

First-time home buyers should set sights lower

By JAMIE JOHNSTON
With rapid 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 rising prices have made it more difficult, people can still buy a "starter" property.

The primary thing "first-time buyers" should realize is that they must lower 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.

Small homes

In the past, most people started in a 1-1/2 storey home — about 800 square feet 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 two or three times to get the house you really want to live in. The key though is to get started now.

A boarder

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.

For a free brochure titled "How to Buy A Home", please contact your nearest Canada Trust/Realtor or franchise office.

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abounds in the beautiful home each room flows naturally throughout. Beautiful display kitchen with lots of cupboard space to avoid clutter. Fully finished and furnished rec. room, 3-4 bedrooms, master with adjoining sitting room. Landscaping designed for serenity with a variety majestic pine trees for privacy, interlocking stone driveway, \$219,900. Vendore transferred - must be sold. Viewing of this home highly recommended. Please call Joyce.

details? please call
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Just minutes from the 401 in Cambridge, this brick townhouse is situated on a large lot with a single garage, paved drive, 1 1/2 baths, combination living room, dining room, full basement. Exclusive. For more information, please call **DEBRA HUNTER-SEITZ**, Sales Rep. (519) 622-5888.

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10 ACRES first-class professional property in Burlington Escarpment area. 8 box stalls, all outside facilities. Exquisite 3,200 sq. ft. reclaimed brick home overlooking large spring pond & tennis court. Reduced to \$949,000. JIM NEIL 416-637-8245 or country office 335-8897.


Photos' names shown with these property listings are those of Sales Representatives employed by Royal LePage Real Estate Services Ltd., Broker.

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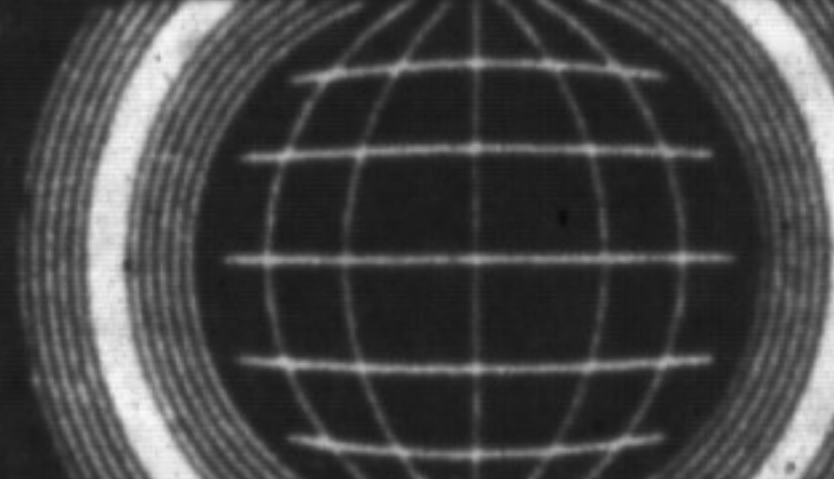
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**REWARD YOURSELF
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\$329,000. — REDUCED TO — \$299,000. Excellent opportunity for a life-style change. Executive home with country atmosphere, on a beautiful wooded lot, with a rocky garden & inground pool. Entertain in the family room with fireplace & wet bar. Push broadloom & neutral decor thru-out. Contact Jo-Anne V. today and ask about #6.



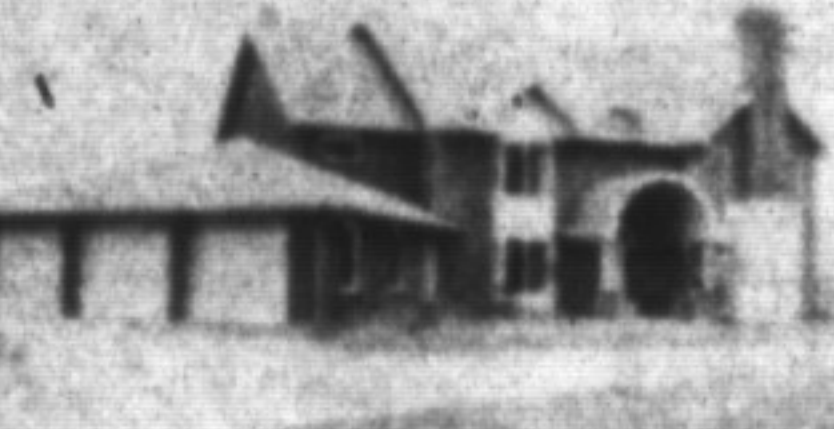
WE'RE NOT KIDDING YOU
Well maintained backsplit backs onto quiet treed area features 3 bedrooms, ground level walkout from finished laundry room, 2 piece bath adjoining the rec. room, garage & more. Listed at \$172,900. Call for your personal viewing with Howard or Jennie Fretz, #84.




