

Adjust priorities, too

All costs must be pondered by first-time home buyers

There are many things a first-time homebuyer should know before taking on the large financial commitment that normally accompanies the purchase.

Most important, says Jewel Eldstrom, assistant manager at Island Savings Credit Union in Ganges, is adjusting priorities and considering *all* of the costs involved.

"The house has to become a priority," Eldstrom says. "It is an ongoing, continuous expense."

Eldstrom advises the prospec-

tive buyer to consult a loans officer before initiating the search for a home.

The accepted rule of thumb dictates the purchase price of a home should be no more than two and one half times the combined annual incomes of the parties involved.

Monthly housing costs, including utilities, should not exceed 30 to 35 per cent of income. Therefore, a household earning \$2,000 a month should plan on paying no more than \$700 per

month to cover the cost of the new home.

The credit union will carry a mortgage for 75 per cent of the real estate's purchase price or its appraised value — whichever is the lesser of the two. This leaves a 25 per cent down payment cost. First-time home buyers can usually qualify for the B.C. government's second mortgage program, making a further \$10,000 available to them.

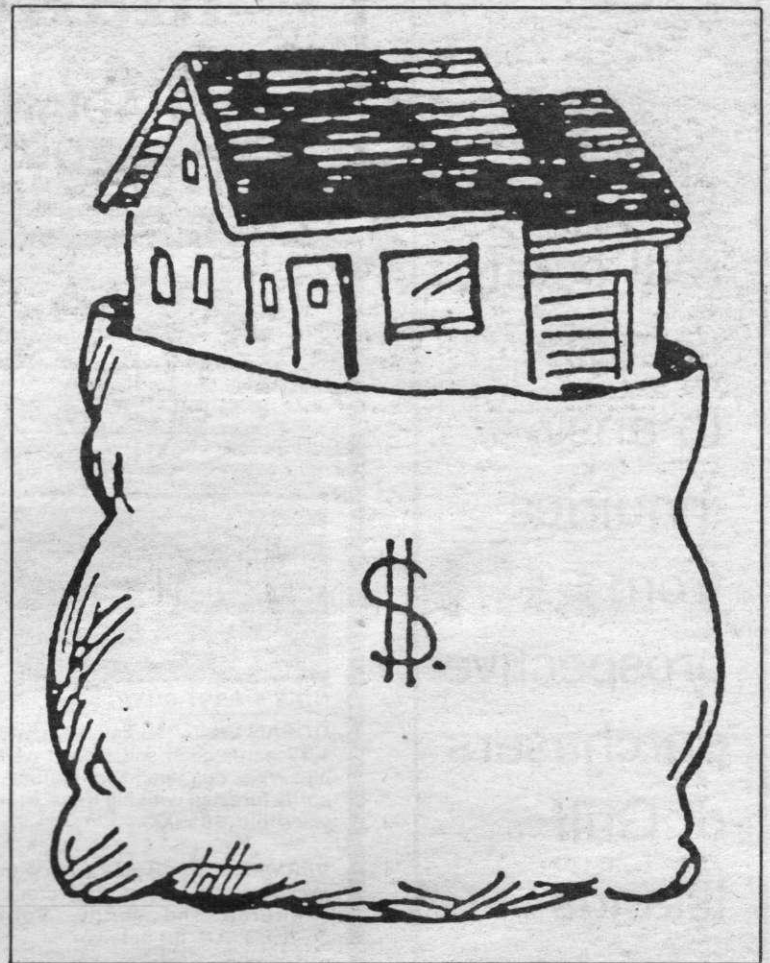
(As Eldstrom indicates, this follows institutional guidelines: there are private ways of getting home financing. Some banks offer high ratio mortgages as well.)

To put this in perspective, an individual looking at purchasing a \$60,000 home could obtain a \$45,000 mortgage from the credit union. This would necessitate a \$15,000 down payment. After securing \$10,000 through the government program, the total cash needed for the down payment would be \$5,000.

