



Canada Trust

877-9500

HOME OF THE WEEK



EXECUTIVE HOME IN THE COUNTRY

4 bedroom Spanish style ranch bungalow on a beautiful setting on a paved road. With easy access to No. 7 and 401. Still under construction and it could be altered to suit your needs. Make a beautiful hobby farm and addition to an excellent investment. Comes complete with 27 acres. Asking \$115,000.

PARADE OF HOMES

"Marriage" Urged For More Affordable Housing

The mobile home industry employed 8,400 people and produced 28,690 units at its peak in 1974. Fraser estimates this year manufacturers will be lucky to hit the 17,000 mark.

Although several factors have contributed to this decline, the industry feels the AHOP program is its biggest problem. In a brief to Ouellet, CMHA said subsidizing interest rates through AHOP has enabled purchasers to buy conventional houses with a lower monthly payment than that required in the purchase of a competitive mobile home.

Mobile homes are built to the specifications established by the Canadian Standards Association and not those of the National Building Code. Consequently they don't qualify for CMHC financing.

The lingering trailer park image still associated with mobile homes deters municipalities from providing land for mobile home subdivisions. Fraser said the study team will consider creating a number of CMHC-owned sites as experimental mobile home subdivisions across the country.

The solution to the current worldwide housing crisis lies in the marriage of the mobile home and traditional on-site building industries to create a new industry capable of continuous high volume production of low-cost urban housing. This was the conclusion reached in a five-volume, 5,000 page report by Arthur Bernhardt, director of the Program in Industrialization of the Housing Sector at the Massachusetts Institute of Technology.

The report, produced under a major research contract from the U.S. Department of Housing and Urban Development (HUD), is the result of a massive, seven year project. It involved more than 150 researchers from industry, business, finance, government and the military from all over the U.S.

The mobile home industry was chosen as a case study prototype for two reasons: it has developed into the world's most efficient building industry without draining public resources and its capacity has grown to the extent that mobile home production now equals 50 per cent of traditional single-family housing starts in the U.S.

The report, Structure, Operation, Performance and Development Trends of the Mobile Home Industry, examines the structure of the industry and isolates the factors which contribute to its efficiency and cost performance. The mobile home industry is capable of producing alternative forms of

housing because of its ability to use materials such as steel, aluminum and even light weight concrete. This means, according to Bernhardt, that the industry has the potential to produce medium and high rise structures.

The major stumbling block to this new form of housing is the industry's regulatory and economic environment which inhibits innovation. Therefore, the study has concentrated heavily on such functions as land use controls, taxation, building code regulation, financing and materials. These areas will need restructuring to create a setting conducive to change.

"Most lenders are tradition-bound people. They view mobile homes as chattel, whereas we found that the economic life of the mobile home is as long as any traditional home, provided it receives some maintenance. We propose to put the unit on permanent foundations and move towards real property taxation. By paying real property tax, the mobile home population will no longer be considered tax parasites and as a result favorable zoning will most likely occur and land supply will increase. Lenders will come to view it as permanent housing and likely go toward permanent mortgage-type financing. If both manufacturers and builders started to cultivate this market, by 1980 it could already be a sizeable \$12 billion to \$16 billion market," Bernhardt predicted.

His general approach is to combine the best of the on-site building industry with the best of the off-site mobile home industry. However, he recognizes the political reality that the mobile home manufacturers and traditional builders are still rivals.

Bernhardt praised the mobile home industry's national trade association for its success over the last two decades in stimulating mobile home park development by interesting the financial sector and educating local government officials.

While the U.S. mobile home industry is on the brink of becoming the housing of the future, its Canadian counterpart is still struggling to remove the shackles of the past. The "desperate plight" of the Canadian mobile home industry will be examined by a joint industry-government study team. Urban Affairs Minister Andre Ouellet and CMHC officials announced last month.

The study will examine the possibility of including mobile homes in the Assisted Home Ownership Program (AHOP) as

well as the problems of financing and land development which currently plague the industry, said J.F. Fraser, president of the Canadian Mobile Home Association (CMHA).

The study team will have six full-time members, three from both CMHC and the mobile home industry, plus representatives from other government levels and lending institutions.

BEST BUYS Right Now! GET WITH IT



JON ZORGE REAL ESTATE Inc.

Realtor

877-0155 457-2624



MAKE AN OFFER

Owner moving away and has priced this beautiful 4 bedroom home at an incredibly low \$58,700. Only one year old, big lot, hillside backed it boasts a large L-shaped living-dining area, bright kitchen, extra washroom and is so clean you can move right in. Yes only \$58,700



SEE IT NOW

Super clean 3 bedroom bungalow with many built-in extra's like a real sauna room, extra bath, extra shower, large finished rec. room with bar and fireplace, fully fenced backyard and paved drive. Sales are brisk, so better call quick. Listed at \$54,900



COOL AIR FOR COMFORT

Dutch clean raised bungalow, every inch utilized and finished to a tee, games, hobby, rec. rooms down, L-shaped living-dining upstairs. Reasonable at \$67,900



ULTRA BRIGHT

4 bedroom, multi-level slidesplit with large kitchen, family room, superb decorating and a cool pool, inground and fenced of course. Please call for private inspection.

VERY CLEAN

Sold brick 3 bedroom bungalow, extra large side yard. Note: This house sold within 1 day. CALL ZORGE FOR RESULTS.

LOW MAINTENANCE

Almost new 4 bedroom home in Georgetown. Ideal for large family. Eat in kitchen plus ground floor family room plus finished rec. room. Everything superclean and only \$57,900

Downtown Main Street, valuable investment property, 2 bedroom apt. over 1950 sq. ft. of store space. Please call for more details.

6 SUITE APARTMENT BUILDING

10 yrs. old, in good condition and fully rented makes this a solid investment property. Please phone for more information.

