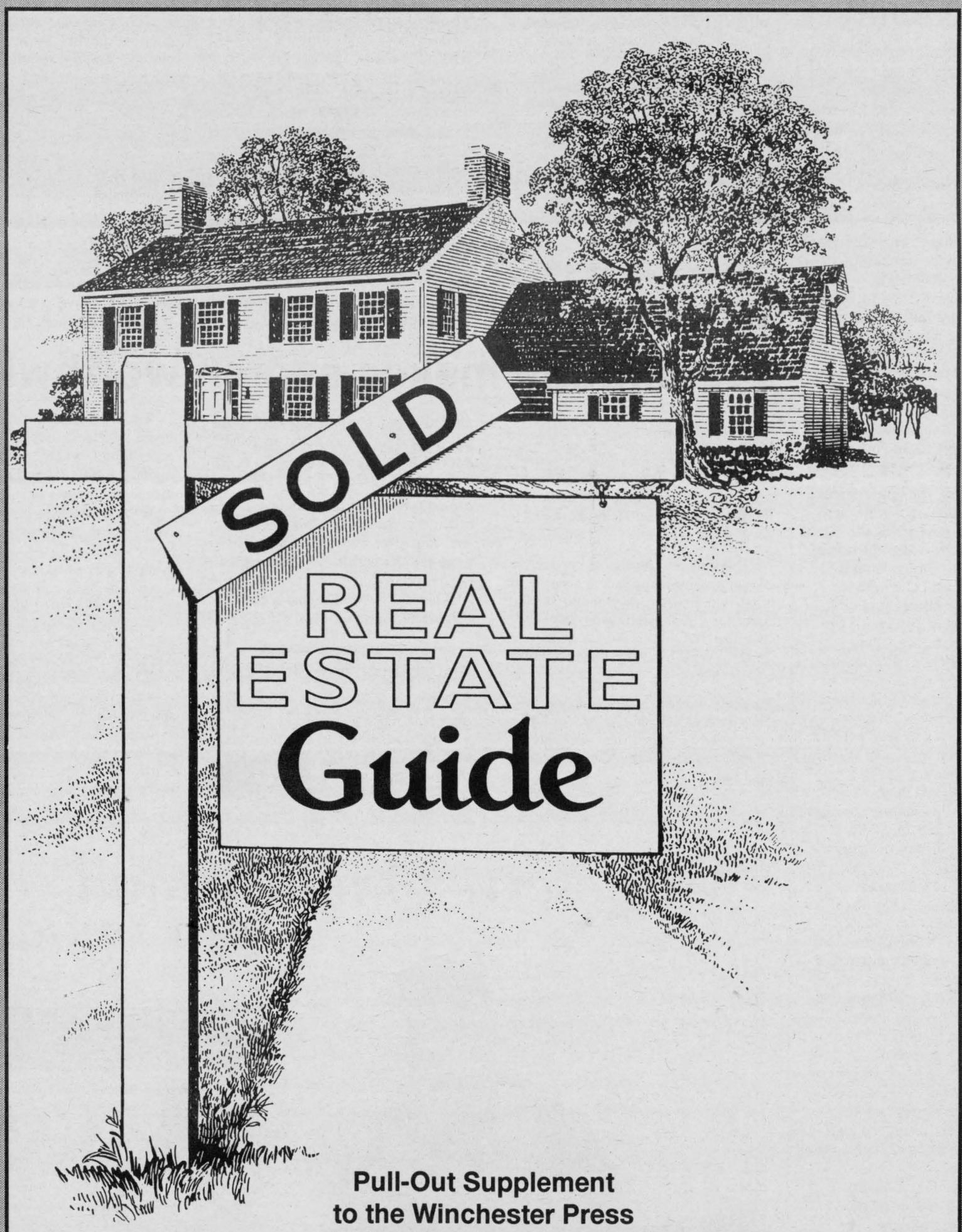


REAL ESTATE Guide

Pull-Out Supplement
to the Winchester Press
Wednesday, September 27, 1995

Mortgage rate slide boosts affordability

OTTAWA — Home buying is becoming more affordable this year due to falling mortgage rates, according to the *Canadian Housing Markets* report, released by Canada Mortgage and Housing Corporation (CMHC).

During the first six months of 1995, an average of 30 per cent of those renting were in a position to buy their first home. This is up from 27.7 per cent in the last half of 1994.

"Mortgage rate relief is continuing to bring down monthly payments and by July, 36 per cent of renters could afford a starter home," said Dan Guerrette, senior market analyst with CMHC's Market Analysis Centre. "Slow price movement, ample supply and stable mortgage rates will keep homes affordable for the rest of 1995."

