

Buyers seek homes in 'affordable' range

View lots, acreage also high on shopping lists

Realtors on Salt Spring predict a strong market for the upcoming year, thanks to low interest rates and a healthy economy.

As well, while the Real Estate Board in Victoria feels the market may not be as active as it was in 1987, it predicts an increase in property values.

Some segments of the realty market on Salt Spring Island should do better than others in 1988, according to a local realtor who checked his perceptions against those of others in the profession.

Gary Greico of Gulf Islands Realty said the most sought-after homes on Salt Spring are those in the \$50,000 to \$65,000 range.

"Very few come on the market," Greico says, "and whenever does come on, it's snapped right up."

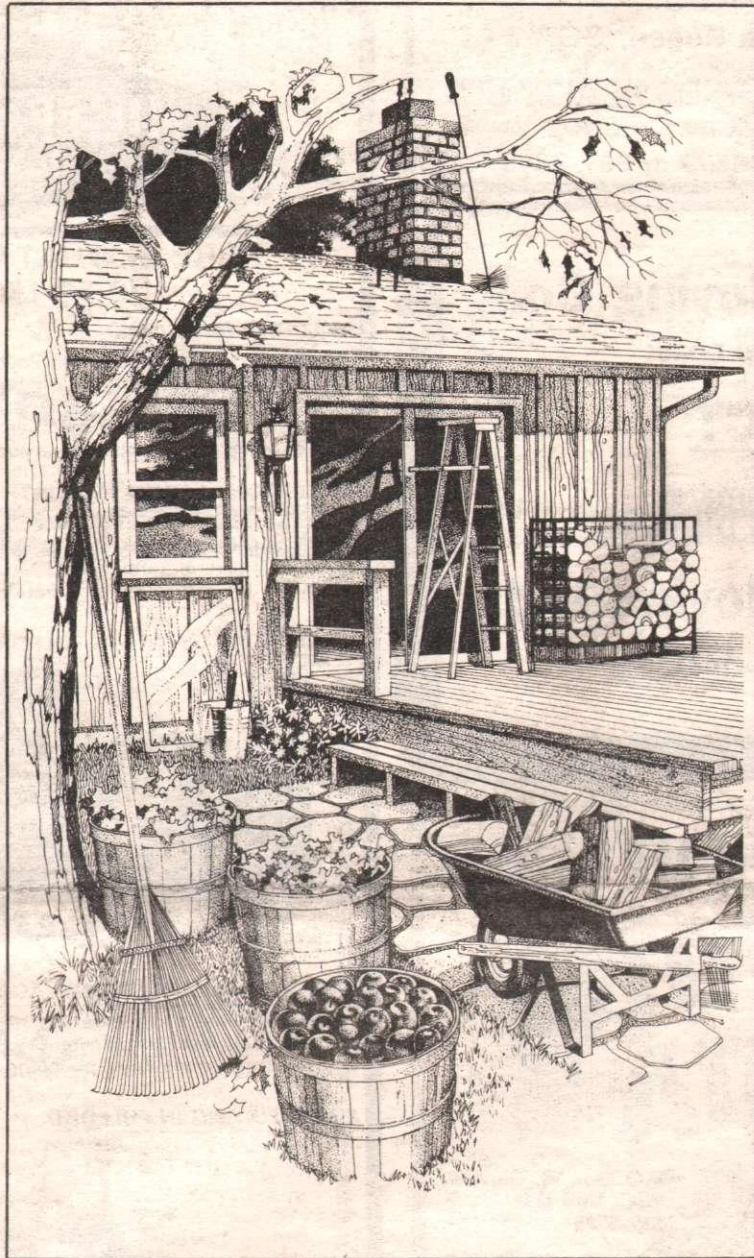
Those looking at purchasing real estate in that price range can expect to buy an "older bungalow," Greico says. The best example of this group is defined as a one-level, two- to three-bedroom home, around 1,200 square feet in size.

These homes are often purchased by first-time buyers taking advantage of the B.C. government's second mortgage program, Greico says. The program helps provide down payments for those with limited funds, by loaning out a second mortgage without increasing the interest rates.

The B.C. second mortgage program is not available for individuals purchasing lots — there must be a house involved.

The most common price range of real estate sales on Salt Spring Island falls in the area of \$80,000 to \$150,000. These purchases usually involve view homes and the low-end category of waterfront homes.

According to Greico, there are very few waterfront properties on



the Salt Spring market at present. Last year a number of those properties changed hands, and the market seemed to "sort itself out."

"Now there are almost none left (for sale)," he says. "People are coming here, looking for water-

front, and leaving Salt Spring for elsewhere."

However, the failure to purchase does not mean those prospective buyers are moving to other Gulf Islands, Greico says. Many real estate shoppers are looking for the amenities and lifestyles Salt Spring offers, in-

cluding services such as a hospital.