POSSIBLE IN-LAW SUITE
NOW \$234,900. Lovely 3+ bedroom split level home. Finished basement features 4th bedroom, bath & games room. Home boasts family room with fireplace & slider, main floor laundry, 2 cedar lined closets, tool shed, apple trees, fenced yard and double garage. Contact W.J. (Jack) McCrudden, Broker to view #72.




VERY ACCEPTABLE MORTGAGE
— \$154,500.
AT 12% UNTIL 1993 — you can't afford NOT to buy! 3 bedrooms, finished basement in well maintained complex. Don't put off your call any longer — please contact Dick Belford for more details about #55.




SIDE BY SIDE!
Pictured is one of two executive homes in Campbellville. House shown above is approx. 4,800 sq. ft. with 4 bedrooms, asking \$489,000. The second is ultra modern in design, approx. 3,600 sq. ft. with 5 bedrooms, asking \$279,000. as is. Both are situated on prestigious 1 acre lots. For details & viewings call Tracy Kennedy* about #70.



10 ROLLING ACRES WITH POND
Now asking \$374,900. Spacious 4 bedroom bungalow features main floor family & laundry rooms, fenced property, 2 car garage, plus a small barn suitable for horses. Financing available for 2 years at 12.5% Call Howard or Jennie Fretz*, for more details about #30.




4 BEDROOMS — PEACE & PRIVACY
Freshly decorated formal dining room — PRIDE & PERFECTION. Central Air/Central Vacuum/Fireplace — PLUS! A perfect place with plenty of potential to call home. Priced right at \$179,900. Call Jo-Anne V.* for your personal tour of #73.




10 ACRES IN THE COUNTRY
IS THAT WHAT YOU WANT? Well, here it is! Beautifully treed, very private. Close to major roads, yet still quiet & private. Beautiful home with a modern kitchen, lovely ensuite, 2 fireplaces, family room & rec. room and much more. Now Listed at \$388,000. Call Barbara Mallaieu* today for more information about this country home. #58

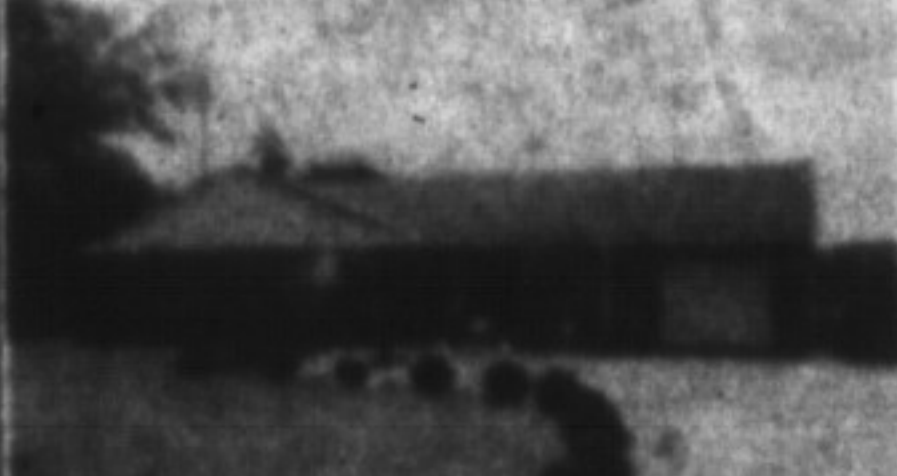
GREAT BUSINESS OPPORTUNITY
Take over an established business with minimal investment. Lots of room for growth. Mini-golf and snack bar near Milton. Sound too good to be true? Call Howard or Jennie Fretz* for all the details about #81.




MOVE-IN CONDITION
This four bedroom home features an open concept layout — very spacious. Amenities include: fireplace in Living Room, recently replaced broadloom throughout, walk-out from Living Room to fully fenced yard, rec. room in finished basement, 3 washroom, ensuite bath to master bedroom, garage & more. Contact W.J. (Jack) McCrudden, Broker, to arrange your personal inspection of #79.