"Falling rates, flat house prices, and the construction of more modest homes have given the first-time buyer a wide selection of starter homes to choose from in most centres," said Guerrette.

Half the new homes sold in the first six months of 1995 went for prices first-time buyers could afford. In addition, nearly half of the homes on the resale market in June were affordable to first-time home shoppers.

Loans approved under CMHC's First Home Loan Insurance (FHLI) program have increased since the first quarter of 1995 in response to a two per cent drop in mortgage rates between March and July. This is seen as a key indicator of first-time buying volumes.

This edition of Canadian Housing Markets also has a profile of first-time buyers who bought with the help of the FHLI program. The data helps builders and realtors learn who first-time buyers are, what they are buying and how they are financing their first homes.

FHLI's introduction in 1992 improved down payment affordability. In fact, 45 per cent of FHLI buyers would have delayed buying three or more years had they needed a conventional mortgage which requires a 25 per cent down payment.

The findings also show that during 1992-95, more and more buyers had household incomes under $50,000. This means that ownership markets have been opening up to larger segments of the population due to improved affordability. During the same time, more single person households and older Canadians are buying homes for the first time.

Value for first-time buyers

Liz Edwards
Press staff

WINCHESTER — If you're house shopping in the Winchester area, it's likely you're a first-time buyer.

With starter homes priced at $100,000 or lower, the rural area is a natural choice for many people new to home ownership. By comparison a starter home could cost tens of thousand more in Ottawa. More and more people are willing to make up to a 45-minute commute from work to home to live in the country.

And according to Alan LaPierre, an agent with the Sutton Group, a Canadian-owned real estate franchise, it's worth the drive.

"Most of the sales are coming from the north (Ottawa-area). There are some good deals out here right now. I've sold some bungalows with finished basements in the $85,000 to $90,000 range," he says.

Starter homes and resales are his biggest market. Homes in the $120,000 to $130,000 range are selling more slowly these days, according to LaPierre. The average selling time is six to seven months. Starter homes will go in about three to six months.

People are more cautious these days with job layoffs and the house-buyers' market has changed over the last few years.

But tenants are the ones willing to buy, putting their money into an investment rather than into rent. As tough as the economy may be, some conditions have made it easier for renters to become homeowners. A qualified buyer can put as little as five per cent down, extending the range of the typical home owner.

Along with couples there are more and more single purchasers looking for their own homes, finds LaPierre. The age of a first-time buyer now ranges from people in their twenties to their forties.

They'll find a large choice as well, says LaPierre.

"There are an awful lot of properties for sale right now. If vendors are motivated to sell, they're going to price them right," he says.

Preparation makes search worthwhile

Kim Robinson
Press staff

IROQUOIS — Buyers will get more out of real estate tours and open houses if they do their homework first.

Iroquois real estate broker Jacques Asselin, who is preparing a guide for first-time buyers, says people should look for a real estate agent they feel comfortable with, who can explain exactly what buying a house entails.

He suggests that buyers take the time to sit down and outline what they're looking for, the sort of layout they need for their lifestyle, with an agent who knows the houses inside and out.

"The outside of a house can be attractive in a picture, but agents can tell them what's inside and save them a lot of looking for nothing."

Asselin adds that getting pre-approval from a financial institution should be a homebuyer's first step. They should know what price-tag fits within the limits of their budget before they start to tour homes.

Alan LaPierre of Dynasty Real Estate Ltd. agrees.

"There's no use looking at a $125,000 house when what you can afford is a $90,000 home."

LaPierre says once homebuyers start touring, it's important to bring along a notebook and ask questions about issues that will affect them in the long-term, such as what they'll pay in taxes.

