



GORD* & MICHELE* DAWE
1-888-656-4348

"Give Us A Minute Of Your Time And
 We Will Give You Years of Experience"

Gordon B. Dawe
 *Sales Rep.



Blue Springs Realty (Halton) Corp.



Michele Dawe
 *Sales Rep.



NEW

**OPEN FOR ADMIRATION!!
 GUELPH SOUTH END
 \$239,900**

The Welcome mat is out on this well cared for 3 bedroom home. Cosy living room overlooking eat-in kitchen with ceramic floors & oak cabinets open to family room with ceramic floors, tongue & groove wood ceiling with skylights. Gas fireplace & walkout to deck and landscaped back yard. Finished recreation room with 3 pc washroom. Updated gas furnace with central air conditioning. Large paved driveway area for RV. Includes all appliances. Close to schools & shopping.

**OPEN HOUSE SAT. 1-4 P.M.
 216 Elmore Drive, Acton**



**BRIGHT SIDESPLIT IN FAMILY
 NEIGHBOURHOOD IN TOWN
 ACTON \$254,900**

Living room with bay window & french doors overlooking dining room with French door to large kitchen with walkout to deck, above ground pool & fenced backyard. 3 bedrooms plus office/4th bedroom, finished recreation room. Central air, 4 pc. & 3 pc. washroom. Include all appliances. Close to Fairy Lake, all amenities & public school. Please call Michele* or Gord* to view.



**BRIGHT SIDESPLIT IN FAMILY
 NEIGHBOURHOOD IN ACTON
 \$269,500**

3 bedroom sidesplit on mature treed lot close to public & high school & shopping. Eat-in kitchen, sep. dining room, cosy living room with walkout to screened-in sunroom & mature treed backyard. Roof 1 month old.



**MAIN STREET COMMERCIAL
 PROPERTY IN ACTON
 \$239,900**

Former Chinese Restaurant plus separate office and large apartment. Garage and parking at rear. Please call Gord* for your personal showing.



**4 BEDROOM VICTORIAN STYLE HOME
 IN VILLAGE OF ROCKWOOD. \$334,900**

Backing onto wooded park. Front porch, 9' ceilings, hardwood floors, separate LR & DR, spacious oak kitchen open to dinette & family room with hardwood floors, gas fireplace with oak mantle & walkout to stone patio, fenced backyard. 4 bedrooms. Master bedroom with walk-in closet & 4 pc. ensuite, central air, oversized double car garage, quiet street. Please call Michele* or Gord* Dawe to view.