As Eldstrom stresses, however, this is not the end of the immediate search for cash necessary for the purchase. With the government's one per cent purchase tax, house insurance, hydro and cable connection costs — to name a few expenses likely to be incurred — the buyer must have a further \$1,500 to \$2,000 on hand.

The buyer must also consider fluctuating interest rates. At 9.75 per cent, interest rates are currently at a fairly low level: a \$60,000 mortgage set at 9.75 per cent would amount to payments of \$535 per month. Should the prime rate jump to 15 per cent, however, the monthly cost would increase to \$770.

"The main thing," Eldstrom says, "is to know the market and make a thoughtful purchase, sub-



ject to your finances."

Of the nearly 1,000 mortgages Eldstrom has prepared, she said she has never met a first-time homebuyer prepared for the financial impact of owning a house.

'The main thing is to know the market and make a thoughtful purchase.'

For instance, she estimates a minimum of \$100 a month is needed to offset maintenance costs — an ongoing cost that is often not considered.

"A knob falls off the door and there's \$17.50," she says.

Maintenance costs can be an

especially substantial factor in the purchase of an older home.

This leads to further steps which should be taken before the search for a house begins. Several factors, including wants and needs, should receive careful consideration.

There are numerous types of living facilities available — i.e., single-family dwellings, detached and semi-detached housing, mobiles and condominiums. The number of rooms immediately needed by the purchaser (and required 10 years down the road) should be taken into account, as should exterior desires, such as space needed for a garden.

The prospective buyer may also want to prioritize preferred neighbourhoods, considering access and proximity to work, schools and other amenities. Enquiries as to any plans for rezoning or development projects should also be made.

Next week: Making the Purchase.

Your guide to Gulf Islands properties

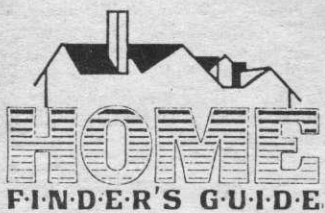
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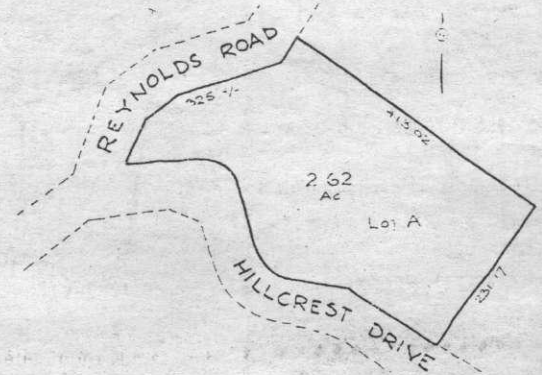


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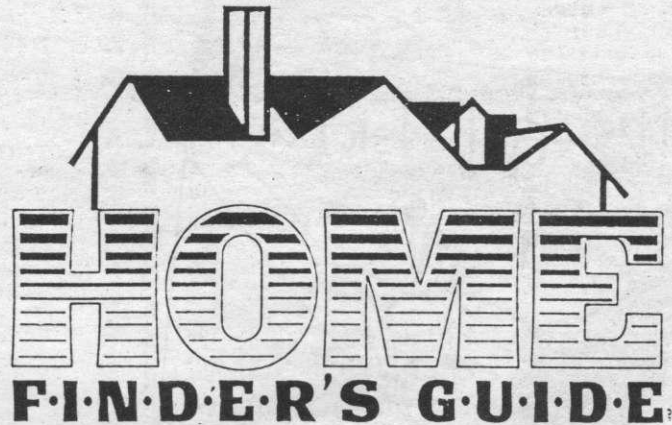
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to Gulf Islands properties



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PANORAMIC GANGES HARBOUR VIEW - \$89,900

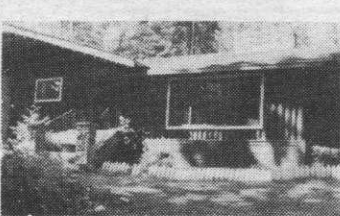


Enjoy the view from this large two level home. Southeast facing with a large living room and separate dining room. A special feature is the glassed-in sunroom overlooking the harbour. Another major economic advantage is a full in-law suite on the lower level complete with fridge and stove. A finished landscaped garden with bearing fruit trees, shrubs, flowers and located within minutes walking distance to Ganges and all adds up to value, value, value! Call today!

