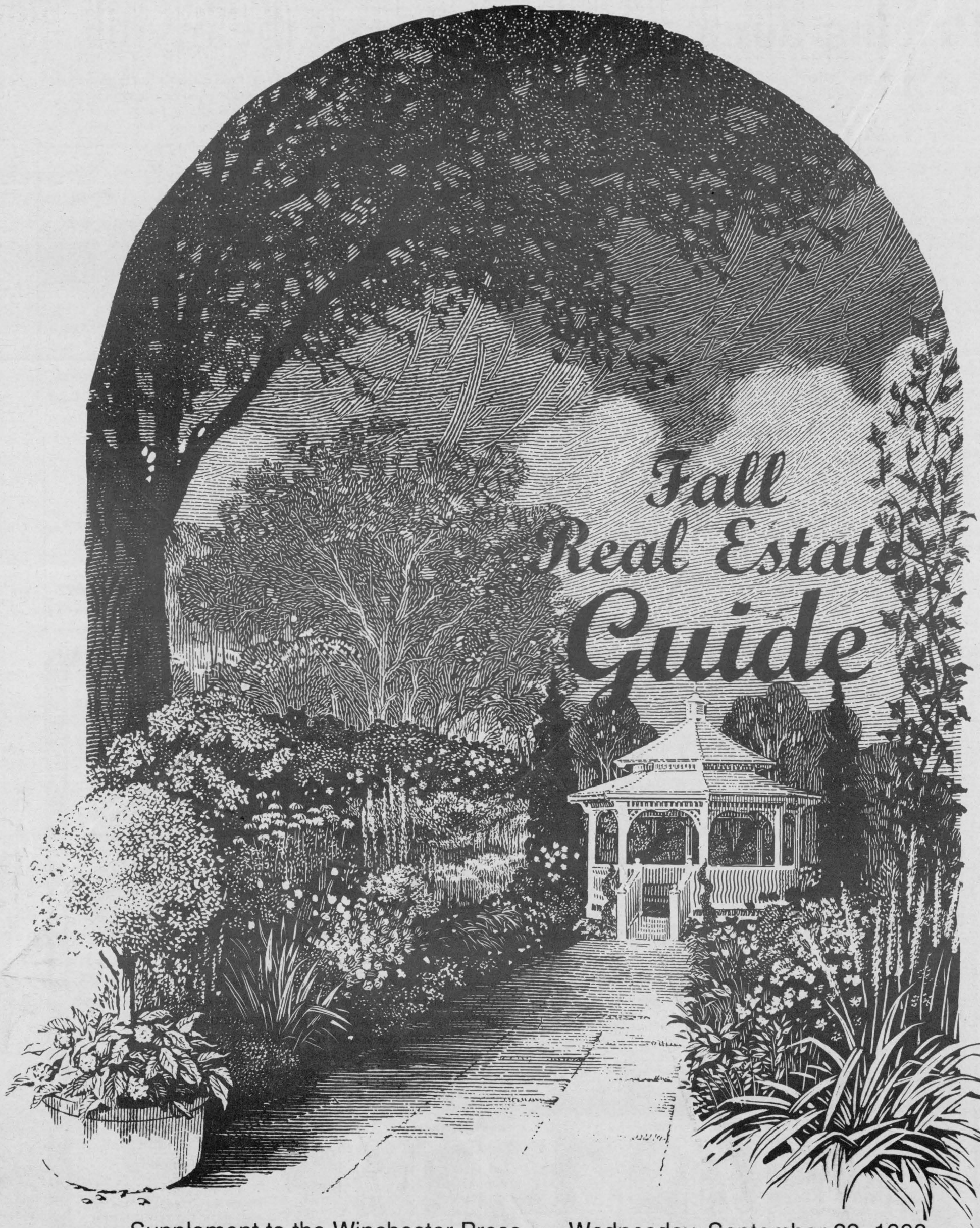

Supplement to the Winchester Press Wednesday, September 22, 1993

Pricing homes: the pitfalls and the myths

by E.A. (Butch) Oldford

We all know the story, where the homeowner gets in three or four real estate agents to, "Give me a price for my home", of course whichever agent gives them the highest price gets the listing: and the house remains — *unsold*!