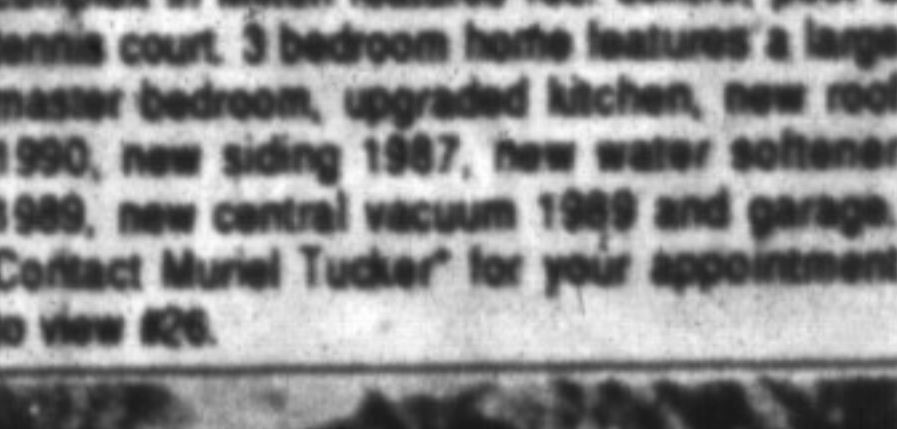
AFFORDABLE TOWNHOUSE
\$139,900. This 3 bedroom brick/wood home has a nice layout. Eat-in kitchen, walk-out from living room to fully fenced yard and deck, finished basement & private drive. Condo Fees \$85.00/month. Contact W.J. (Jack) McCrudden, Broker for more details about #63.



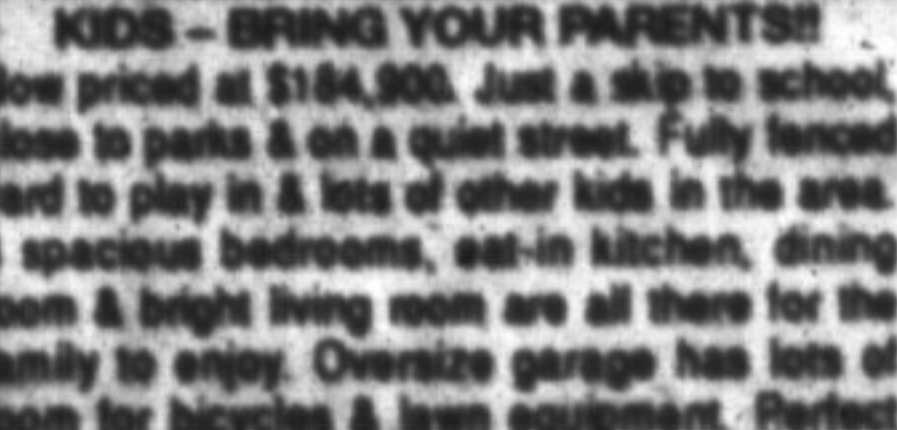
TWO BEDROOM IN-LAW SUITE
Now Listed at \$274,900. 3 bedroom bungalow situated on 1/2 an acre & partially surrounded by a home lawn offers inground pool, deck off living room, garage & more. Contact Lee-Ann Macdonald* about #33.



SUPER 3 BEDROOM BACKSPLIT
...on a fully fenced landscaped lot awaits a family. Includes finished lower level with wet bar in family room, eat-in kitchen with built-in dishwasher & generous cupboard space, upgraded broadloom, single garage, oversized double drive & more. Financing at 11 1/4% until June 1992. Asking \$199,900. Contact Tracy Kennedy* or Debra Sine* for all the details about #40.




TOWNHOUSE \$149,900.
Assumable 1st mortgage at 11 1/4%. Prime complex in Milton features rec. centre, pool & tennis court. 3 bedroom home features a large master bedroom, upgraded kitchen, new roof 1990, new siding 1987, new water softener 1989, new central vacuum 1989 and garage. Contact Murel Tucker* for your appointment to view #26.




KIDS — BRING YOUR PARENTS!
Now priced at \$184,900. Just a skip to school, close to parks & on a quiet street. Fully fenced yard to play in & lots of other kids in the area. 3 spacious bedrooms, eat-in kitchen, dining room & bright living room are all there for the family to enjoy. Oversize garage has lots of room for bicycles & lawn equipment. Perfect starter home for the young family. Call Barbara Mallaieu* to view #51.

GREEN ACRES
LESS THAN 2 HOURS AWAY FROM MILTON. 17 acres of Peace & Tranquility. Peaceful river wanders through this scenic piece of property. Listed at \$34,900. Contact W.J. (Jack) McCrudden, Broker, for more details about #35.


BUILDING LOT
1/2 acre located on the outskirts of town available immediately. 132 foot frontage. Listed at \$142,500. Contact W.J. (Jack) McCrudden, Broker, for more details.




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