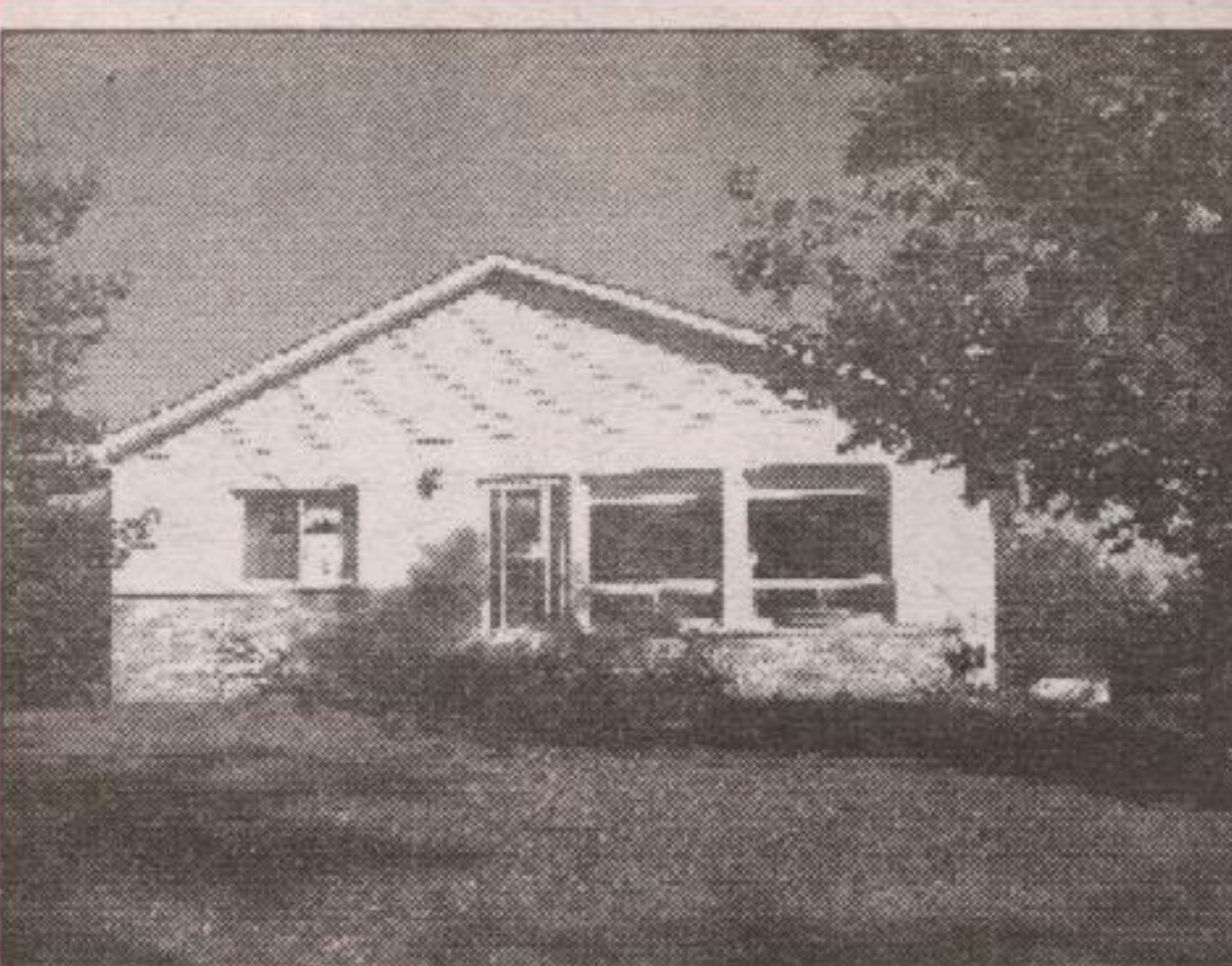
View this home at: www.venturehomes.ca



**4 BDRM BRICK HOME
 ROCKWOOD RIDGE \$374,900**

Fieldstone model, tastefully decorated. Front porch, large foyer with ceramic flooring. Sep. LR & DR. Butler's pantry. Kit. with breakfast bar, walk-in pantry, ceramic flrs, dinette area open to great rm with hrdwd flrs & gas FP. Mn flr laundry. 4 spacious bdrms. Master bdrm with walk-in closets and 4 pc. ensuite with sep. shower & soaker tub. Custom wood shutters, central air, paved drive. Great family home for entertaining. 10 min. to Guelph & 20 min. to Hwy. 401 & Milton & 50 min. to Pearson Airport. Call Michele* or Gord* Dawe.

View this home at: www.venturehomes.ca



**COUNTRY BUNGALOW
 \$329,900**

Almost one acre (.97) on paved road with easy access to Highway 7, shopping and schools. 2+1 bedrooms. Spacious living & dining room with woodstove. New broadloom. Large kitchen. Recreation room. Garage 20' x 34'6", workshop 50' x 20'8". Please call Gord* to view.



**SCENIC 12.85 ACRE HOBBY FARM
 \$545,000.00**

In Guelph/Eramosa. Quality custom built family home with large foyer, separate LR and DR with crown mouldings, plaster construction & new broadloom. Large eat-in kitchen with oak cabinets, overlooking family room with cherry wainscoting, wood fireplace with cherry mantle & cut fieldstone & walkout to patio & private backyard. Spacious master bedroom with walk-in closet, ensuite & walkout. Updated windows, broadloom, roof, soffits & eaves. Central air. Many upgrades, cedar fencing, open pasture, 30'x50' barn with water, hydro, box stables & loft. Shows 10+. Please call Michele* or Gord* to view.

