

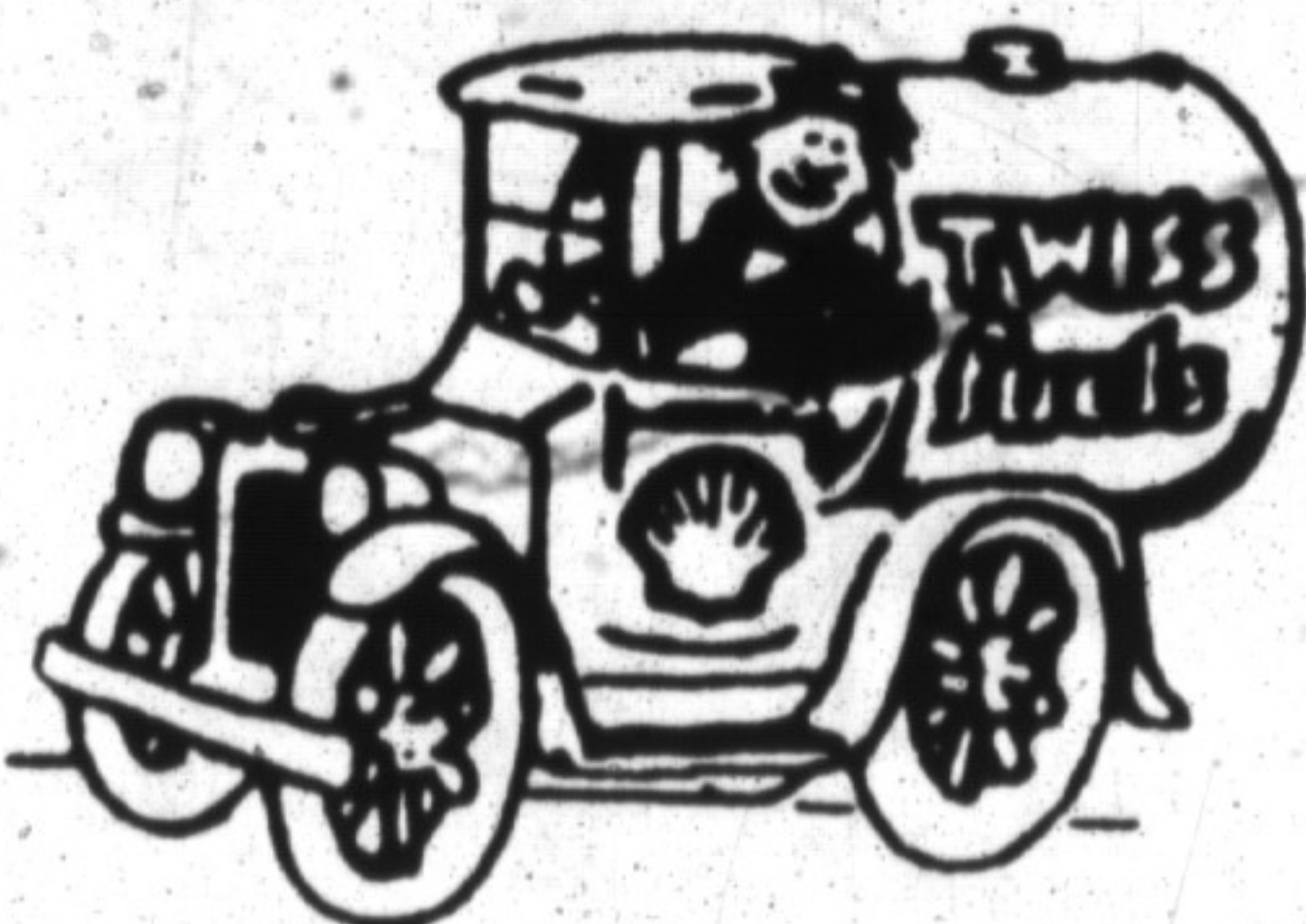
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RRSP loans expected to lift house sales

Federal Finance Minister Don Mazankowski's decision to let Canadians use RRSPs for house purchases represents a "government boost" to the spring real estate market, according to the Oakville, Milton and District Real Estate Board.

"It's a strong step in the right direction for real estate," says Board president Mark Mallalieu. "It's

bound to increase the number of people currently shopping for new properties — although it's tough to say how big the increase will be."

The Federal budget allows people to borrow up to \$20,000 from their RRSP savings plans to use as a downpayment in buying a principal residence. The offer is valid for one year only, and the RRSP money must be repaid within 15 years. Any

amount that is not repaid will be treated as a permanent withdrawal and subject to tax.

"The program should provide a tremendous boost to real estate sales locally — and not just in lower price ranges," Mr. Mallalieu explained.

"Interest rates are low, prices are stable and the government recently announced it will permit downpayments as low as five per cent of a property's value," he says. "Add in the right to borrow from existing RRSP savings, and we should see a 'ripple up' effect in all price categories. With careful financial planning, many people should be able to realize their personal housing goals this year."

The Canadian Champion, Friday, February 28, 1992

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Pet of the Week



Bomber is an adorable, domestic short-haired cat hoping to be adopted soon from the Oakville Humane Society. The nine-month-old, easy-going and friendly animal is an indoor female cat with lots of personality. For adoption information, contact the shelter, 445 Maple Ave., in Oakville at 845-1551.

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