

CMHC's new federal programs help homeowners save on energy costs

The Government of Canada, through Canada Mortgage and Housing Corporation (CMHC), is introducing two new federal energy efficiency initiatives to help meet Canada's climate change objectives and provide cleaner air and healthier communities for all Canadians.

Effective immediately, CMHC, Canada's national housing agency, will offer a 10 per cent refund on its mortgage loan insurance premium when a borrower buys or builds an energy-efficient home or makes energy-saving renovations to an existing home.

The second federal energy-efficiency initiative enhances the Residential Rehabilitation Assistance Program (RRAP) - a program aimed at helping low-income households repair their dwellings to minimum health and safety levels. Effective immediately, new RRAP standards will allow repair work to include energy-saving renovations and retrofits that will improve the energy performance of housing units assisted through the program.

"The federal government is committed to making quality homes that are environmentally-friendly and energy-efficient a real option for all Canadians," said Joe Fontana, Minister of Labour and Housing. "It is also important to promote proven technology which can reduce the amount of energy we purchase from non-renewable resources."

Minister Fontana commented "these new enhancements are the result of CMHC working with its federal partners to ensure the needs of Canadians and future generations are met."

The CMHC Mortgage Loan Insurance

for Energy Efficient Homes will be applicable to both owner occupied and rental properties through participating financial institutions when a borrower obtains a new mortgage or refinances an existing one. Currently, CMHC's existing mortgage loan insurance products and policies already contribute to promoting energy efficiency in homes by recognizing lower heating costs in the calculation of the size of mortgage a borrower can comfortably carry.

To qualify for CMHC's premium refund, a home's energy efficiency must be rated using Natural Resources Canada (NRCAN) EnerGuide for Houses rating system and meet certain minimum requirements. For new construction, an EnerGuide for New Houses energy advisor must rate the building plans before the home is built. A new home that is R-2000 certified or that has an EnerGuide for Houses rating of 80 or above is eligible for a CMHC premium refund.

For existing homes, homebuyers or owners who complete energy-saving renovations through the EnerGuide for Houses service may also qualify for a non-taxable grant from NRCAN ranging from \$ 116 to \$ 3,348.

CMHC's premium refund is also applicable to rental properties (apartment buildings, retirement and nursing homes). This new initiative is intended to encourage developers and owners to construct new energy-efficient buildings or retrofit existing buildings to make them more energy-efficient.

For more details on these new initiatives, contact CMHC at 1-800 668-2642 or visit our website: www.cmhc.ca.



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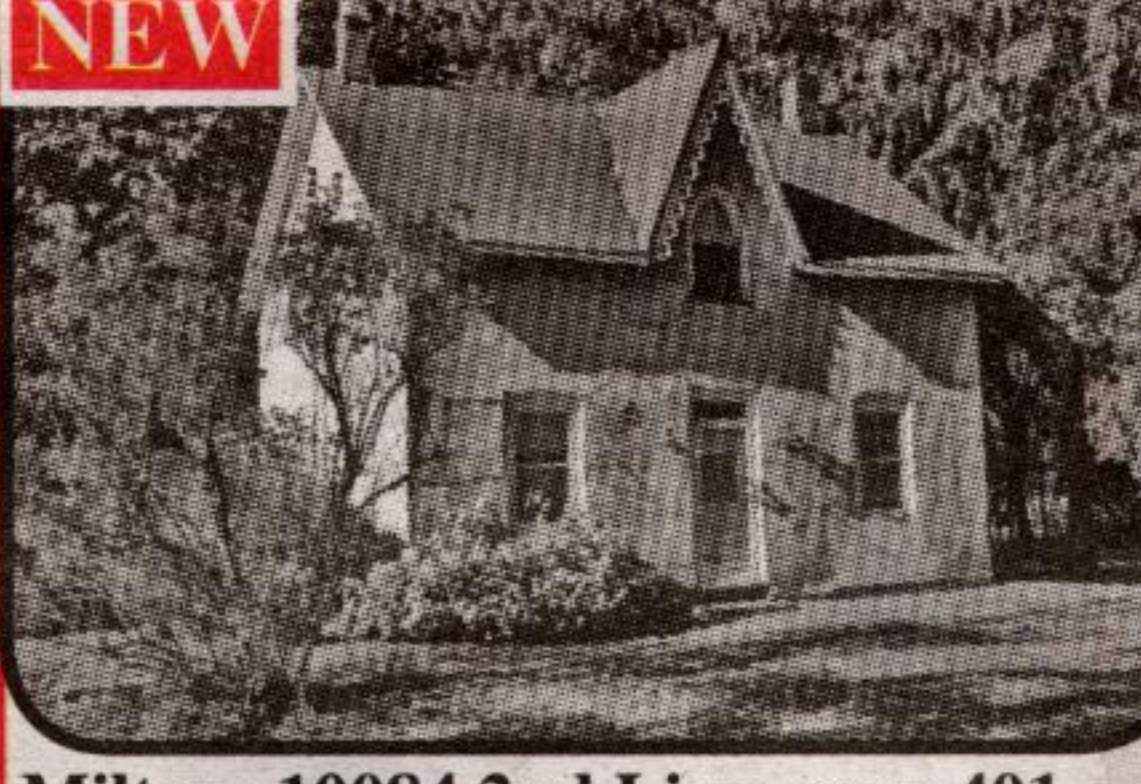
(905) 877-5211
1-800-834-5516