Pricing of a home is the single most important yet often contentious issue facing the home seller. If priced too high — your home sits there frustratingly missing buyers, missing the market time frame. Priced too low — you lose money, either one is a disservice to you!

How to know the difference? First let's clear up a widely held misconception — a professional real estate practitioner does not, repeat, does not set a price on your home as such, what they in effect really do is to relay to you, in their opinion, based on current first-hand knowledge *what buyers are willing to pay at any given time.* We only reflect what buyers are willing to pay at any given time.

This is called market price, and can change up or down, slowly or quickly as the market dictates. It is always the consumer that dictates the price. The purchaser must be willing to pay your price or else it doesn't sell. So we as professionals must have a firm grasp on the pulse of the marketplace and buyer trends.

Value is the second most misunderstood part of the selling process. There are two basic types of value in real estate. Value is the cost of a product and market value is what a product is worth on the open market. Contrary to popular belief one quite often has nothing to do with the other.

For example think of clothing, a hot new style of jacket costs, say $75, everybody wants it, it's hot! It costs $35 to make — and they can't keep up to demand. Later the 'fad' drops like a lead balloon. Retailers have all this stock that nobody wants, prices fall to $5 at sidewalk sales. No one buys. It still costs $35 to make, so value is $35 but *market value* changed from $75 to $5. Big difference but that's the market place!

Houses, cars, interest rates are all the same, reflecting the market place. So when you price your home remember your agent is telling you *current* market value, no matter how much you love and prize your property or how much you've got invested in fixing it up it's the buyer who dictates the final price of value.

As professionals our job is to be on top of market trends that indicate market value, when it is in decline or on the rise, to best inform you of the true value of your home. Remember it's not last year's or yesterday's or tomorrow's price — but today's!

Listen to your realtor and by showing you the price of homes recently sold they can show you how and why they choose that price. It reflects current buyer trends and you should know there is a difference between listing your home for 'sale' and listing your home to 'sell'.



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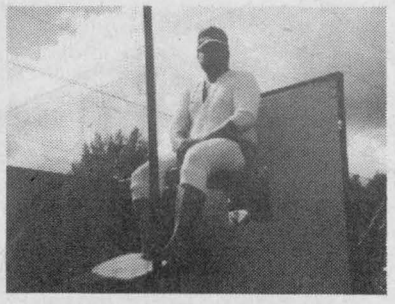
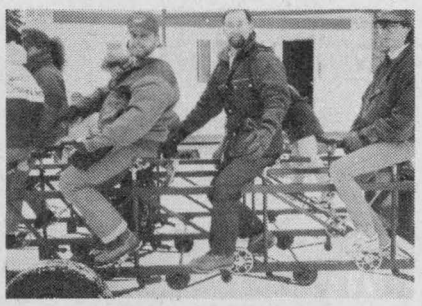

Scouts fund.


Halloween great pumpkin giveaway.


Christmas parade.


Dairyfest balloon giveaway.


Heart ride.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Keith Droppo


Bob Volks


Daryl Robinson


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How much house will $150,000 buy?

(Century 21 Canada survey of 23 selected cities)

How much 'Home Sweet Home' can you buy for $150,000 these days? That's the question that Century 21 Canada asked its brokers and sales associates in a recent nation-wide survey. Not surprisingly, the answer depends largely on where you choose to live.

The survey compared the type of homes and townhouses that families could expect to purchase for $150,000 if they moved to any one of 23 Canadian cities during the month of June. To be sure, $150,000 doesn't stretch too far in most parts of Greater Vancouver or Metro Toronto — but the survey found that you can buy a whole lot of house for that kind of money in other areas of the country.

"The original idea was to do a survey of what kind of home you can buy for $100,000," says Don Lawby. "Unfortunately, that ruled out far too many of the larger communities, so we raised our hypothetical purchase price to $150,000.

For many families, the ability to buy a large enough home plays a major part in their decision to move to a new community. As our survey indicates, there are vast differences in how far your housing dollars will stretch, depending on where you choose to live."

A family relocating to Pointe Claire, Quebec, for example, would be pleased to find that, for $150,000, they could purchase a newer four-bedroom home in a good neighborhood, (with wine cellar and in-ground pool, of course.)

In St. John's, Newfoundland, you can buy a brand new three- or four-bedroom home on a 50 by 100 foot lot with a good view of the harbor for $150,000. Other areas of Atlantic Canada offer similar values. In Charlottetown, P.E.I., home buyers could purchase a four-bedroom rancher with two bathrooms and a fenced backyard in a good neighborhood.