The Gulf Island real estate market has traditionally served a majority of Albertan buyers. But the demographics seem to be changing, with more and more buyers coming from Eastern Canada and the United States, Greico says.

"It's a question of awareness," he explained. Somehow, people are finding out about the Gulf Islands.

Buying here can be a good deal for Eastern Canadians and Americans alike. Canadians offered early retirement benefits can sell their eastern home on a booming market, come out here, purchase a house, and have money remaining. The difference — especially in the past few years — between the Canadian and American dollar has made this country an attractive area for Americans to settle or retire.

First-time potential buyers coming to Salt Spring, Greico says, still want waterfront land. Good view properties are a second choice but those are becoming more difficult to find.

Greico says homes with acreages — which, in many cases, are not very usable — are still in demand, and quite a few are on the market. Very often, Greico notes, it is local residents who are buying acre properties.

"View properties and acreages are selling well," he continued. "Prices do not appear to be rising at this time, but if the demand keeps up, they will certainly firm up."

As Greico points out, real estate is not a short-term investment: over the longer term it can be an individual's best investment. Historically, land prices have consistently risen. Any profits made on increased property values, through a turnover, are not taxed.

As the well-known advice goes, Greico notes: "Buy land. They don't make it any more."

Demand prompts review

A temporary hold has been placed on applications for connections to the Ganges sewer system. However, the freeze does not mean the system is nearing capacity, Sewer Commission chairman Ron McQuiggan said.

The commission issued the halt after receiving three applications for multiple-family dwelling projects seeking admission to the sewer system. The commission also heard there could soon be as many as four more multiple-family project applications for hook-ups.

"I don't think the chances of all seven actually building are very possible," McQuiggan said. However, the commission felt that an examination of a "worst-case scenario" was in order, and therefore placed a freeze on the process. The process has since resumed.

The sewer system has a capacity of 100,000 gallons per day. At present, it is operating at approximately 44,000 gallons each day. In Victoria, single-family dwellings consume an average of 150 gallons per day, while on Salt Spring, the average is at approximately 78 gallons per day.

After an analysis of the multiple-family dwelling applications, the commission concluded a further 15,000 gallons would go through the system, bringing the total to close to 60,000. This remains far under capacity.



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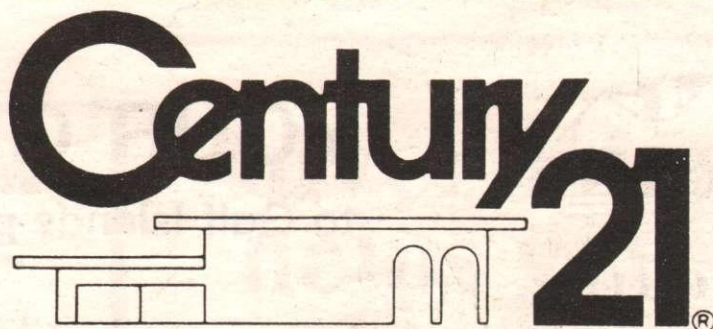
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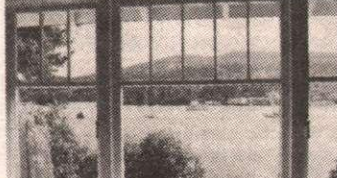
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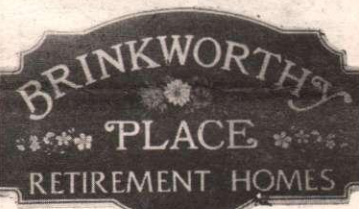
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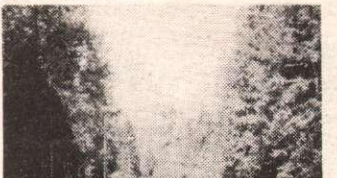
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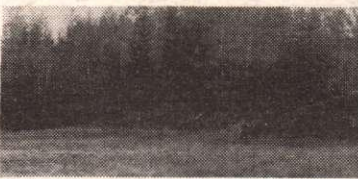
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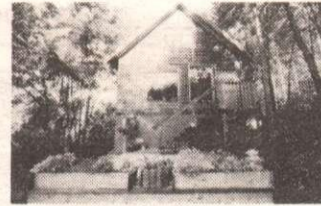
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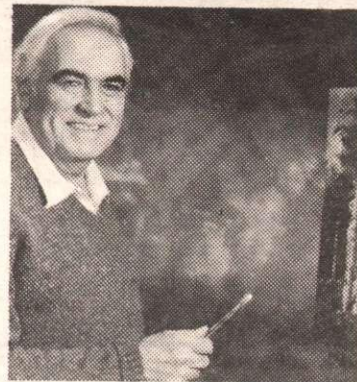
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1/2 acre of south facing waterfront providing excellent deep water moorage. South slope overlooking sea offers ideal solar building site. Drilled well, pump and pumphouse, roughed in driveway and travel trailer included. \$112,500 MLS.