Directions & Photos
<http://maureen.ca>



Acton: 0.144 acres (160ft x 28.47ft) vacant commercial parcel of land at the corner of Main St. N (Hwy 25/7) & Elizabeth St, adjacent to convenience store. Assessed at \$60,000. **\$59,900**

NEW



100 ACRES

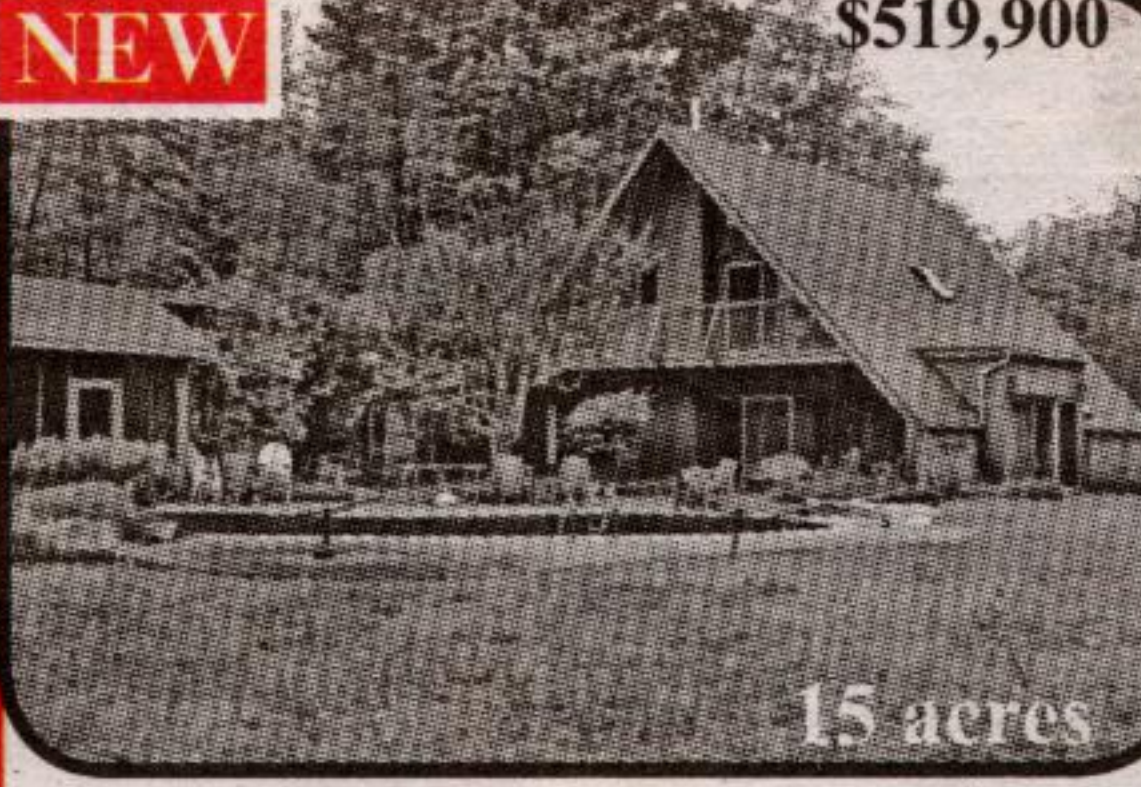
Classic century farm, on 100 "square" acres, ~ 4 min to 401 at Guelph Line. Near Mohawk Race Track & Casino. NW corner of Second Line & 10th SR, fronting on 2 paved roads. Across the

Milton: 10084 2nd Line, near 401



rd from Hitherfield Private School. Updated home & barn. 9' ceilings on main floor, hardwood floors, oak kitchen cabinets, main floor laundry, 200 ampere service, septic tank & bed (~10yrs), furnace (hot water circulating system) ~ 5 yrs old, etc. Drive shed with 3 bays. Drilled well ~ 70' deep. ~ 50 ac farmed. Flat land, perfect for a horse facility & race track.