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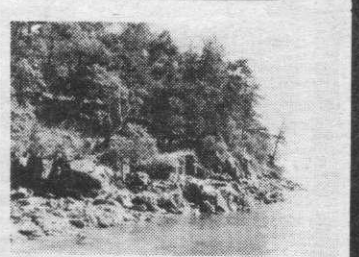
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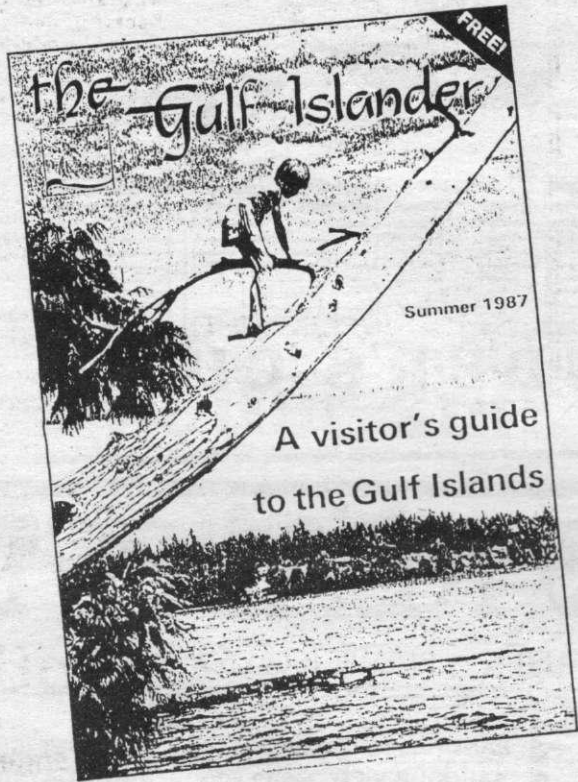
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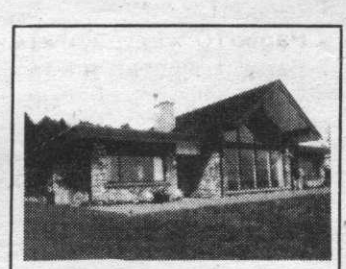
