## Say You Saw It In

# Real Estate Digest



# Spring!

BY M.H. PARNU The Co-operators

opring usually represents flowers, sunny skies, and Chirping birds. Unfort-unately, to the unprepared homeowner, it can mean basement floods and sewage back-up.

For the homeowner, residential maintenance should kick into high gear during these months. Melting snow added to typical seasonal rain showers can turn any low-lying area, such as a basement into a mini-swimming pool. The result can be the destruction of personal property and possible damage to the structure of a home.

After the snow melts or even after a heavy rainfall, water can leak into a basement through walls or through saturated weeping tiles. Another dangerous side effect of excess water around the home is the fact that rainwater can drain into sanitary sewers. This uses up capacity in treatment plants and can cause sewage to back-up into your home.

Damage caused by melting snow and ice may not be covered by insurance policies. And typically, damage resulting from a lack of maintenance is not covered.

"To avoid unwelcome surprises you should fully understand the coverage of your home insurance policy," says Dolores Vokey, a home insurance expert with The Cooperators. "Some perils most people think are covered may not be, depending on the insurance policy."

## Nature's nicest season can also mean problems for homeowners

Unfortunately, moisture leakage is practically soundless, therefore most homeowners don't know when their basement is filling up with water. The following is a list of tips which may help to prevent a flood from ruining your property.

 Landscape your property so the land slopes away from the foundation of your home. A new home will have land which slopes away, but years later, the earth settles flat. Reshape this land by adding soil to create a decline away from the home.

· Position eavestroughs so the water discharges well away from the house. It is also important to ensure the eavestroughs are working properly (not cracked anywhere) and are cleaned regularly of any debris like leaves and dirt.

• In homes where the eaves-troughs are connected directly into your basement or the sewage system, disconnect them and redirect the flow of water to your garden or lawn.

Emptying the eavestrough through the basement or sanitary sewer creates a risk of overloading the system.

 Protect against sewer backup by putting caps on the basement floor drain and washing machine stand pipe. A gate valve to close off the sewer line is also recommended to protect basement sinks and showers.

•Install a sump pump, so that weeping tile seepage can be pumped away without causing problems.

Repair any foundation cracks.

·Check your basement periodically for cracks in your walls and floors and leaks around the windows.

Turn what could be a negative situation into a positive one and enjoy spring. Make the most of the rainwater or melting snow coming off the roof by letting the water drain through the eavestroughs into a barrel. The fresh un-polluted waters can be used to water the grass, wash the dog or even to cool off on a hot summer

## Housing starts rose in February

National housing starts rose 9.6 per cent in February to a seasonally adjusted annual rate (SAAR)\* of 158,900 units, reported Canada Mortgage and Housing Corporation (CMHC).

In urban centres, single-detached starts rose 29.0 per cent to 87,700 units from January's level. Multiple unit construction fell 11.1 per cent to 46,400 units. The estimate for starts in rural areas remained unchanged at 24,800.

"Momentum in the single-detached

market picked up noticeably with the February singles figure the best since April 1990," said Michel Laurence, senior economist at CMHC's Market Analysis Centre. "Lower mortgage rates, together with favourable employment, income, house price, and low inventory conditions, boosted new home construction, particularly that geared to homeownership."

In Ontario, urban starts increased 11.4 per cent to 52,800 units, its highest level since May 1992.

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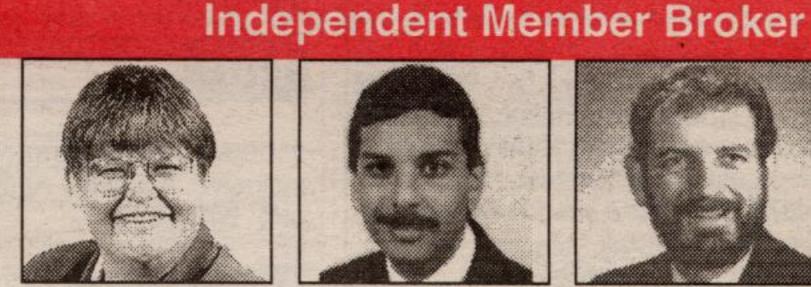
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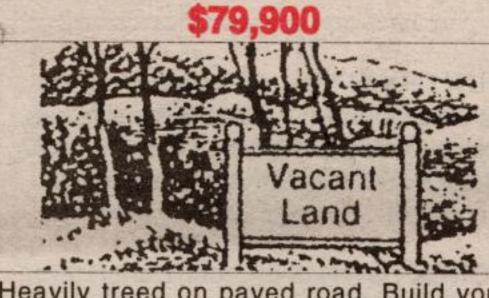


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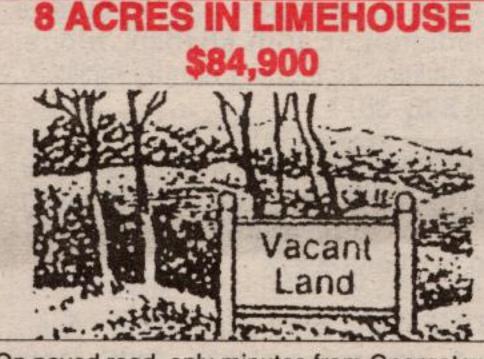
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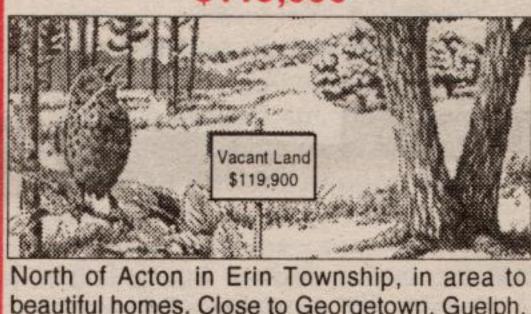
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