Meanwhile, back in Toronto, $150,000 buys a smallish three-bedroom house in the east end of the city. Prospective buyers can expect to get a 50 to 60-year-old home with 1,000 square feet of living space on an 18 by 100 foot lot. Drive to Kingston and the same amount of money buys a three-bedroom home on a 50 by 100 foot with an in- ground pool.

On the West Coast, sharp-eyed buyers can occasionally find a house for $150,000 or less in the Greater Victoria area, but these kinds of bargains are increasingly rare and during the past three months there were only about 11 house sales in this price range. (These are mostly wartime homes with two bedrooms and less than 800 square feet of living space.)

Move to Richmond, B.C., and finding a traditional house is almost out of the question for the majority of buyers in that price range. Richmond boasts some of the fastest-rising house prices in Canada. For $150,000, home buyers would be looking at an 800 square foot condominium with one or two bedrooms, not a house.

If you're looking for blue sky and big open spaces, then consider a four-bedroom with spectacular mountain views in Whitehorse, Yukon. For $150,000, you can get a no-nonsense home in a popular neighborhood. If Yellowknife suits your fancy, then $150,000 will buy you a similar four- bedroom bungalow close to shopping and schools.

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INVESTORS - 424 MAIN ST., WINCHESTER - $136,900. 4-bedroom home on huge village lot, zoning allows many uses. **Call Al or Mary.**



FIRST-TIME BUYERS - 1446 RTE. 700, ST. ALBERT, EMBRUN AREA - $117,500. 4-bedroom brick on 1 acre, lovely open concept, huge country kitchen, woodstove, carport, garage, much more! **Call Mary or Al.**



EXCELLENT FAMILY HOME - 4155 BOYD ROAD, VERNON - $143,500. 5 bedrooms, finished basement on nice corner lot, 7-year-old popular split level. Must be sold. Vacant. **Call Mary or Al.**



WHAT A FIND! 6 STEINBURG CT., MOREWOOD - $128,900. Excellent condition, 3 bedrooms, upgrades galore, central air. Not a drive-by! Vacant. **Call Al or Mary.**



HOME FOR MANY PURPOSES - 8 MOFFAT ST., MOREWOOD - $114,900. Restored turn-of-the-century, ideal as bed/breakfast or antique shop. Beautiful floors, woodwork. Exceptional 1-acre village lot in Morewood. **Call Al or Mary.**



STOP LOOKING! - 2005 INDIAN CREEK RD., LIMOGES - $119,900. Excellent starter, just 25 minutes to city. Finished lower level, pool, wrap-around deck, paved drive. A must see. **Call Mary or Al.**

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REAL ESTATE BROKER

Morrisburg
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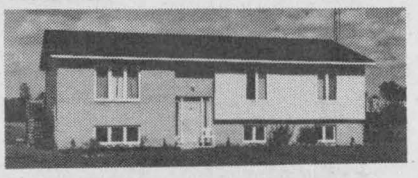
QUICK POSSESSION POSSIBLE on this two-bedroom brick bungalow, in a well-established Morrisburg neighborhood. Basement family room; possible third bedroom. Fenced rear yard with Buster Crabbe inground pool. Carport and paved drive. **Asking $95,000.** (5530)



JUST WEST OF WILLIAMSBURG - Excellent three-bedroom bungalow, spacious and well-maintained. Master bedroom with en suite. Basement partly drywalled, high and bright, ideal for finishing into additional living area. **Asking only $99,900.** (5529)



CUSTOM BUILT SIDE-SPLIT, set on a nice lot, Fairholme Drive, Morrisburg. Double car garage, large entrance foyer, open concept living area, 3+ bedrooms. Among other excellent quality homes. **Asking $154,500.** (5528)



HISTORIC STONE HOME, different and appealing, set on the shores of the St. Lawrence, between Morrisburg and Iroquois. Spacious three + bedroom home with large living room, dining room and kitchen, plus den, sewing room, etc. Excellent boating and swimming. Must be seen! **Asking $179,000.** (5514)



BRAND NEW TWO-BEDROOM RAISED BUNGALOW, just waiting for its first owner! Quality construction with extra attention to detail and finishing. Attached garage. Basement drywalled and insulated. Set amongst similar homes, west end Morrisburg. **Asking $122,900 plus GST.** (5513)



SESAME STREET, WINCHESTER - Well maintained three-bedroom raised bungalow with attached garage, finished basement, fenced rear yard, paved drive Owner relocating, anxious to sell. **Asking $123,000.** (5510)

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Pre-approved mortgage makes negotiating easier

Buying a property takes a good knowledge of market conditions, personal finances as well as the ability to judge what is a good investment.