NEW \$519,900



15 acres

Nature lover's Hide Away! Unique, gorgeous, private, open concept, home on 15+ acres on quiet paved road in Milton, South of Hwy 7, West of Acton. 5 bdrms, 2 washrooms. Cement block

Milton: Unique! Cabana & i/g pool!



construction which can be seen on ceiling of large ~ 23' x 23' garage. Fenced in-ground, heated, kidney shaped, cement pool & cabana with viewing rm. LR & DR with walls of FLOOR TO CEILING WINDOWS. MBR with walk-out to balcony o/l pool. Main WR with whirl tub & sauna. Excellent well. Rock gardens. Fenced pool. Dog run. Trails through woods!


30 acres Spectacular views



EXCELLENT VALUE Fabulous home

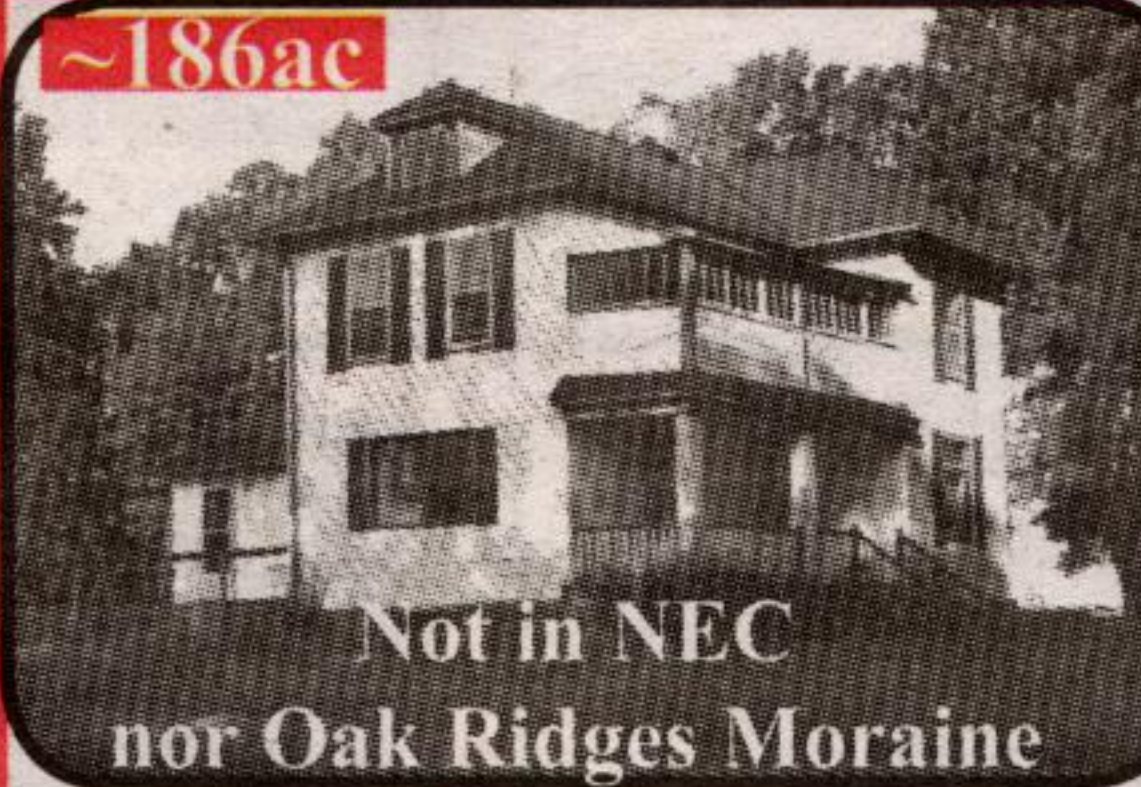
N of Erin: 5 bdrms, 5 washrms

FAMILY RM: 24' X 19'



