

Protecting your investment

A local expert provides some tips on how homeowners can keep their property safe from extreme climate conditions

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SPECIAL TO THE GAZETTE

Purchasing a property, either as an investment or a primary residence, evokes a sense of responsibility and pride. You care for the building. You fill it with furniture, and painstakingly plan the decor and look so that it matches your taste. But while you may think you're doing everything possible to create the home you want, you could be leaving yourself — and your property — at risk.

Climate conditions can pose a significant threat to the state and safety of your home. Taking measures to ensure your property is protected in all seasons is key to a fruitful, stress-free investment. The Gazette caught up with Walter Assi, owner of Renovco, a Dorval-based company specializing in design, renovation, and fire/flood restoration, to find out how homeowners can stay one step ahead of climate conditions.

"Discussing climate change is not as theoretical as it used to sound just a few years ago because now we're sensing and seeing it, and we're getting worried," Assi said. "Changing climate means we will experience an increase in the frequency of drought, extreme rainfall, high temperatures, and unusual wind gusts, that can all have an impact on your home."

This past spring provided a perfect example of extreme weather that had an impact on properties, as the potential for leaks in the basement increased due to significant rainfall while the ground was still frozen.

"Frozen ground prevents rain and melting snow water from draining down through the soil," Assi said. "Many homeowners that had previously experienced dry basements were faced with leakage and the result was damage to interior finishes and storage spaces."

Risks posed by water infiltra-



Water infiltration damage in a restaurant (above) before intervention by Renovco, a Dorval-based company, and after repairs and restoration (above).



PHOTOS COURTESY OF RENOVCO

tion extend beyond the spring. Summer months can also bring heavy rainfall, including short intense bursts of showers. This rush of rain can cause water infiltration at roof level, basement, windows and doors, exterior walls, and joints unless water is able to properly flow away from the home.

"Infiltration occurs when groundwater levels rise above basement floors, and enters through cracks in foundation walls," Assi said.

With autumn, water drainage continues to be an issue. The first thing homeowners should take note of is any tree branches and leaves on or near their property that can pose a threat by clogging house gutters and sewer drainage systems as they fall. This causes water to back up into the house and creates a slew of problems.

"Regular cleanup and maintenance of gutters, as well as installing gutter extensions to channel water away from the property is very important," Assi said. "This is true in any season, as water infiltration is a common problem that can have disastrous and expensive consequences if not properly looked after."

During the winter, your prop-

erty could be affected by ice buildup, heavy snowfall, and frozen pipes. Moreover, the severe wind gusts and blizzards could damage old roofs; in those instances, water leakage becomes inevitable.

Individual homeowners can play a significant role in reducing the risk of water infiltration and other potential problems by

"Water infiltration ... can have disastrous and expensive consequences ..."

being proactive and protecting their homes in all climate conditions.

One of the most effective things people can do to reduce the chance of basement flooding year-round is to install at least one sump pump.

"Its purpose is to collect water from around your foundation and redirect it away from your home to the surface of the lot rather than into the sewer system, which will also help reduce overloading the sewer," Assi said.

"For better protection, it's

highly recommended to install backup sump pumps powered by battery. The reason being that during severe weather conditions, we expect the electricity to fail, and a sump pump powered by electricity would be useless at this point."

Having a backwater valve put in is important as well. These are present in most new homes, but often need to be added to older properties. Backwater valves serve to reduce the chances of sewer backup entering the home; combined with proper lot grading, they help to direct water away from the structure.

Regular inspections are crucial as well. This includes the detection and repair of any cracks you can see on the foundation, and evaluation of rooftops — particularly if there are any cracked or curled shingles, exterior mould growth, a damaged chimney, or if you can see interior ceiling spots. They can all be warning signs of potential water-related problems in your home.

"Brick joints and caulking around windows and window sills need to be checked, too," Assi said. "And you need to make sure your pipes are properly insulated to prevent freezing during the

cold months."

In addition, homeowners are encouraged to review their insurance policies and talk to their insurance providers or brokers about flood coverage.

"In our field of restoration, we've seen many unfortunate cases where homes were not adequately insured," Assi said.

"Homeowners should be informed that most insurance companies in Canada do not insure damages caused by over-land flooding. The consumer should be well aware of the steps to take in case water damage occurs and understand the risks of negligence on their property and health in order to minimize their loss."

That said, the industry is a fluid one requiring homeowners, developers and contractors alike to keep up-to-date with current standards.

"The building code is constantly evolving, and newly introduced changes usually come into effect after thorough research and development of new products," Assi said. "These developments are important because they contribute to safer and better building practices — and that benefits everyone."

Mortgage rates*

Financial Institution	Type	Variable	6 months	1 year	2 years	3 years	4 years	5 years
Alterna Bank	Closed	3.75	4	2.98	2.98	2.98	2.94	3.19
Alterna Savings	Closed	3.75	4	2.98	2.98	2.98	2.94	3.19
Bank of Montreal	Closed	4	4	3.14	3.04	3.85	4.39	4.99
Bank of Nova Scotia	Closed	-	4.55	3.29	3.14	3.44	3.94	4.79
CIBC Mortgages	Closed	4	4.45	2.99	2.94	3.65	4.24	4.99
Caisses Desjardins	Closed	-	4.4	3.14	3.24	3.75	4.39	4.89
HSBC Bank Canada	Closed	4	4.45	3.6	3.95	4.45	4.99	5.34
Home Trust Company	Closed	-	3.95	2.89	2.89	2.79	2.94	2.95
ICICI Bank Canada	Closed	-	-	3.15	3.65	3.64	3.69	3.89
Investors Group Trust	Closed	-	4.2	3.14	3.14	3.75	4.64	4.99
Laurentian Bank Canada	Closed	-	4.4	3.14	3.14	3.5	4.39	4.79
London Life	Closed	-	4.2	3.14	3.14	3.75	4.64	4.99
Manulife Bank	Closed	3.5	4.45	3	3.04	3.04	3.09	3.09
National Bank	Closed	-	4.4	3.14	3.04	3.75	4.39	4.79
President's Choice Fin'l	Closed	-	6.19	3.19	2.94	3.59	4.04	4.44
Royal Bank of Canada	Closed	4	3.14	3.14	3.14	3.95	4.54	4.94
T-D Mortgage	Closed	4	4	3.09	3.04	3.44	3.94	4.79
Tangerine	Closed	-	-	3.19	3.24	3.49	3.69	3.79

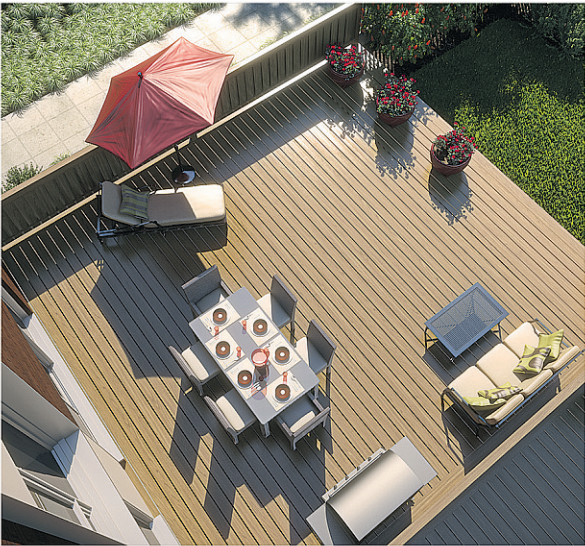
*Rates as of Oct. 13, 2014



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