Equally important is being in a position to negotiate realistically when you do decide to make an offer. That comes of doing as much up-front thinking and preparation as you can before you are actually in the position of preparing a formal offer to purchase.

MARKET CONDITIONS

Look at the long-range prospects of your borrowing commitment. For instance, in a period of low interest rates, you should take into consideration whether or not prices are expected to increase in the future. In that case, you may want to seriously consider locking in at a reasonable rate for the opportunity of considerable gain in the future.

HOW MUCH CAN YOU AFFORD?

Before you go into the market to look for a house, review your current spending and loan commitments. A mortgage lender will use a ratio of about 30 per cent of gross income as the amount of mortgage you can carry. You will have a good idea of your own capacity if you do this review of your finances beforehand. Figure into this as well, the additional costs of property tax.

Having settled on a price range for your prospective house purchase, the next step can be to lock in a mortgage interest rate with a pre- approved mortgage. That increases your comfort level at the negotiating table — knowing that you already have your mortgage arranged.

To arrange a pre-approved mortgage, you meet with a lender who will confirm your borrowing capacity, perform the required credit review and make an agreement to honor a particular interest rate for a specified time.

EXISTING MORTGAGE

If there is an existing mortgage on a property you are selling or on one you are looking at, there is more to consider than simply the balance outstanding and the interest rate. You should know, before you get into negotiations, whether or not the mortgage is assumable by the purchaser or is it due upon the sale. If it is assumable, must the new purchaser qualify in order to take it over and what is involved to do that?

Be aware as well of any pre-payment terms. If your mortgage is open, of course, you can repay it at any time without penalty. However, a mortgager may have 'lock-in' clauses. These may include payment of a bonus or the lender's interest revenue loss for the balance of the term should you repay early. You should clarify all this with your lender.

MAPPING THE ROUTE

Just as you would orient yourself beforehand to the lay of the land in a country where you were going to live or even visit, the same holds true for preparing your journey into the property buying market.

(Article supplied by John Campeau, Bank of Montreal, Winchester)

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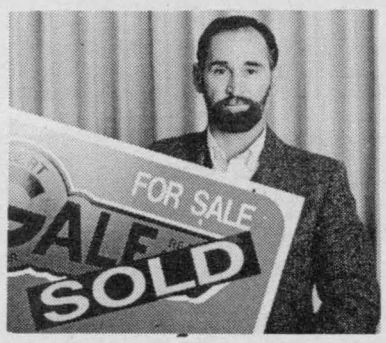
You've obviously heard of Gale Real Estate, but remember this face.

It's not pretty but it sells homes!



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Beautiful classic Canadiana, 4 bedrooms, pine floors, 2 acres north of Chesterville, **$157,900**.



Quality built home, 1.5 acres, finished basement. **$135,000.**



10 acres + 2,000 sq. ft., private, unique, with small barns, backs on conservation area. **$149,900.** #30726.



For sale on 20 acres, with barn, new home, near Chesterville. **$109,000.** #30071.

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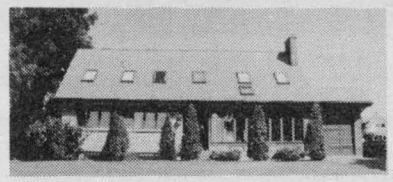
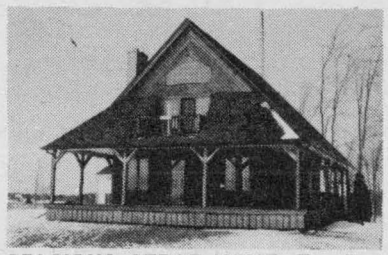