877-0155 457-2624

10 Mountainview Rd. S., Georgetown

WARREN CRAWFORD 878-7487 SALLY REED 877-4350
CORING DEPAOLI 877-7976 VICKY LUKAS 877-5476
BOB OLLIVIER 877-9290 JON ZORGE 877-5345



35 MAIN ST. ERIN

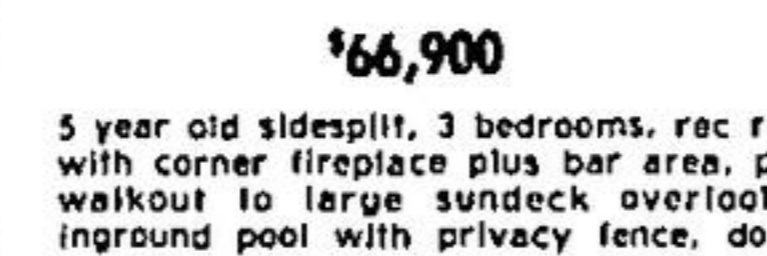
519-833-9393

BRAMPTON 453-3811



Mini-Farm - \$82,900

3 1/2 acres with 10 year old bungalow located about 15 miles north of Georgetown, double garage, small barn, excellent pond sites, beautiful ponds in area. Some bush.



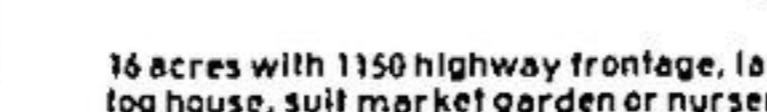
\$66,900

5 year old slidesplit, 3 bedrooms, rec room with corner fireplace plus bar area, patio walkout to large sundeck overlooking inground pool with privacy fence, double garage, well located.



\$68,900

3 bedroom brick bungalow, overlooking hills of Erin, highway location, double garage, backs onto bush.



\$69,900

16 acres with 1150 highway frontage, large barn, greenhouse with black building and old log house, suit market garden or nursery, small stream flows through property.

HOMES TOWN HOUSES

RENTALS

CONDOMINIUMS



SEE THE PROFESSIONALS



Canada Trust

877-9500



PICTURESQUE
A dramatic setting on the Niagara escarpment that will hold you spellbound. This 3 bedroom raised bungalow comes complete with in-law apartment, swimming pool, a one acre lot, attached garage and many more extras. Listed at \$69,900, this is Country Living on a working mans budget.



DELIGHTFUL
A delightful neighbourhood for the children, near Schools and zway from traffic. Less than 5 years old, 2 storey, 4 bedroom home with attached garage, has 1500 sq. feet of gracious living space, plus a basement rec room in the process of being completed, including fireplace, a walkout sun deck, large back yard for the children with room for gardening or swimming pool. Listed at \$57,500. This one won't last! For appointment call 877-9500.

Gordon Moorehead 455-8252
Maurice Beatty 878-4418
Tom Ruston 451-1421
Marion Hamilton 519-941-0512
Cec. Martin 877-4414

Connie Lagerquist 451-6161
David Tingley 453-2534
Ila Switzer 877-9500

WM. M. WATSON F.R.I. MANAGER
29 MAIN ST. S.
GEORGETOWN ONTARIO
TORONTO LINE 453-2900



GOOD VALUE
A backyard of velvety green grass, sparsely populated with an assortment of flowers and apple trees; with an equally attractive front yard that draws the attention of passersby. This immaculately kept 3 bedroom bungalow will fascinate you, winning the approval of all who inspect it. This home is now for sale at a price and terms satisfying to any buyer. Call today for an appointment to view. Call 877-9500.



FRIENDLY
A friendly atmosphere will greet you from every home on this street. A working mans home glowing with warmth and comfort. This 3 bedroom bungalow priced at \$52,900 would make an ideal starter home for a young couple with children. Near schools and shopping on quiet crescent.

Belle Stokes 877-8830
Frank Murphy 857-3105
Max Harris 877-6424

W. F. HUNTER REAL ESTATE

& INSURANCE LIMITED
122 Guelph St., Georgetown



SEEING IS BELIEVING
Immaculate 3 bedroom on nice lot. Well located for all services. Living room, dining room, kitchen and three bedrooms plus large attractive recreation room. Because of location and condition this home would make ideal starter or retirement home. We'd be happy to show you this one...Just call us today. Asking \$50,900.



IN THE PARK AREA
Perfect starter or retirement home, steps to Downtown, Schools, Hospitals, and Churches. 2 bedrooms, Living Room, Dining Room, Kitchen and Den. Car and a 1/2 garage, brick Bar-B-Que. Beautiful big lot, well landscaped with mature trees and shrubs. For more details call today. Reduced to \$49,900.



FOR TERRA COTTA
Looking for a good tree lot? Well here it is - 6 room 1 1/2 storey house with Verandah. Large kitchen, floor covered with Linoleum the rest of the floors are wide Pine Boards. 4 piece bath, Oil furnace. Water on top from good well, 2 car garage. Lot size 307 feet frontage - depth 132 ft. possibility of a large lot being separated. Now vacant, asking price \$45,000, half cash.



EXCELLENT LOCATION
Three bedroom brick bungalow. Large living room & kitchen, family room, 4th bedroom downstairs, 2 bathrooms. New furnace and central air conditioning. Large fenced lot & paved drive. Close to schools & shopping. Call for more details Office 877-4441 or 877-5165. Asking \$57,900.

OFFICE 877-4441 OR 877-5165

IRENE CURRY 877-6616 LLOYD CRICHTON 877-6546

MARJ HUNTER 877-6906

HUGH HUNTER A.A.C.I.

APPRAISAL MANAGER 877-1931