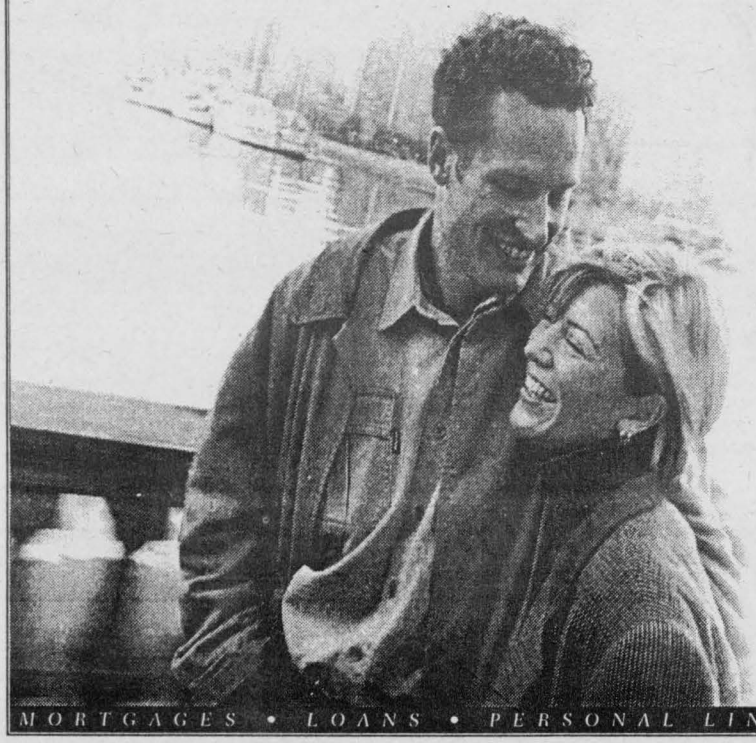
They should also find out how the home is heated and, in the case of an older home, whether or not it has been updated with newer, more energy efficient windows or other additions.

If the house shopper is not familiar enough with construction to assess a home's quality, he or she can hire a home inspector to check how well the house was built and inspect the wiring and other aspects of the structure.

Asselin says the inspection, which usually costs a few hundred dollars, could save the buyer money in the long run.

The broker notes that homebuyers should also be told about extra expenses like closing costs. Asselin says lawyer's fees, land transfer tax, and surveys, where necessary, can add up to a few thousand dollars.

"We deserve to understand our options."



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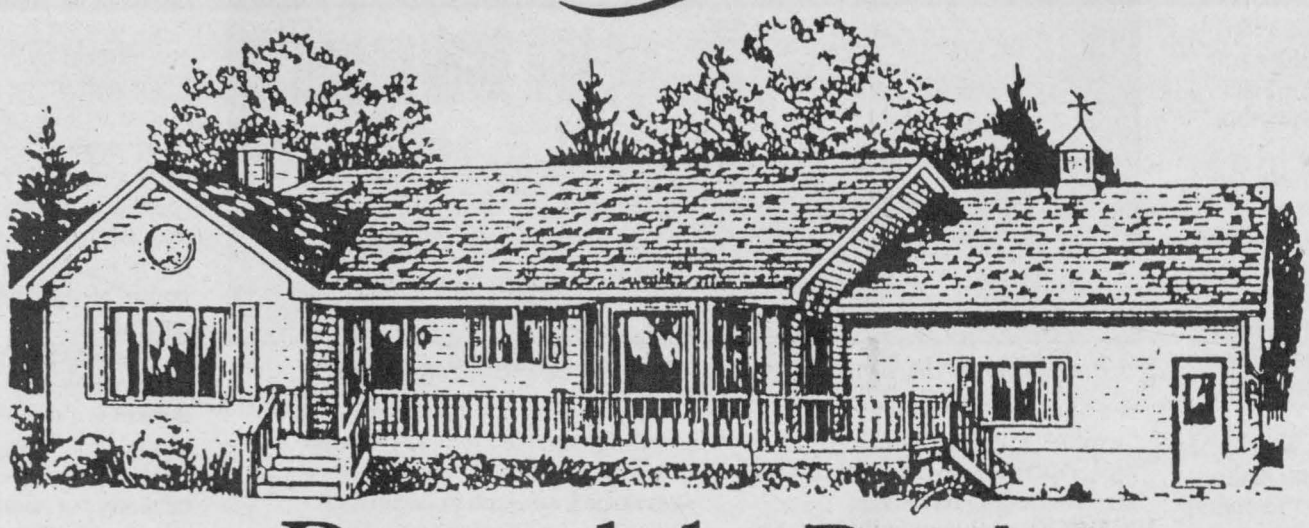

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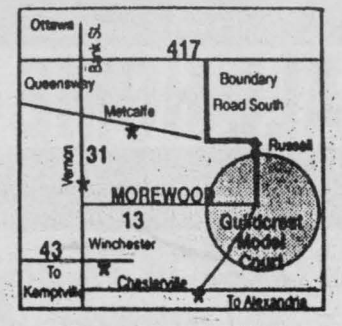

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Marketing plans play key role in selling homes

