



Glenda Hughes is seen here in front of a condominium property on Lynden Circle. Townhouses, condominiums or semi-detached homes can be attractive for first-time home buyers. Mrs. Hughes should know - she lives with her family at the River Run condominium complex and is a member of its board of directors.

(Herald photo)

Always get advice when buying home

First-time home buyers are a delight to work with because they're so happy and excited about their first house, says Glenda Hughes

She says looking for homes for newlyweds and young couples is one of the highlights of her job.

First-time home buyers are more cautious than people who have bought before, she says.

First-time buyers have a very definite idea of what they want. They're also more educated than they used to

be in looking for qualities of a home, she says.

She cautions that new home buyers should look carefully at their neighborhood - equity is important when considering a purchase she said. Buying in the wrong location could affect the price of your home in later years.

Mrs. Hughes suggests that the maximum financing allowed for a mortgage (about 33 per cent of your total family income) can stretch a young couple to the limit. She says spending 25 per cent of your

income on mortgage payments is a better figure to work with.

STARTER HOMES

Young people have to make a start and with a 10 per cent down payment required in most cases, a small semi-detached home can be attractive, she says.

Older homes are an alternative for first time home buyers, but repairs to plumbing, wiring, the roof, and other items can be expensive, she says.

There is a shortage of homes on the market now, but there isn't a

shortage of buyers, Mrs. Hughes says.

Starter homes are usually the first ones to sell because so many

people are able to afford them. Seniors moving to a smaller home or a

young family starting out are all looking for inexpensive housing, she says.

The most active real estate time is in the spring, when people buy for a June closing date, she says.

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