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Jim Akers

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First time buyers

(NC)—With rapidly increasing house prices in many markets across Canada, the media is telling a story that "first time buyers" are being shut out of the real estate market. While it is true that rising prices have made it more difficult, people can still buy a "starter" property.

The primary thing that "first time buyers" have to realize is that they must lower their expectations. When they move out of Mom and Dad's house, they want to move into a similar house in a similar neighbourhood. It just can't happen anymore.

In the past, most people started in a 1 1/2 storey home — about 800 sq. ft. with one bath and no garage. Double car garages, fireplaces, family rooms, powder rooms, walk-in closets, etc. didn't exist. All these features add big dollars to today's price.

As well, prime neighbourhoods command a premium. It may now mean a first house will require a longer commute time to work.

What we are talking about is sacrifice, together with some sweat labour to fix up that first property. As your equity builds up, you may have to trade houses 2 or 3 times to get the house you really want to live in. The key though is to get started now.



**REAL ESTATE
AND YOU**

Jamie Johnston

Another way to get into the market is to take in a boarder. I know of a couple who couldn't afford the mortgage on their first house unless they took in a boarder. With apartment vacancies near zero in most major centres, this is an option that many first time buyers should consider.



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