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

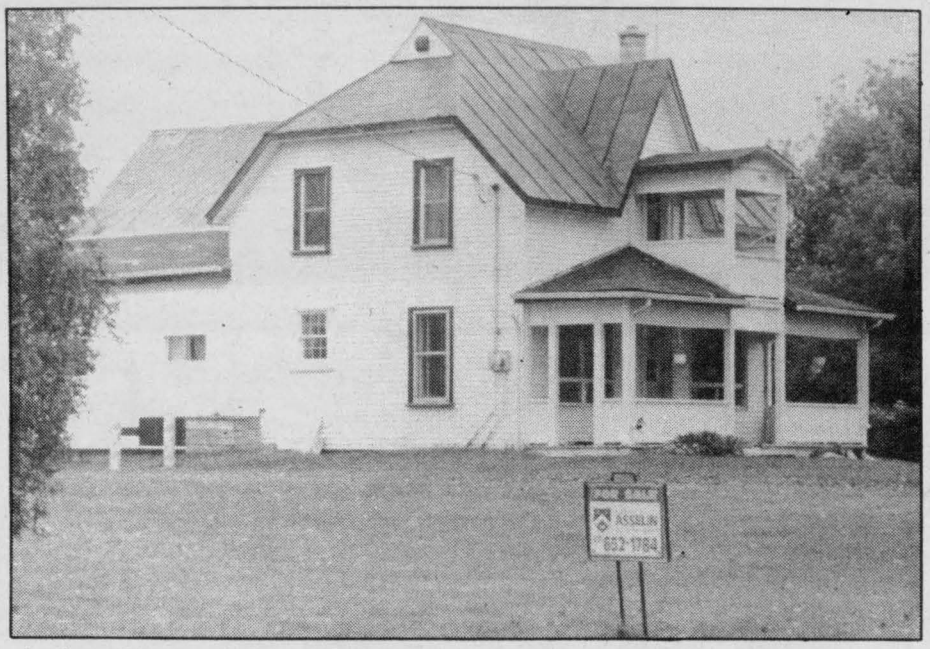
The first step after making the decision to sell your home is to find a realtor to market the property for you.

There are any number of ways you might do this. Maybe you'll choose a realtor recommended by neighbors or co-workers, friends or family. You might have noticed a particular name or photograph on several "For Sale" signs in your area, which shows that the realtor specializes in your neighborhood. The same name might have shown up in newspaper or TV ads or on flyers delivered to your door.

If you choose a realtor through any of these methods, you'll see the value of a well thought out marketing plan that brings realtors — and the homes they've been asked to sell — to the attention of the public.

The marketing plan starts when you sign a listing agreement with a realtor. He or she will tell you about the option of selling your home through the Multiple Listing Service, or MLS, an excellent marketing tool, which offers maximum exposure of your home to potential buyers and other realtors.

Once you've agreed to work with a particular realtor, it's time to set a realistic asking price. If you ask too much, you can hinder the realtor's marketing efforts before they even get off the ground. Set the price too low, and buyers might wonder what's "wrong" with your home. And the proceeds from the sale will be less than they could have been.



A nice older-style home for sale by Jacques Asselin Real Estate.

When your home is ready to be sold, the "For Sale" sign — the most direct marketing tool of all — will go up in front of your property to catch the attention of people walking or driving by.

People who inquire about your home after seeing a "For Sale" sign are likely to be interested in your neighborhood and already like the look of your home. A "For Sale" sign also lets your neighbors know you're selling, and they may know someone who's interested in the area — or may even be interested in buying themselves. Plenty of people move on to bigger and better homes in the area they've lived in for years.

The realtor you've chosen to work with may set up an "open house" and you can make plans to be elsewhere for the two or three hours when visitors wander through. This lets people have a good look around without worrying about disturbing you or offending you with questions about the property which they feel are pertinent.

During the "open house", an information sheet, often with a picture or two of your home and details of its best features, is usually left out for visitors to pick up. It can include information about the neighborhood, such as shopping, schools and recreational facilities, and is a good reference for people who are looking at a number of properties.