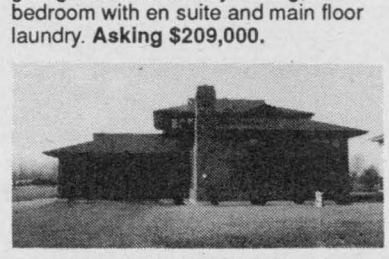
BEAUTIFUL LOCATION OVERLOOKING MORRISBURG PARK & ST. LAWRENCE RIVER - Large family room, 3 bedrooms, 3 4-pc. baths, master bedroom with en suite and so much more. A beautifully planned home with spacious rooms. **Asking $279,000.**



RECENTLY BUILT HOME IN NEWER NEIGHBORHOOD - Large living/dining room with fireplace and touches of oak giving it a warm homey feeling, master bedroom with en suite and main floor laundry. **Asking $209,000.**



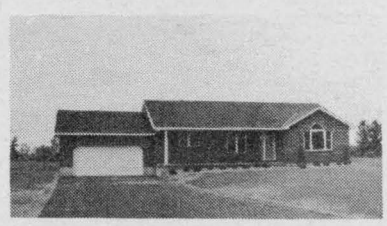
SPACIOUS CEDAR HOME - Excellent view of river and dam at Iroquois, large kitchen with main floor laundry area, living room with fireplace and dining room. Quiet setting. **Asking $179,900.** MLS 936792



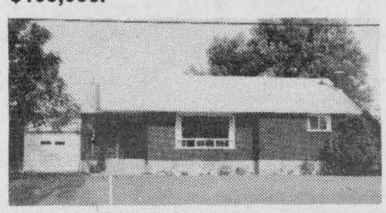
TASTEFULLY DECORATED - 3 bedrooms, kitchen with breakfast nook, living room with fireplace, dining room, family room and deck. Large lot in area of new homes. **Asking $179,000.** MLS 937075



IMPRESSIVE GEORGIAN HOME - 5 bedrooms, living room with fireplace, dining room, sunroom, master bedroom with en suite. Finished third floor. Hardwood floors. All rooms spacious and bright. **Asking $169,900.**



PERFECT STARTER OR RETIREMENT HOME - 3 bedrooms, master bedroom with en suite, kitchen/dining area, living room with excellent view of river and main floor laundry area. Recent construction. **Asking $159,000.**



PANORAMIC VIEW OF ST. LAWRENCE RIVER - Sit and watch the ships go by from the large living room, kitchen and dining room of this 2-bedroom bungalow. Third bedroom in basement. Large backyard. **Asking $129,900.**



CLOSE TO SCHOOLS, SHOPPING & RECREATION FACILITIES - 3-bedroom bungalow, living room/dining area with fireplace and hardwood floors throughout except kitchen. Detached garage. **Asking $88,000.**

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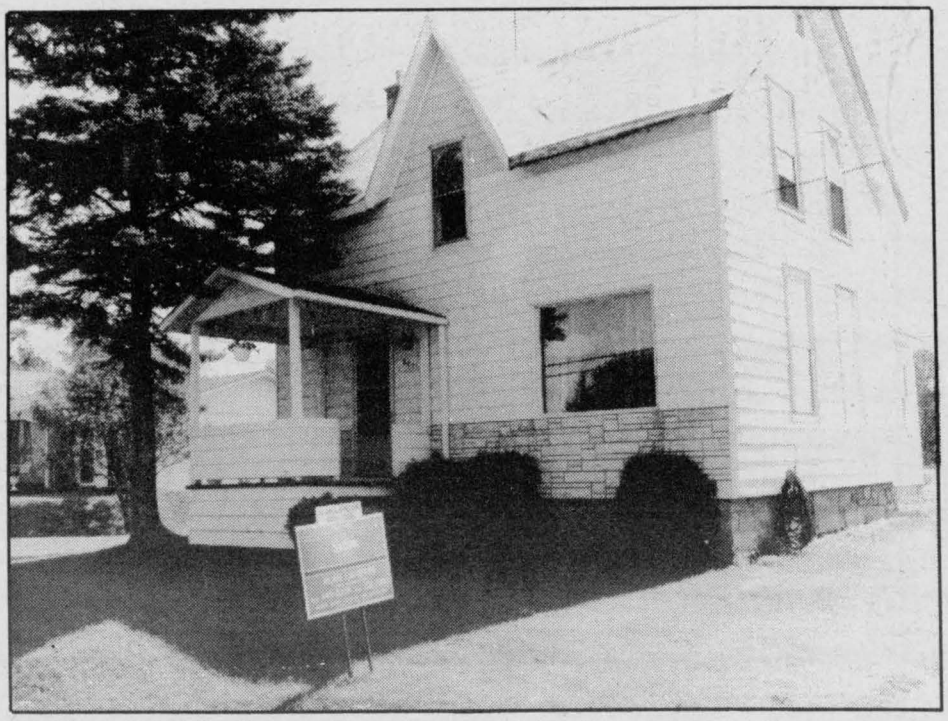
Gordon W. Thom, Associate Broker - **Res.: 543-2585**
Margaret Booth, Associate Broker - **Res.: 989-3188**
Jacques E. Asselin, Sales Representative - **Res.: 652-2246**
John H. Miller, Sales Representative - **Res.: 543-3195**
Charles (Chuck) Barkley, Sales Representative - **Res.: 448-3660**



