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# Real Estate Digest

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## Give your house a yearly check-up

As your home ages and settles it requires maintenance from time to time. And by dealing with problems while they are minor, you avoid costly repairs later. It helps to be aware of the different parts of your house and their status so that you can determine which areas need immediate attention and which can wait. So arm yourself with a flashlight and be sure to give your home a thorough check-up every 12 months or so.

A house inspection should start in the basement, where the condition of the home is usually most evident (find an unfinished wall to examine in the laundry or furnace room). Minor cracks in the foundation are not a problem unless they are leaking, but watch out for larger or expanding cracks, which may signal structural damage. Any crack that is wider than the narrow edge of a 25 cent coin is one that should be examined. In these cases, have an engineer come in and take a look.

Damp spots, crumbling and cracked mortar, or a white powdery deposit called efflorescence on basement walls are all signs of excessive moisture. Surface water problems may be caused by

downspouts emptying beside the foundation wall, improper grading of the property, poor caulking around the basement windows, or window wells that don't contain enough crushed stone for effective drainage. Ground water will cause problems if the wall has not been damp-proofed, or if you have an overloaded, plugged, or nonexistent drainage system. This can be corrected by laying a tile drain around the basement and waterproofing the exterior walls.

Timbers and beams in the basement are holding up your entire house. Anything that sags, twists or weakens here will alter the structure of your home and can result in cracks in the walls, uneven floors, doors out of plumb or sticking windows. Problems may be caused by overloading, rotting, vibration or changes in the structure. Any condition that might suggest structural weakness should be inspected by a qualified builder or repair service technician.

As you move on to the upper levels of your house, the most noticeable problems will be stains on walls and ceilings or bulging walls. Stains on external walls should be checked for water leakage from around windows

or under the baseboard. Ceiling stains may indicate a leaking roof or pipes, or improper sealing around an overhead sink or bathtub. Bulging walls mean the plaster has pulled away from the lath and needs to be replastered or covered with wallboard.

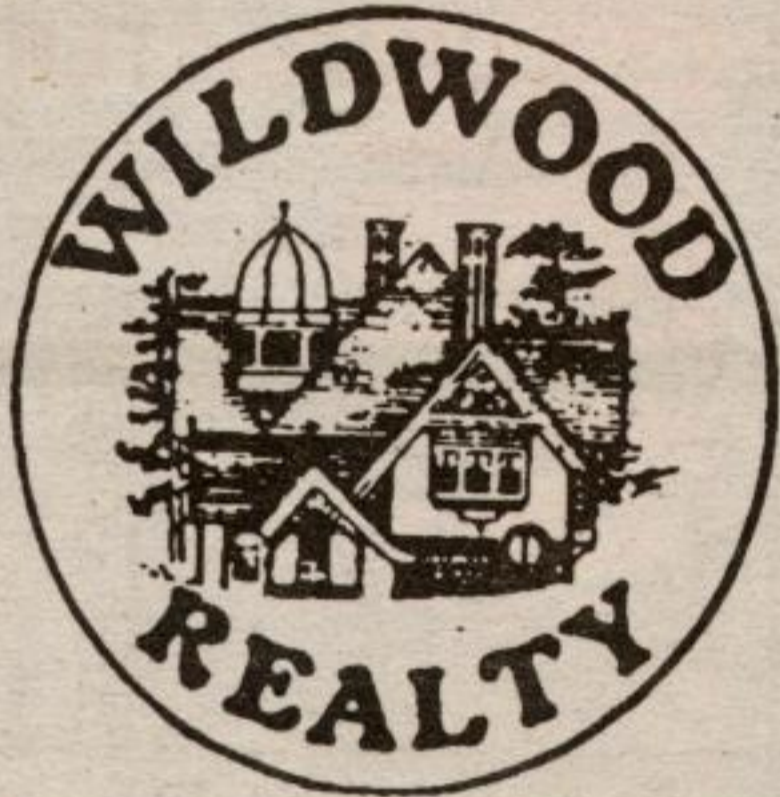
Exterior walls should not be ignored when conducting your tour. Scrape out and replace any crumbling mortar on brick walls, and repair or replace cracked or loose bricks. If you have siding, look for buckling, which means it may need to be repaired. Break off and replace any loose stucco, and restore minor blemishes or cracks with the paint.

If you have discovered that your home does have some problem areas, remember that there are standard repair procedures for each, as well as Canada Mortgage and Housing Corporation booklets to guide you through each process. You're saving yourself future headaches by dealing with trouble spots now, before they get worse or cause more extensive damage elsewhere in the house.

— By Linda Syron, communications officer with the Toronto office of Canada Mortgage and Housing Corporation.

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Advertorial

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Inside you'll learn how to sell your home for more money by becoming knowledgeable about how to best prepare your home for sale, what fix-ups to make (and not to make) and what buyers typically look for.

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