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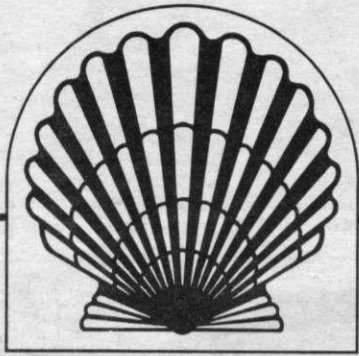
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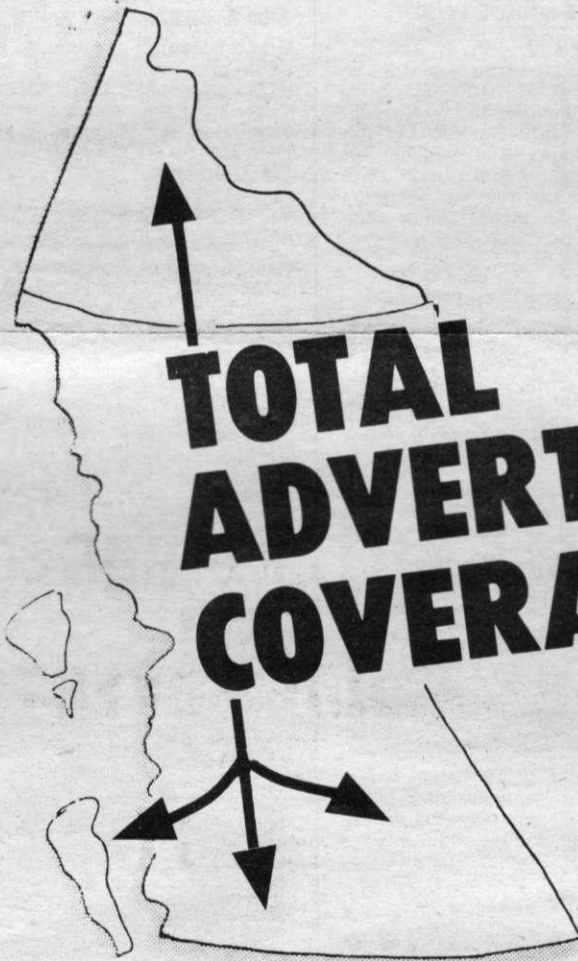
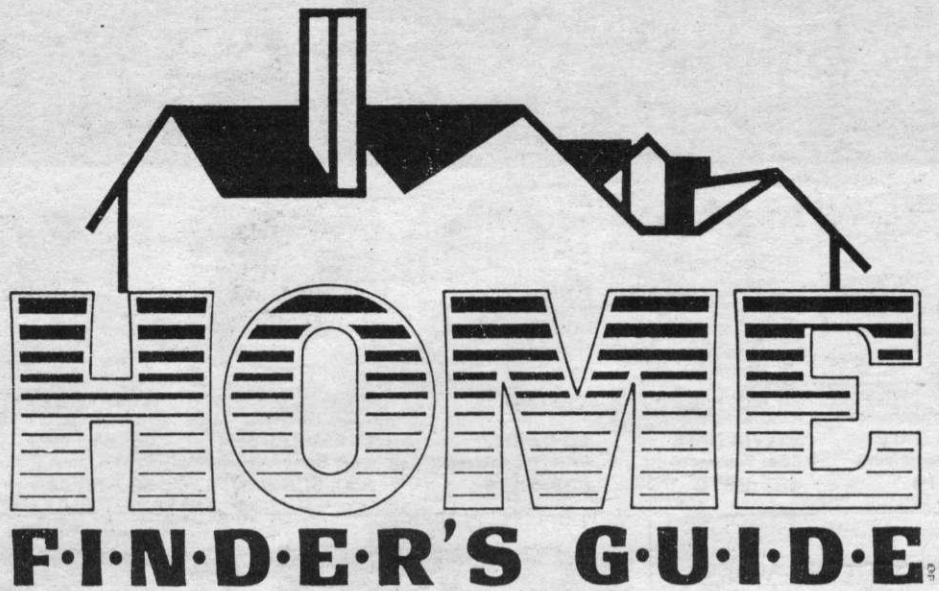
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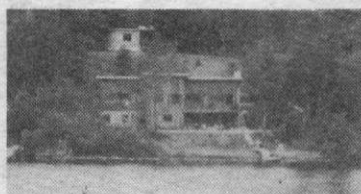
BE SELF-SUFFICIENT