This quality Winchester home is one of the Sutton Group listings.

Can you deduct moving expenses?

by Larry Bookman, CA

The job market being what it is in Canada today, a lot of employees would jump at the offer of a transfer — especially where an employer agrees to reimburse the moving expenses.

The plus side is that reimbursed expenses usually are not taxable. Usually — but don't count on it.

So it's important that both employer and employee get some tax advice from a chartered accountant, because the way these payments are to be structured is critical.

Relocation expenses cover a whole lot more than just the cost of a moving van. And Revenue Canada recognizes this.

So if you should be offered a move by your employer, there's a lot of thinking and tax planning to be done before you agree.

And remember, the move must be within Canada — and at least 40 kilometres closer to your new work place than your old home was.

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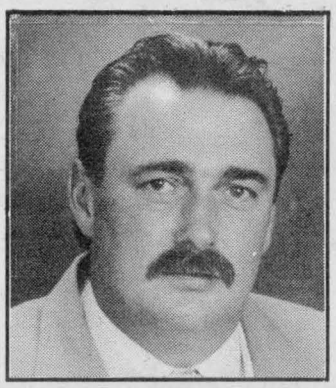

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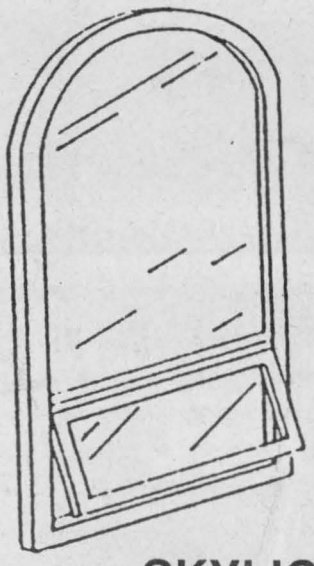

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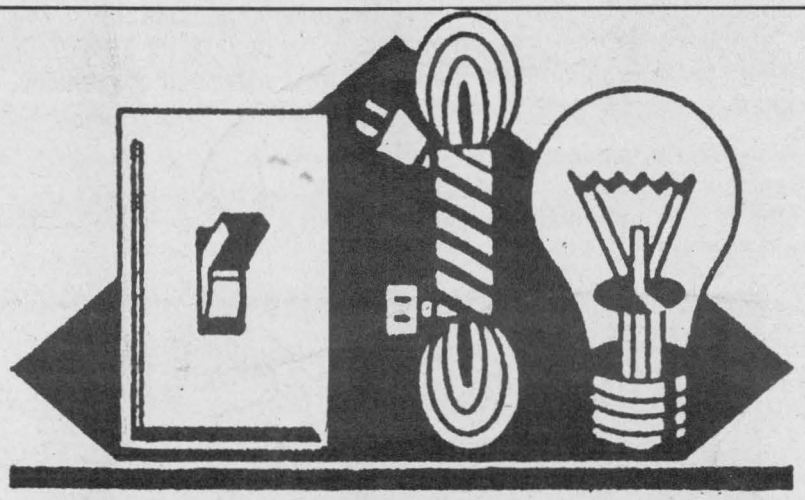

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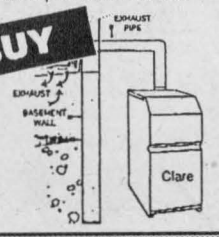

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Century 21 McIntosh and Proulx offers this quaint two-storey duplex.