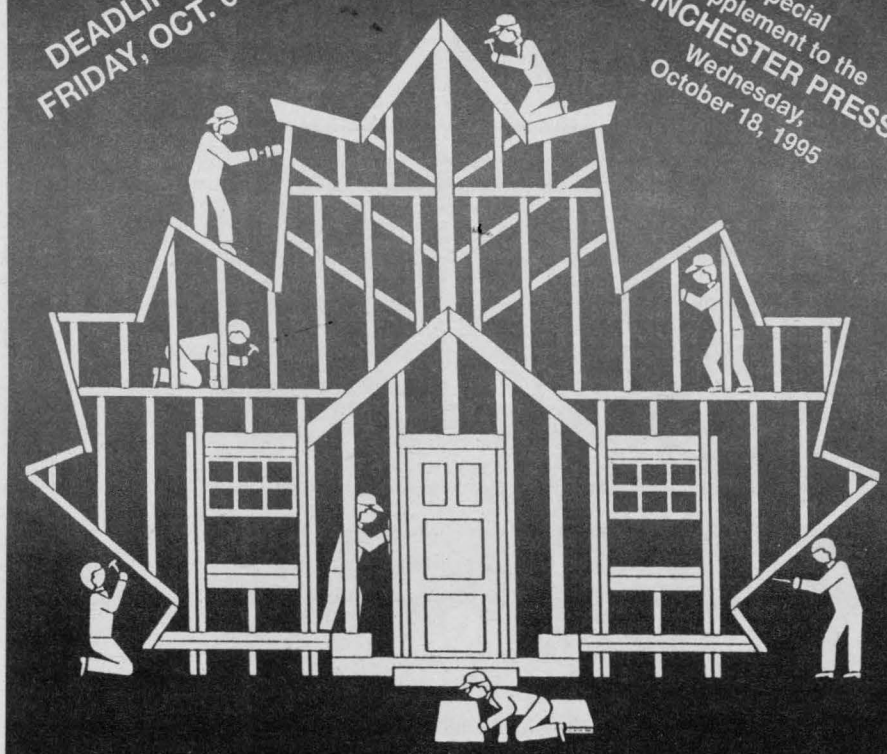
As part of the marketing plan, the realtor will be familiar with all types of advertising — from classified ads in daily and weekly newspapers and in speciality realty publications — cable television channels which feature interior and exterior pictures of the house, along with details of its amenities.

Mailers circulated around the neighborhood let people who may be thinking of a move know what's available nearby. Realtors often send them to previous customers who could be ready for another move and to clients who already have their homes up for sale but may not have found a new house.

The day-to-day contacts realtors make are an extremely useful word-of-mouth type of advertising. A successful realtor is often very involved in his or her community, and gets to know plenty of people. It could be one of them who decides to buy your house.

DEADLINE FRIDAY, OCT. 6

Special supplement to the WINCHESTER PRESS Wednesday, October 18, 1995



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Homeowners choosing longer mortgage terms

OTTAWA — Nearly 60 per cent of homeowners with NHA insured mortgages selected a five-year mortgage term in mid 1995, according to the latest edition of *Mortgage Market Trends* released by Canada Mortgage and Housing Corporation (CMHC).

"This compares with the one third of clients who picked the longer, five-year term during the second half of 1994 and the beginning of this year," said Marc Pellerin, senior economist at CMHC. "The shift confirms that homeowners with NHA insured mortgages give high priority to predictable and stable costs in a volatile environment for interest rates."

The findings in mortgage term selection and preferences by homeowners in the 1990s include provincial differences.

This issue of *Mortgage Market Trends* also reports that the value of home mortgages outstanding rose to $336.1 billion during the April-June period, up only 0.6 per cent from the previous quarter, the smallest percentage increase since the end of 1982.

"With the resale market rebound under way and the expected increase in new construction, lending is poised for a recovery and could show full-year growth of three to five per cent, following a slow first half," Pellerin added.

Two other special feature articles review the factors responsible for home mortgage insurance claims and the experience of the RRSP Home Buyers' Plan. Both discuss national and provincial trends.

CMHC's research into the factors responsible for the ups and downs of mortgage insurance claims over the business cycle, shows that higher mortgage rates at renewal is a major factor at the national level as well as regionally. Other measures of change in the consumer's ability to pay also proved significant.

More than 270,000 Canadians withdrew $2.7 billion from their RRSPs to buy a home under the Revenue Canada Home Buyers' Plan during the three-year period from the launch of the plan to the end of 1994. This ownership support program accounted for nearly 1.5 per cent of the value of mortgage loan approvals during that period and was present in nearly one in ten loans.

