawn, but a small patio may not be big enough for entertaining more than four or five people at a time.

And don't forget to consider the cost of your project. If you're planning to build the patio yourself, you'll want to get a good idea of all the materials you'll need. Consult some literature on the subject - magazines and how-to books - and talk to the appropriate people. You should be able to get some tips from the experts at your building supply centre.

COST

The cost of your patio will vary in accordance with the type of material you decide to use. Brick, stone, concrete and tile are all popular options. Each can create a distinctly different look, depending on the effect you want - and, of course your budget.

Concrete is usually the most cost-effective do-it-yourself option, whereas brick and tile can be more expensive. You can use a combination of these materials to create a very unique look. For instance, squares of concrete bordered by stone or brickwork can be very attractive. You may want to use prefabricated concrete pads.

Survey Completed April 25/91

MORTGAGE RATES ANNUAL INTEREST

* Rates Quoted Are For Closed Mortgages

SIX MONTH	ONE YEAR	TWO YEAR	THREE YEAR	FOUR YEAR	FIVE YEAR
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TRUST COMPANIES

Canada Trust	N/A	10.75	11.25	11.25	11.25	11.25
Municipal Trust	N/A	11.00	11.00	11.00	11.25	11.25
NRS/Royal Trust	10.75	10.75	11.00	11.25	11.25	11.25

CHARTERED BANKS

Bank of Commerce	N/A	10.75	11.25	11.25	11.25	11.25
Bank of Montreal	10.75	11.20	11.25	11.25	11.25	11.25
Bank of Nova Scotia	10.75	10.75	11.25	11.25	11.25	11.25
Royal Bank	10.75	10.75	11.25	11.25	11.25	11.25
Toronto Dominion	10.75	10.75	11.25	11.25	11.25	11.25

This survey is prepared to help the Herald Homestyle readers track weekly Bank and Trust Company mortgage rates



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