Land transfer tax refund available to OHOSP holders

If you are a first-time homebuyer, you may apply for a refund of the land transfer tax (LLT) you pay when you buy your home. This refund is available through the Land Transfer Tax Refund Program for Ontario Home Ownership Savings Plan planholders.

The LTT Refund program makes it easier for first- time buyers to invest in a home. Although some homebuyers have been investing in OHOSPs for a number of years, you may still qualify for an OHOSP tax credit even if you open a plan in the same year that you purchase.

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LISTING OF THE MONTH



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Equip your home with a Quorum A-160 Security Monitor, and you can be sure no one will enter your home unnoticed. This simple, but effective security system will blast an ear-piercing 103dB (minimum) if anyone forcibly opens a door or window.

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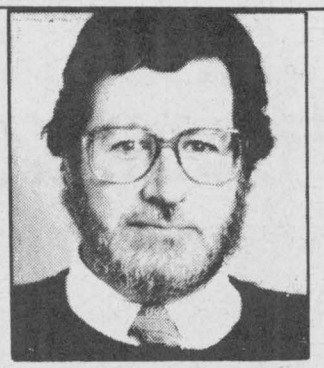
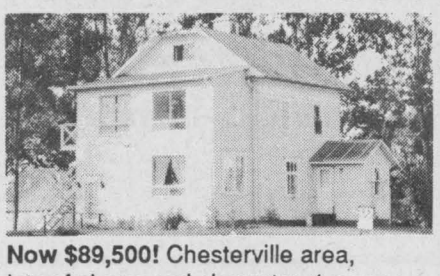


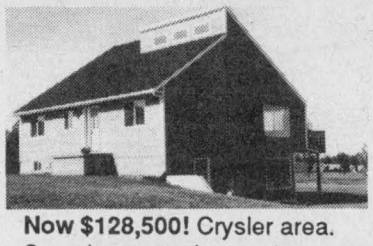
New Prices - Act Now!



Now $89,500! Chesterville area, lots of charm and character. 1 acre.



Now $119,900! Russell area hobby farm on river. 3.75 acres.



Now $128,500! Crysler area. Superb country home. 1 acre.



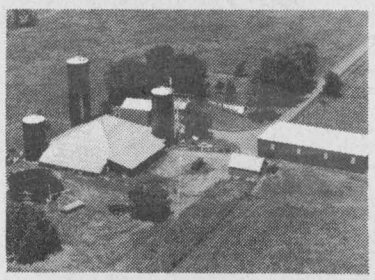
Now $35,900! Winchester area. 50 acres, great view, long lane.

NEW FARM LISTINGS





Fantastic small farm near Winchester. 75 tiled acres, equipped dairy barn, machine shed, workshop, 3-bedroom home. Everything in excellent shape. $225,000; with tractor plus all hay machinery, $250,000.



Operating dairy farm near Chesterville, 223 acres, ROP herd, $400,000 worth of quota, all machinery, the works.

Guildcrest Homes and Tony Welland have worked out a deal for you. We have an enormous variety of houses and lots - we'll put them together for you, complete with foundation, water, septic and so on, at an agreed-upon final price. All R-2000, starting at **$102,000**.

Tiger Lily



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Guildcrest designs popular 'grow home'

by Michelle Valiquet
Press News Editor

MOREWOOD— How do you turn a two-bedroom bungalow into a two-storey, three-bedroom home? It's easy and relatively inexpensive if you're Guildcrest Homes.

This year, the innovative modular home builder began offering customers a 'grow home', the Tiger Lily model, designed to expand available floor space when budgets can afford the minor alterations to the home's structure.

David Poupore, Guildcrest Homes president, says the company made a conscious effort to meet the needs of the current housing market in designing the expandable home. Poupore states his company was hearing from first-time home buyers that they wanted more space, but not all at once.

First-time home buyers are a key part of the new housing market, says Poupore. "A lot of first time buyers would like more space than their pocketbook will allow. The traditional response to that is for people to buy raised ranch style homes and expand down when money permits by finishing the basement," he explains.

"We thought there might be a niche there for a product that lets people expand upwards," says Poupore. "It's nicer living space— out of the ground rather than in the ground."