JACQUES E. ASSELIN REAL ESTATE BROKER



CLASSIC STONE HOUSE just east of Williamsburg. This recently renovated home offers 3 bedrooms, recent family room with woodstove and bar, eat-in kitchen, 1-1/2 baths and large lot. **$99,900.**



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PRESTIGIOUS HOME WITH RIVER VIEW! Just east of Iroquois in Bayview subdivision. Tastefully decorated layout offers 3 bedrooms, eat-in kitchen with pantry & dishwasher, main-floor laundry and family room and 1-1/2 baths. **$193,000.**



NEW LISTING! THIS NEW KID ON THE BLOCK comes with 4 bedrooms, eat-in kitchen, dining & living room and 4-pc. bathroom. Located on the Hainsville Road and includes 7.23 acres for your privacy. **$72,000.**



HOBBY FARM? Just north of Iroquois finds this 3-bedroom home which includes an eat-in kitchen, living room, dining room and 4-pc. bath. Also small barn and chicken house with attached garage. **$62,000.**



I'M COSY AND CUTE! I've been completely renovated and am located on the banks of the South Nation River. You'll find an eat-in kitchen, living room, one bedroom and 4-pc. bathroom. **$47,000.**

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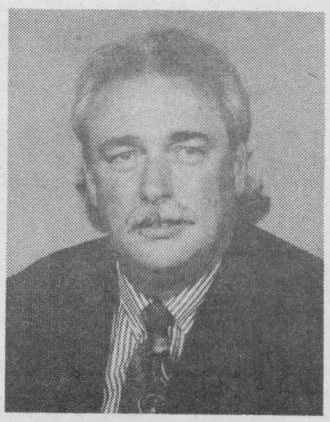

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Resale market up for third straight month

Real Estate Board of Ottawa-Carleton
Residential Sales (including Condominiums) by Municipality
August 1995

Municipality	Number of Units Aug. 95	Aug. 94	% Change	Average Sale Price Aug. 95	Aug. 94	% Change
Osgoode	17	13	30.8	$146,762	$170,162	-13.8
Rideau incl. Manotick	12	14	-14.3	$278,875	$171,692	62.4
Russell Twp.	10	11	-9.1	$128,390	$136,545	-6.0
Winchester Twp.	4	5	-20.0	$95,250	$104,800	-9.1
Mountain Twp.	1	3	-66.7	$82,000	$83,167	-1.4
South Gower Twp.	2	5	-60.0	$102,500	$132,400	-22.6
Oxford on Rideau Twp.	10	6	66.7	$124,290	$102,775	20.9
Beckwith Twp.	35	19	84.2	$101,160	$128,324	-21.2
Outlying areas	35	18	94.4	$94,104	$112,644	-16.5

Real Estate Board of Ottawa-Carleton
Residential Sales (including Condominiums) by Municipality
Year-to-Date 1995

Municipality	Number of Units Jan-Aug. 95	Jan.-Aug. 94	% Change	Average Sale Price Jan.-Aug. 95	Jan.-Aug. 94	% Change
Osgoode	97	107	-9.3	$138,863	$142,403	-2.5
Rideau incl. Manotick	84	118	-28.8	$219,484	$188,673	16.3
Russell Twp.	80	110	-27.3	$124,777	$130,388	-4.3
Winchester Twp.	66	83	-20.5	$95,673	$97,553	-1.9
Mountain Twp.	18	22	-18.2	$112,306	$115,123	-2.4
South Gower Twp.	16	33	-51.5	$129,911	$126,833	2.4
Oxford on Rideau Twp.	56	48	16.7	$122,901	$120,749	1.8
Beckwith Twp.	147	155	-5.2	$112,170	$114,858	-2.2
Outlying areas	159	185	-14.1	$94,823	$103,768	-8.6

OTTAWA — Preliminary figures released today by the Multiple Listing Service (MLS) of the Real Estate Board of Ottawa-Carleton (REBOC) reveal a 21.8 per cent increase in resale housing transactions in August compared to the same month last year.

REBOC reports 772 residential units, including condominiums, worth $112,084,633 were sold in the Ottawa-Carleton region last month compared to 634 units worth $95,128,179 in August 1994. This is the third consecutive month in which sales were up on a year-over-year basis. The average resale price of $145,187 represents a decrease of 3.4 per cent from $150,281 in August 1994.

REBOC president Roger Beckley is encouraged by the August results, stating that this is the fourth consecutive month of relatively strong sales. He said that a certain amount of the recent increase in sales can be attributed to pent-up demand on the part of buyers.

"This improving resale housing market is a positive sign for the local economy. This is the first time since at least 1988 that sales for the month of August have equalled sales for the month of June, traditionally a strong month," said Beckley.

So far in 1995, 4,523 units worth $650,812,688 were sold through MLS compared to 6,027 units worth $888,625,275 in the first eight months of 1994. The average home price so far in 1995 is $143,890 compared to $148,055 for the same period of 1994.