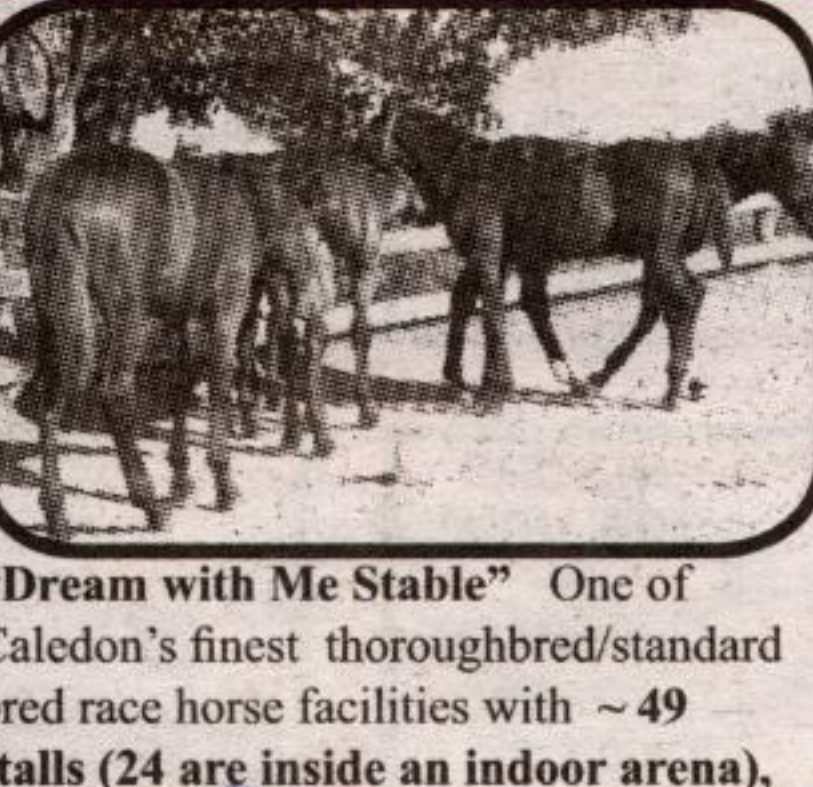
DR; 5 bdrms (2 with ensuite); 5 washrooms (2 with whirl tubs); library & 2 finished recreation rooms. 3 car gar & 2 bdrms built with insulated concrete forms & radiant heat. Black Walnut trees on 30 ac at the rear. Pond. Min to: grade school in Marsville, Belwood Lake, Hillsburgh & all amenities in Orangeville. Just 10 min N of Hillsburgh. **\$699,000**

~186ac



Not in NEC nor Oak Ridges Moraine

Caledon: 19726 Mountainview Rd.



"Dream with Me Stable" One of Caledon's finest thoroughbred/standard bred race horse facilities with ~ 49 stalls (24 are inside an indoor arena), 4 large barns plus a new office/lab/

breeding barn. 3 tracks (5/8 mile oval thoroughbred track inside standard bred track & a 900 metre straight track), a 6 horse computerized walker/runner, many oak & electrical fenced paddocks, 2 wells, manager's house & 2 staff trailers. 2 road frontages. **Between Tamarac Estates & Mono Mills.** South of Hwy 9, West of Airport Rd. **~ \$9,000/acre!**

NEW



\$249,900

Georgetown: 70 Prince Charles Dr.



Quaint, curb appeal, character & charm. 3 bedrooms, 2 washrooms, recreation room & garage. Main floor bedroom & 4 piece washroom. 2 large bdrms upstairs. Great recreation room with wainscotting & dry bar. Upgrades: 3 pc with separate shower; new windows on main floor (bay in LR); mud room in garage; ceramics from the mud room through kitchen; oak kitchen cabinets; new asphalt & deck. Walk to all amenities. Include: window coverings (except verticals), fridge, stove, dishwasher, washer & dryer. Great central location.

