

Is your house ready for the big flood?

(NC) As we inch closer to summer, it's time to give some thought to the upcoming rain and how it might affect your home and property. Recently, the Insurance Board of Canada stated that flooding and other emergency water events are now more common than fire across the country. Would you be ready if your home was flooded by a major water emergency? Even if you live at the top of a hill, you can still be affected by flooding due to old infrastructure or weather events according to Jennifer Kolah, a senior underwriter with the property and casualty side of Desjardins Insur-

ance. Sewer backups and other plumbing issues may occur at any time because of:

- Heavy rain in a short period of time
- A snap thaw or a seasonal snow melt after a particularly snowy winter
- An increase in the water table after a prolonged wet period

Some of these events might inconvenience you for a couple of hours, while others could keep you out of your home for several days or weeks. So in case you're affected, it's important to have a plan in place because the first

three days after an emergency are the most critical. It should define each family member's role, include instructions for a meeting location and contain a list of emergency contacts. Also have a 72-hour emergency kit ready to go. Typically it will include three days' worth of water for each person in your family, imperishable food stuffs, candles, flashlight and batteries, and a first-aid kit.

Secondly, while you can't predict when you could be affected by a flood, you can prevent plumbing-related water damage through regular household maintenance:

- Make sure that everyone in your

family knows how to find and shut off the water valves for the different parts of your home. In case of an emergency, they should know how to turn off the water main, water heater, washing machine, dishwasher, sinks and toilets. This should also be done before you go on vacation to prevent any unexpected water damage that may occur in your absence.

- Be aware of leaks in faucets, pipes and hoses. Sometimes a leak is a sign of a larger problem. Aim to fix any issues right away. Make sure you check the condition of your home's water tank for example, which should be replaced

every seven to 10 years, depending on the water hardness.

- In the spring make sure your roof is in good condition and that there is no cracking around your foundation. These are key areas where water can get in and cause a lot of damage. In the fall, remove leaves and debris from your gutters and downspouts. And just before winter starts, make sure to turn off all outdoor water taps.

For more information about water emergency preparedness, visit Desjardins Insurance at www.desjardinsgeneralinsurance.com.

www.newscanada.com

Make sure you are ready to sign on the dotted line

(NC) Half of Canadians who plan to purchase a home think they will only need to cover the down payment to move in. The "closing costs" however, can add as much as another four percent of the total purchase price of the home. Closing costs can include:

- legal or notary fees
- land registration fees
- municipal levies
- surveys
- appraisal fees
- home inspection fees
- utility hook-ups
- title insurance

- property tax and utility adjustments. Additionally, if your down payment is less than 20 percent of the price, you will have to pay for mortgage default insurance plus the provincial sales tax charged on it.

For a \$300,000 home, closing costs could range from \$4,500 to \$12,000. Other up-front payments that may be required include moving expenses and the real estate costs for selling your old home. Even redirecting your mail is an added expense.

A complete guide to the finances of home-buying is available on the website of the Financial Consumer Agency of Canada at itpay-stoknow.gc.ca.

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