View this home at: www.venturehomes.ca

CMHC releases report on the state of Canada's housing

Over the last year, housing continued to be one of the faster growing sectors of the economy supported by high levels of new construction, renovation and sales of existing homes according to the 2004 edition of the *Canadian Housing Observer*.



The second edition of the *Observer*, an annual review of the state of Canadian Housing, was released Sept. 8 by Canada Mortgage and Housing Corporation (CMHC). It provides a comprehensive statistical portrait of how well Canadians are housed and charts the key developments affecting this important sector of Canada's economy.

This edition features updates on affordability, the mortgage market, and housing market data, all in one publication.

"Housing is important to individual Canadians, to their communities, to the environment and to the economy", said Karen Kinsley, president of CMHC.

"The *Observer* offers important insights into the changing housing needs of Canadians and helps our housing partners identify, address and monitor current housing trends and issues."

The statistical information assembled in the 2004 *Observer* underscores both the economic vitality of the housing sector in recent years as well as ongoing challenges in the area of affordable housing. While broad improvements in housing affordability have been recorded since the mid-1990s, 1.7 million households continue to face challenges in obtaining acceptable housing that meets their needs.

The analysis contained in the *Observer* is backed by a series of statistical tables, which provide detailed information on housing conditions and trends in Canada, provinces and territories, and major urban centres.

The publication and related housing statistics are available on CMHC's web site www.cmhc.ca.

Key highlights

Portrait of Canada's Housing

- Approximately two-thirds of all Canadian households are homeowners.
- Homeownership rates have been increasing in Canada in recent years, rising from 63.6 per cent to 65.8 per cent between 1996 and 2001.

- While Canadian homes are getting larger, the average number of people per household is getting progressively smaller, shrinking from 3.9 persons in 1961 to 2.6 persons in 2001.
- Total residential energy use increased by 3.7 per cent between 1990 and 2001.

- One in eight workers travelled more than 25 km to get to work in 2001.

Demographic and Socio-Economic Influences on Housing Demand

- International migration has become the dominant source of population growth in Canada in recent years.
- With the aging of the population, the number of seniors is growing roughly twice as fast as the general population.
- Canada's Aboriginal population has also experienced rapid growth
- One-person households were the

fastest growing household types between 1971 and 2001, followed by lone-parent families and couples without children.

- Home equity is a major component of the wealth of homeowner households, accounting for about 36 per cent of their average net worth in 1999.

Current Housing Market Developments

- Spending on residential investment and home repairs contributed \$73.3 billion to the Canadian economy in 2002, with new construction and related costs accounting for almost half of this total.
- Existing home sales set a new record in 2003, as 439,000 dwellings were sold through the Canadian Real Estate Association's Multiple Listing Service (MLS(R)). The average MLS(R) sales price increased by 9.7 per cent in 2003, slightly greater than the previous year's increase and double the increase recorded in 2001.
- New housing starts reached a 15-year high of 218,400 units in 2003.
- The availability of rental housing improved somewhat in 2003 as the average vacancy rate in Canada's larger urban centres areas increased from 1.7 per cent to 2.2 per cent.
- Growth in condominium starts accelerated by 33.7 per cent in 2003 to reach a new record level of 49,200.

Trends in Housing Finance

- Competition amongst lenders for a share of the mortgage market has resulted in an increasingly diverse range of product offerings, customized services, flexible loan terms and conditions, and mortgage rate discounts.
- Homeowners are taking advantage of increased equity in their homes and low interest rates to finance additional investments in their home and other purchases.
- NHA and conventional mortgages totaling \$138 billion were approved in 2003 to finance 1,110,000 units of new or existing housing across the country. Total residential mortgage credit outstanding grew by 8 per cent in 2003, reaching a total of \$518.9 billion.

Housing Affordability

- 2001 Census results confirm that the majority of Canadian households lived in housing that is affordable, uncrowded and in a good state of repair.
- Fewer households were in core housing need in 2001 than in 1996. The percentage of Canadian households in core need fell from 17.9 per cent to 15.8 per cent.
- The incidence of core housing need remains high among seniors aged 65 or over living alone, lone parents with children under 18 living at home, recent immigrants and Aboriginal households.