

# Don't buy a home on impulse – shop around

Spotlighting new homes in communities across the country, National New Homes Month is sponsored by the Bank of Montreal.

Builders will be showcasing the latest in design, technology, quality and convenience in a wide range of layouts, styles and sizes to meet the changing needs of today's new home buyers.

The Toronto Home Builders' Association (THBA) invites you to visit builders' presentation centres to find your dream home.

"But don't buy on impulse," says THBA President Chris Mullin. "Shop around, do your homework and ensure you are comfortable with your decision before you sign on the dotted line."

A new home is probably the largest single purchase anyone will make and being prepared for it will avoid disappointment.

Mr. Mullin offers these simple steps to buy your new home with confidence:

1) Determine where you would like to live.

The criteria you use for selection may be based on transportation, distance to place of employment, proximity to local schools, daycare, recreation facilities, shopping, etc.

2) Determine your ability to meet financial commitments.

Review current expenses thoroughly, including infrequent expenses such as car insurance, taxes, etc.

Find out how much added expense will be incurred following a move to a new home — mortgage payments, taxes, heat and hydro. The local tax office and hydro company can help, and your banking insti-

tution can supply you with mortgage costs. 3) Choose your professional builder carefully.

Call the THBA Home Hotline — 391-HOME for up-to-date information on member builders and their products and services.

Call the Ontario New Home Warranty Program — 229-9220 to check on the builder's service record.

Visit neighbourhoods built by your chosen builder. Knock on doors to determine if the homeowners are satisfied with the quality of construction and after-sales service.

4) Prepare a list of questions for the sales

representative.

What are the standard features and costs of upgrades?

Is there a lot premium? On which lots? How much?

What is the down payment structure?

What, if any, landscaping is included, either on your particular lot or within the subdivision itself?

What is going to happen to the vacant land adjacent to the subdivision?

Can the children walk to school, or will they be bused?

When you are satisfied you have found

your dream home, ask the sales representative to prepare the THBA Standard Agreement of Purchase and Sale, but don't sign it before having it reviewed by a lawyer experienced in real estate law.

The THBA offers free of charge to consumers a series of 11 Insights brochures. These informative brochures help take the guesswork out of buying a new home. To receive Insights, call 391-HOME.

Buying a new home is an exciting time and making your decision with confidence will ensure your happiness in your new home.

## Above ground pools: they're fun and economical

Thousands of Canadian families have turned their backyards into home leisure and fitness centres with economical, easy-to-install above-ground pools.

Above-ground pools are less expensive than their in-ground counterparts. They can be made equally attractive and are just as functional.

An above-ground pool is basically a round or oval metal structure shell with a vinyl liner.

Most above-ground pools can be partially submerged to reduce the effect of their heights above grade. Or they can be set into sloping ground letting their

water levels come close to garden level.

Before selecting a location for an above-ground pool, check with the local building inspector.

Many communities require the pool be situated a certain distance from a house and from front and side property lines. Also check plumbing and electrical permits, certificates of occupancy and safety requirements.

Many above-ground pools come in "kits," which can be assembled by two or three people over a weekend using tools commonly found around the house.

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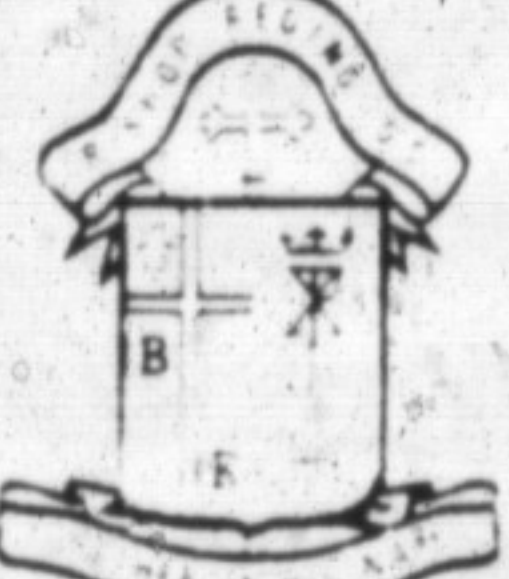
**REALTORS REMARKS:** You must step inside this home to fully appreciate the many extra benefits and beautiful secluded back yard.

Please call Joyce Scott for a preview

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