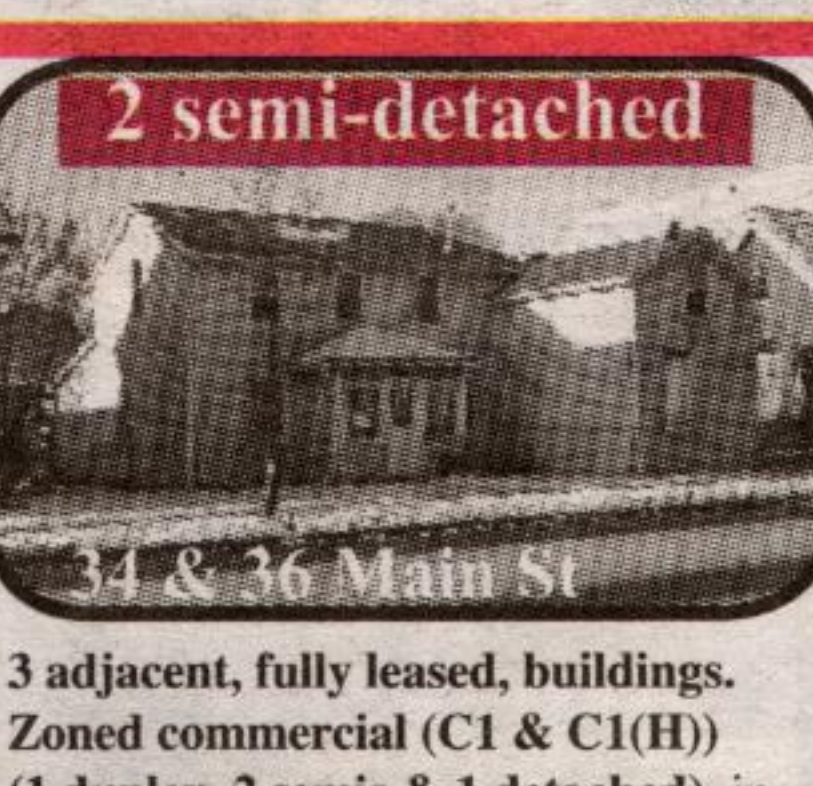
\$624,900 Duplex



28 & 30 Main St

Acton: Commercial/Res Investment:

2 semi-detached

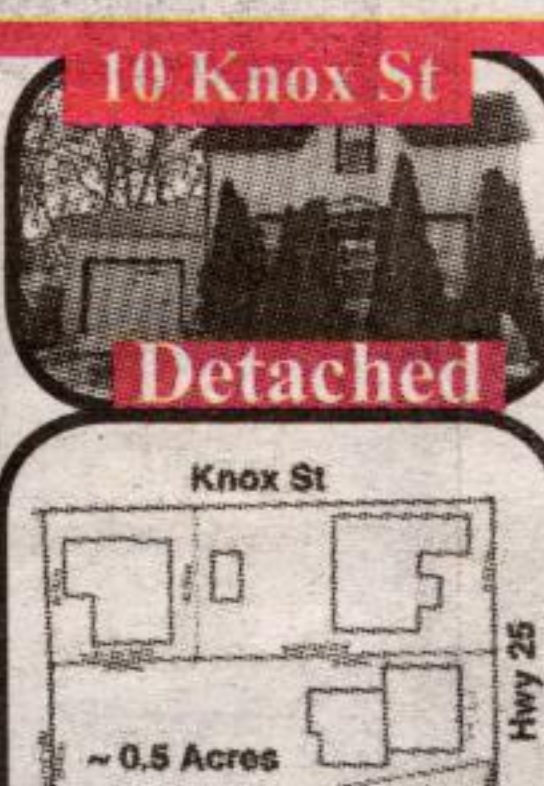


34 & 36 Main St

3 adjacent, fully leased, buildings. Zoned commercial (C1 & C1(H)) (1 duplex, 2 semis & 1 detached) in Acton core, at the corner of Hwy 25 & Knox St. 1/2 ac adjacent to mall!


10 Knox St

Detached



Knox St
Hwy 25
~ 0.5 Acres
Mall

NEW




1175sqft industrial unit with new insulated 12' x 12' drive in door, man door & office space. Sanding & painting booths, wash sink, powder room & storage. 550 volts, 3 phase. Heat: radiant gas enclosed. Condo fee: \$143.65/mo, includes: water, snow removal, lawn care, building insurance & 2 designated parking spaces. \$148,800

Steeles & 400: 109 Ormont Dr. #23




\$289,000 96.8 AC

SOUTHGATE: ON 2 PAVED ROADS. 15 min NW of Shelburne. ~70 ac hay, 25 bush. Almost renovated. W of Shelburne on Hwy 89, N on Grey Road 8 to 106599 Southgate Road 10, NW corner. (Proton)



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