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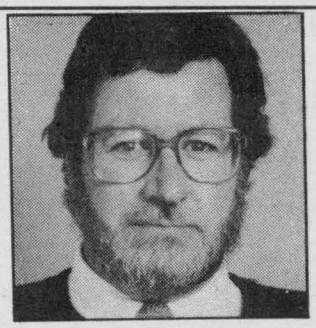



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2 Morewood village older homes ..... $78,900 & $81,500	Winchester Twp. farm land ..... SOLD .. List $85,000	Embrun Village 2-storey ..... NEW! $142,500
Embrun village hi-ranch ..... SOLD ..... List $139,900	Russell Village 3-bedroom bungalow ... NEW! $124,900	Russell Village 2-storey ..... SOLD ..... List $123,500
Metcalfe commercial heritage .... NEW! $98,000	Russell country 2-storey $199,000	Marionville country split ..... List $115,900

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Development fees scrapped

by Chris Bridgen

OSGOODE — Osgoode Township has become the third municipality in the region to slash its development fees, cutting its entire portion.

Following the lead of West Carleton and the city of Ottawa, Osgoode decided to try and get business moving again by making it cheaper to build.

The township won't charge any fees at all for new construction — at a cost of about $2,400 per home. Osgoode will still collect the regional and school board fees, which remain unchanged.

The move comes in response to a dramatic decline in housing starts this year in the township. This year, there have only been 29 new homes built in Osgoode, compared to 109 in the same period last year.

The township has only collected $50,188 in development fees, while $205,315 was collected for the coffers in 1994.

Development fees are used to pay for the municipal services any new homeowner uses, such as roads, bridges, the fire department, public parks, recreation and libraries.

Council voted quickly to reduce the fees, and all around the table agreed something had to be done quickly to re-start a moribund housing industry.

"Something has to be done," said Mayor Lloyd Cranston.

"There are a lot of entrepreneurs in the township with nothing to fall back on," he continued. "There are people with pickup trucks who go around shingling roofs, or installing carpet, who need to work. We have to do something to help them."

Removing development fees only affects the township portion of revenue. Osgoode must still collect the full fees for the region and for school boards, although councillors in the past have urged those bodies to reconsider their fee structure.

OUTER EXPERIENCE

In municipalities outside the region, building starts have not dropped as dramatically.

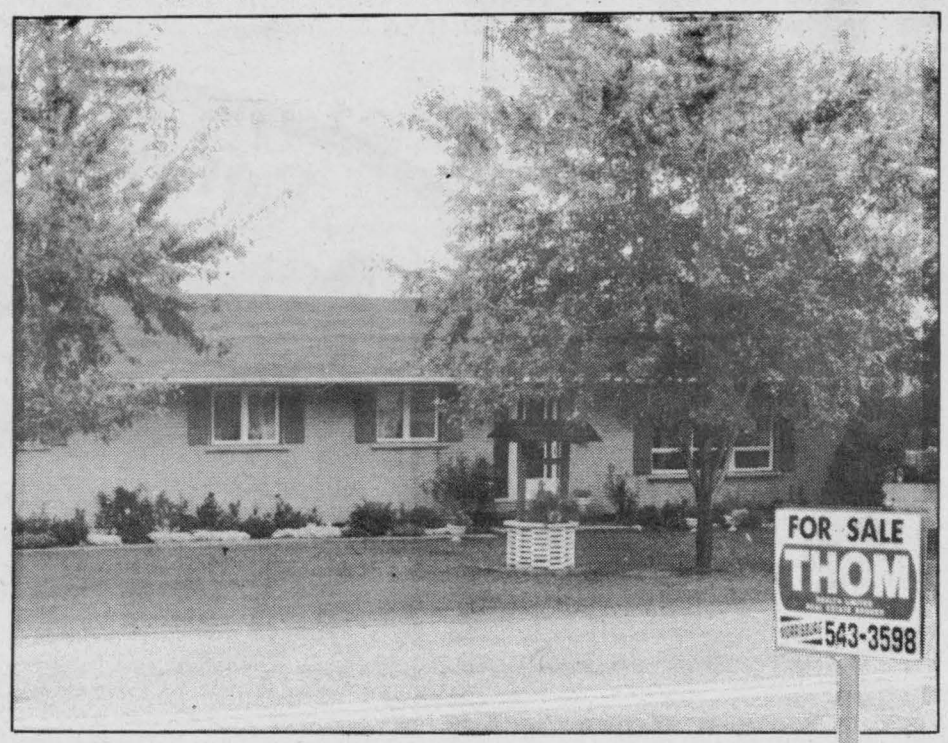
And Cranston pointed out that other jurisdictions have seen an immediate impact after the dropping of fees.