The Victorian-look Tiger Lily is suitable for narrower lots and initially offers the buyer a 999 sq. ft. two-bedroom bungalow with an unfinished second floor. The second storey is fully insulated with the stairs, electrical conduits and plumbing lines for the upper floor, already completed.

Down the road, the home can be expanded to a 1,526 sq. ft., two-storey featuring a main floor family room, den, eat-in kitchen, three bedrooms and two full bathrooms.

"Anyone who is a handyman around the house could finish the second floor themselves in bits and pieces, while other people could decide to hire a contractor to finish it for them," says Poupore who estimated the contracting costs at roughly $10,000.

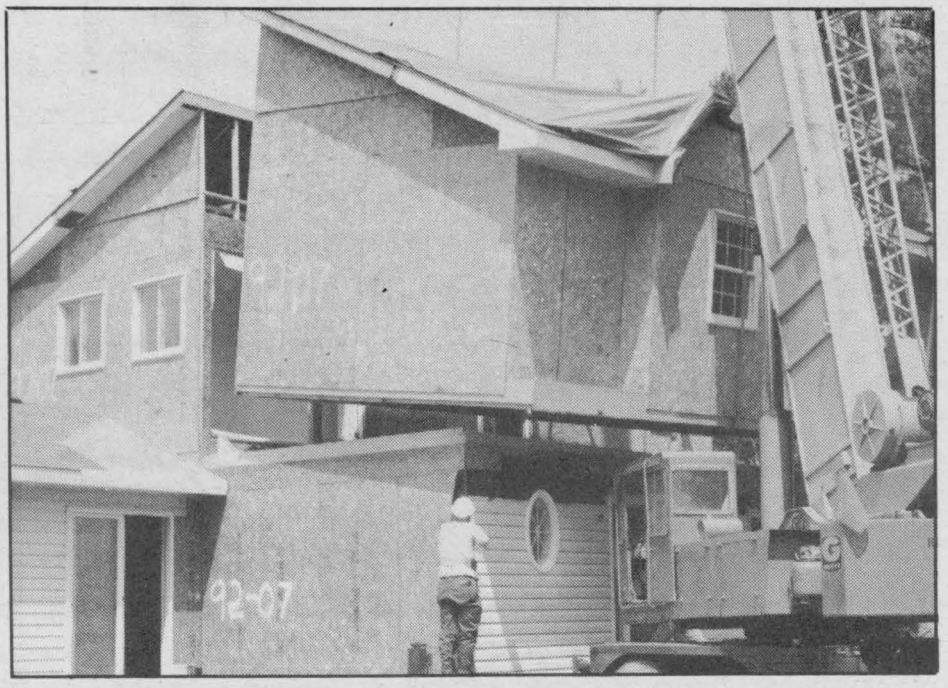
"It's a way to reduce costs, yet have an opportunity to stay in your home when your needs expand."

The Tiger Lily, like all Guildcrest Homes, carries the state-of-the-art in energy efficiency, an R- 2000 certification. As well, buyers can customize their chosen model from a wide range of options.

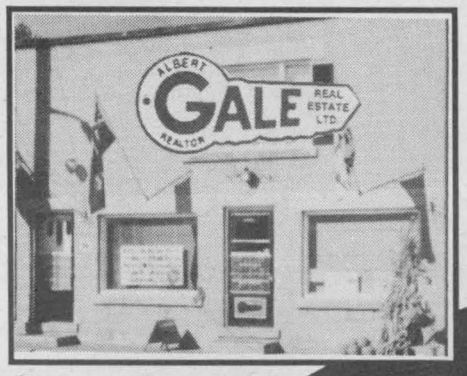
"Of the 120 homes we expect to sell in 1993 only three might be exactly according to plan," reveals Poupore. "You have to be flexible these days and customers demand customization. An individual model plan is just a starting point."

Flexibility has had positive benefits for Guildcrest since its inception in 1991. It has experienced consistent success in an otherwise slow housing market. The builder has surpassed its 1992 sales figure and expects to finish 1993 with a 30 per cent increase in sales, according to Poupore.

Guildcrest ships out homes from its Morewood factory within a 100-mile radius, covering the rest of Ontario through a network of independent dealerships. Buyers can expect to be living in their modular home, from purchase to delivery date, in approximately six to 10 weeks.



Workers assemble one of Guildcrest Home's modular houses. The Morewood builder is making its name in the 'grow home' market.



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