On this 2.91 acre revenue producing property. Complete with 2 homes, huge workshop, numerous outbuildings and an irrigated garden. Make an offer to \$162,000 MLS.
CALL EILEEN



CUTE LITTLE CABIN

With lots of outbuildings, chickens, goats & 10.07 acres of very nice land. \$59,900 MLS.
CALL EILEEN



BED & BREAKFAST & FISHING!

Great potential for this 4 BR., 3 bathroom home plus 3 BR., 1 bathroom guest cottage. Located on Cusheon Lake, one of the best swimming & fishing lakes on the island. \$189,000 MLS.
CALL BECKY

VENDOR FINANCING ...

15% down, 10% financing for 2 year term. Choice of 3 properties: 18.10 acres with 180° views; 12.36 acres with views; 13.45 acres with S. Exp. & views. List price \$69,500 each MLS.
CALL BECKY



NEWLY PAINTED...

A fresh new look has been added to this large 2 level home overlooking Active Pass & the Coastal Mtns. This 3 BR., 1 1/2 bathroom home with recreation room is a great family home, with plenty of room for everyone. \$81,900 MLS.
CALL BECKY



SPLASHY POOL

What a setting! 2.5 acres of pastureland, orchard & garden. Delightful family home, extensive decking & a 15 x 30 indoor pool! See it NOW. \$154,900 MLS.
CALL PAT

STAR QUALITY

Delightful 0.90 acre building lot. Potential for a commanding view of Trincomali Channel & the Secretary Islands. Close to beach access. \$24,900 MLS.
CALL PAT

COUNTRY BACKDROP

Place your dream on the sunfilled ridge and enjoy farm views on one side and your own private garden on the other. Popular Sunset Drive area lot. \$27,500 MLS.
CALL PAT

CLEARED BUILDING LOT

Nicely treed bldg. lot on Mansell Rd. in quiet area of Salt Spring. Approx. 1 mile from village & moorage. Driveway in, on water system, cleared building site. Financing available. Asking \$23,900 MLS.
CALL JANET



CLOSE TO THE VILLAGE

This cosy 3 BR. view home is situated only minutes from Ganges village and is all one-level living. Sunny location, paved drive & lge. garage. Asking \$79,500 MLS.
CALL JANET



VIEWS OF CUSHEON LAKE

Easy build lot of 0.48 acres, close to swimming, fishing or canoeing on lake across the road. Driveway in and power on road. Not far from town. Asking \$24,000 MLS.
CALL JANET



ARE YOU LOOKING FOR A TRADE IN THE COWICHAN LAKE AREA?

Cosy little 3 BR. home right in Lake Cowichan. Minutes from stores, schools. Parks & swimming only 2 blocks away. Great family starter or retirement home. Asking \$59,900 MLS.
CALL JANET



COMMERCIAL OPPORTUNITY GANGES CORE AREA

Village's only 3 storey commercial centre. Excellent ocean view from top two floors. Fully licenced & equipped 40 seat restaurant on main floor. Excellent opportunity for Pizza/Italian operation or conversion to mixed commercial tenants or you create? Almost 5,000 sq. ft. of leasable floor space, 2 lots, on new bypass route. \$395,000 MLS.
CALL ED

PRIVATE ISLAND

A spectacular property of 52 acres within a short trip of Sidney docks! A very rare opportunity to acquire one of the finest islands in this area. Contact Brian to arrange a viewing of this very special property. \$1,000,000 US. funds MLS.
CALL BRIAN



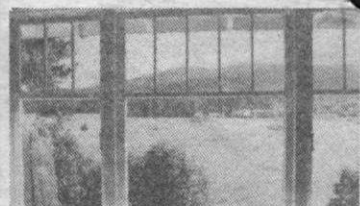
SPECTACULAR POST & BEAM DESIGNED HOME

Wrap-a-round glass walls open forest & ocean views. 1800+ sq. ft. plus guest house located on 5 private acres. 180° views to Active Pass and Porlier Pass. \$194,900 MLS.
CALL ED



STOP DREAMING

It's time to make this waterfront dream home a reality for you. Immaculate one level home perched on the edge of a gorgeous sandy cove. 0.45 acre of flowers, shrubs & fruit trees in a peaceful neighbourhood. Pool and separate workshop. Act now. \$260,000.
CALL BRIAN



OCEANFRONT CHARMER

This 3 or 4 bedroom well built home is within walking distance of the village. Large separate workshop, greenhouse & gardens. The ultimate in sunny exposure with a great view. An older character home extensively upgraded to modern standards. View this now. \$240,000 MLS.
CALL BRIAN



LOOK AT WHAT YOU GET:
— Quality Chaparral homes
— 17 different floor plans
— bay windows
— skylights
— fireplace
— ensuite bathroom
— vaulted ceiling
The more you look, the more you will like the new Brinkworthy Place. MLS.
For more information, please call:
BECKY, BRIAN OR TOM