PUT YOUR IMAGINATION TO WORK AND MAKE \$\$\$



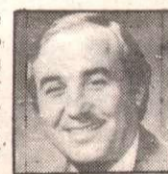
AND NOW THE PRICE IS REDUCED \$10,000! There's lots of potential with this older 4 BR. seaview home in the Vesuvius Bay area. You'll be amazed at how much room there is here. Please let me show you around inside. And now the adjoining lot is for sale too! ~~\$79,500~~. NOW \$69,500. Please call DAVID DUKE for more details on these properties.

ARE YOU IN THE MARKET FOR A QUALITY NEW HOME AT A BUDGET PRICE?



A perfect start for the newly retired or newly wed. 1100 sq. ft. of well designed, usable living space. This well built home is just being completed and boasts a large bathroom complete with Jacuzzi and skylight, 2 bedrooms, sunken living room with open beam, tongue & groove cedar with skylights. A large private lot gives privacy. This home is one-level living at its best. \$89,900.

For a private viewing or to discuss listing your home or property, please call Gary Greico: 537-5577, off. or 537-2086, home.



VESUVIUS - S. W. SUNNY EXPOSURE - \$79,900 MLS.



One level living in sunny Vesuvius, 2 BRs, sun room, large screened porch, easy care garden, just in time to enjoy the 10' x 25' deck.

GOLFER OR LOG HOME ENTHUSIASTS - TAKE NOTE



Bounding on S.S. Golf Course property, this fine log home offers 3 BR., family room, sunken living room with fireplace. This plus more on 1.77 ac. private property. \$92,500. Good terms available to qualified purchaser.

LOG HOME NEAR ST. MARY LAKE - \$89,000



This well-built log home has loads of room, including a room that could be used as a craft room, studio or large extra BR. (20' x 16'), plus 3 BR., large living room.

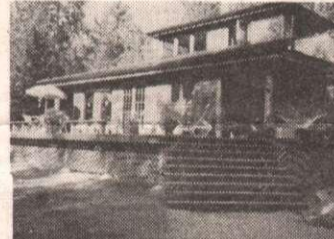
SANTY G. FUOCO - 537-2773.

STEP OFF YOUR LAWN ONTO THE BEACH



Lowbank oceanfront with a brand new 2 BR. rancher with all living areas oriented to the water. \$148,000. CALL TONI.

DON'T MISS THIS!



An ideal small hobby farm of 4.5 acres with about 2 acres in fenced pasture. Very attractive open plan 2 BR. and den home and a separate 600 sq. ft. studio/workshop. Great exposure, private, close to village. \$109,000. CALL TONI.

RELAXED SETTING, SUPERB EXPOSURE



You'll enjoy the sunny quiet setting of this delightful island home. 2 or 3 BRs., large studio, separate workshop, large decks and plenty of covered storage. \$85,000 CALL TONI.

COUNTRY ESTATE? YES, AND ONLY \$120,000 mls.



Situated on 1.30 ac. with pond, overlooking pastoral scene. House is of unique design over 2000 sq. ft. featuring large (23' x 19') living room with high ceiling, 3 BRs and many other features. For more info. or appointment to view, call

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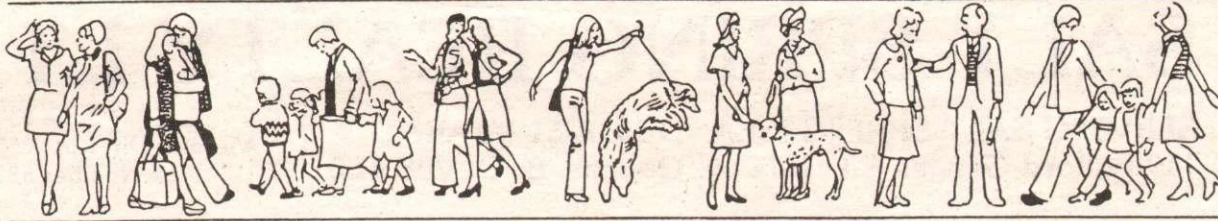
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- 2. Double wide, four appliances, carport. \$19,000.

WATERFRONT— LARGE HOMESITES

- 1.8 acres, level, some lovely large trees. \$90,000.
- 1.1 acres, sandy beach, quiet anchorage. \$85,000.

GALIANO ACREAGES

- 10 acres for \$29,000.
 - 5 acres for \$22,000.
- Both on paved road with power, phone & piped water to lot.

JESSIE (PAT) JAMES

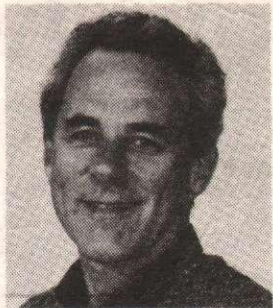
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