"The mayor of Smiths Falls said within two weeks of dropping it, there were two projects that started that wouldn't have happened without the change," he said.

Councillor Doug Thompson said he wanted to make the fee cut retroactive, so those 29 homebuilders who have already paid the full price would get a discount.

However, the rest of council disagreed, saying there would be someone affected by the switch no matter how retroactive the cuts were.

With another municipality on board, Councillor Dwayne Acres said the township is now in a stronger position to pressure the region to drop its fees.



Thom Realty of Morrisburg is selling a lovely bungalow in the Iroquois area.

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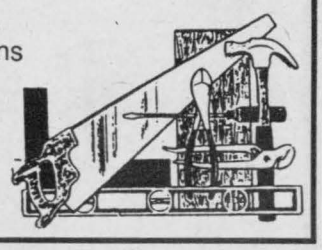

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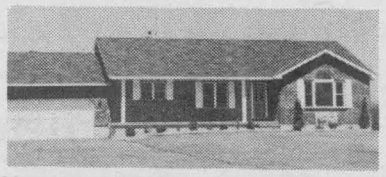
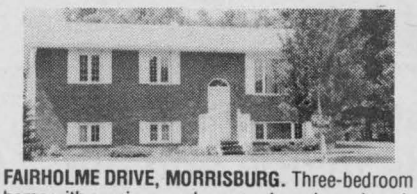
KYLE DRIVE, MORRISBURG. Well cared for 3+2-bedroom home close to park and golf. Ample cupboards and island in kitchen, dining room, main-floor laundry, family room with fireplace. Two baths. **ASKING $159,000.** MLS



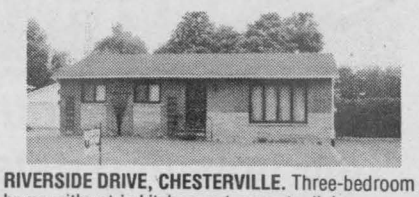
LAKESHORE DRIVE. Three-bedroom brick bungalow with a view of St. Lawrence River from living room and kitchen/dining area. Main-floor laundry. Master bedroom with 3-pc. en suite. Attached double garage. **ASKING $149,000.**



LOUDEN TERRACE, MORRISBURG. Only two years old, family home with oak finished eat-in kitchen, dining room, living room with semi-cathedral ceiling and large south and west windows. Attached garage. Heat exchanger. **NEW PRICE ONLY $117,900.** MLS



FAIRHOLME DRIVE, MORRISBURG. Three-bedroom home with spacious work area and ample cupboards in kitchen, adjacent dining area has parquet floor plus patio doors to deck overlooking spacious yard. Lower level family room. **ASKING $114,900.** MLS



RIVERSIDE DRIVE, CHESTERVILLE. Three-bedroom home with eat-in kitchen and separate dining room. Basement with semi-finished family room, office and workshop. Within walking distance to school, town pool and park. **ASKING $99,000.** MLS

Karen W. Gorrell, Broker/Owner - **Res.: 543-3195**
Margaret Booth, Associate Broker - **Res.: 989-3188**
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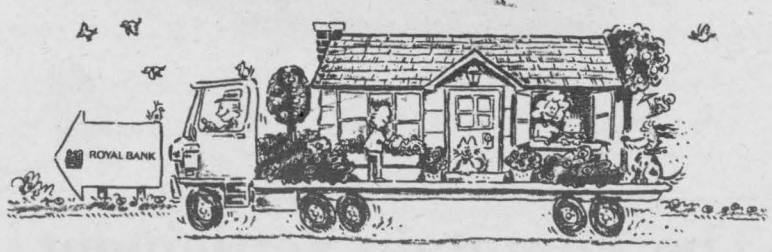

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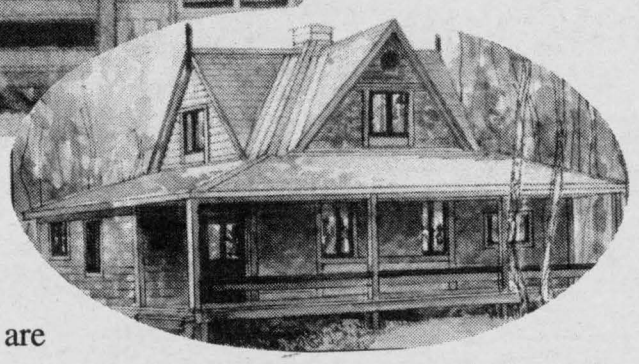

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