

Define your living... Define your lifestyle



PREMIUM BUILDING GROUP



Spring/Summer
2008

There's No Place Like a PBG Home!

Energy Star Homes Save Energy (33%) and Increase Market Value.

Imagine NO energy bills for nearly 4 months!

ENERGY STAR for New Homes is an initiative to promote energy efficient home building backed by Natural Resources Canada. In Ontario, ENERGY STAR for New Homes is managed by the EnerQuality Corporation. The program, is supported by progressive builders interested in offering a more energy efficient house to their customers.

When you look at the cost of owning a home, it's much more than the purchase price that must be considered - there's the mortgage, property taxes, upkeep and energy costs that all have to be factored in. In fact, energy costs rank as the second largest overall

monthly expense. And while it is true that homeowners pay a small premium on the purchase price of an ENERGY STAR qualified home, it's also true that the upgraded features pay for themselves (and more) with day-in and day-out energy savings of approximately 30%. And when you use 30% less... you pay for 30% less which is like **getting almost 4 months of energy use FREE every year.**

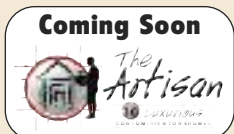
Quieter. Warmer. Cooler. Fresher.

By the nature of the advanced construction techniques employed, ENERGY STAR qualified homes are more comfortable in almost every way. In the winter they're warmer; in the summer cooler; they're quieter and draft free all year long.

Peace of mind - just look for the blue label

It's the biggest investment of your life and more than that, it's the castle from which you protect and provide for all your family's needs.

There is more detailed information inside this newsletter, or better yet, **visit one of our Award Winning ENERGY STAR model homes and see for yourself!**



Energy-Efficient Housing Made More Affordable with Mortgage Loan Insurance — www.cmhc-sch.gc.ca, February 2008

More than 17 percent of the energy consumed in Canada is used to run our homes. Buying an energy-efficient home or making energy-saving renovations can offer big savings. A 10% CMHC mortgage loan insurance premium refund and extended amortization periods of up to 40 years without surcharge may be available when you use CMHC insured financing to purchase an energy-efficient home or make energy-saving renovations.

Mortgage Loan Insurance

For most people, the hardest part of buying a home — especially a first home — is saving the necessary down payment. To help, CMHC offers lenders Mortgage Loan Insurance, which allows you to buy a house with little or no down payment. Offered through most financial institutions, this simple solution has enabled millions of Canadians to realize the dream of homeownership.

CMHC made dreams of homeownership easier to obtain by introducing flexibilities for borrowers to purchase with no downpayment, or allowing qualified home buyers to use additional sources of funds for downpayments such as a loan or lenders' cash back incentives. Help the Planet, Help Your Wallet

CMHC has added environmentally friendly features to the Mortgage Loan Insurance it offers. If you use CMHC insured financing to buy an energy-efficient home, purchase a house and make energy-saving renovations or renovate your existing home to make it more energy-efficient, a 10% refund on the Mortgage Loan Insurance premium may be available. You could also have the added flexibility of a longer amortization (the period of time required to repay your mortgage) from 25 years to a maximum of 40 years, significantly reducing your monthly payments.

The Government of Canada actively promotes energy conservation and initiatives to reduce greenhouse gas emissions that contribute to climate change.

How It Works

Obtaining an energy assessment through an NRCan qualified energy advisor.

NRCan has developed an energy assessment and labelling system to help homeowners make energy-saving choices when buying a home or renovating. For a fee, a NRCan qualified energy advisor will evaluate the house to determine its energy efficiency rating on a scale of 0 – 100.

For more information, including information on the Government of Canada's ecoEnergy initiatives, please visit: <http://oee.nrcan.gc.ca>



If You're Thinking of Buying or Building a Home

Step 1: Find out how energy-efficient it is if the house you're considering buying is:

1. an energy-efficient R-2000 model;
2. has an energy efficiency rating of 77 (on or after July 27th, 2005¹) or above;
3. was or will be built under a CMHC-eligible energy-efficient building program; or
4. the building in which the condominium unit you're buying (on or after July 27th, 2005¹) is 25% more energy efficient, than if constructed to meet the requirements of the Model National Energy Code for Buildings (MNECB), you could be eligible for a 10% mortgage loan insurance premium refund and extended amortization when you use CMHC insured financing to purchase that home or condominium unit.

The house's energy efficiency rating can be obtained by:

- * having an energy assessment completed by an NRCan qualified energy advisor;
- * obtaining an R-2000 certificate or CMHC declaration from your R-2000 certified builder;
- * obtaining a CMHC declaration from your builder that is a member of a CMHC-eligible energy-efficient building program;
- * or for condominium units, a letter from Natural Resources Canada (NRCan) or the project engineer for condominium units must be obtained.

If you are planning on building a new home and your builder is not R-2000 certified or a member of a CMHC eligible energy-efficient building program, you should have an energy advisor evaluate the building plans before the house is built. This can help you ensure that you will meet CMHC's requirements once the construction of the home is complete and it is evaluated.

¹An energy rating of 80 is required for purchases occurring on or after November 18th 2004 and until July 26th 2005.

To read this article in full, please visit www.cmhc.ca/en/co/moloin/moloin_008.cfm

In 5 Years Non-Energy Rated Homes Will Become Obsolete

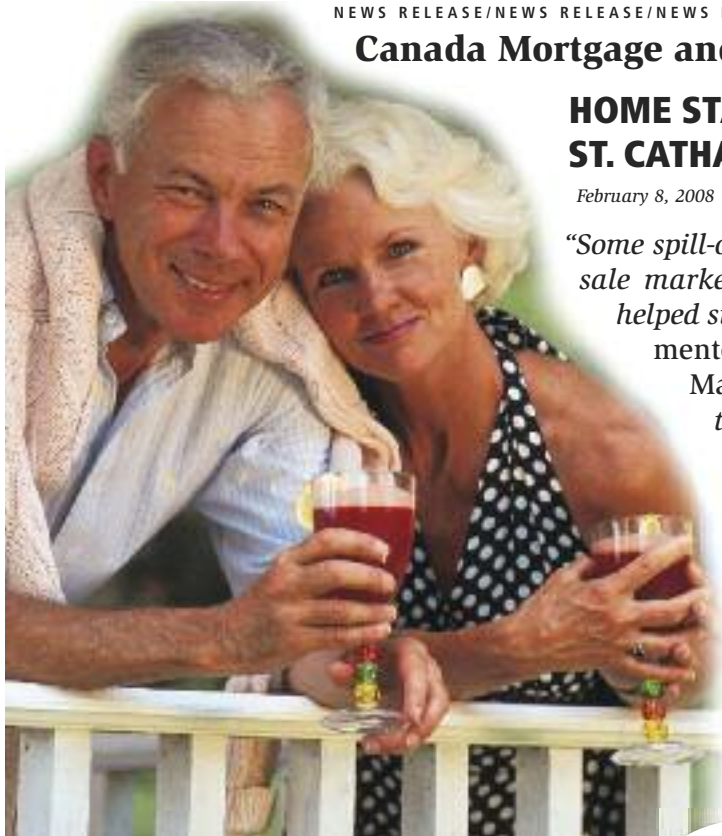
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Canada Mortgage and Housing Corporation

HOME STARTS STEADY IN ST. CATHARINES-NIAGARA CMA

February 8, 2008

"Some spill-over demand from the tighter resale market during the past few months helped sustain new home demand" commented David Lan, CMHC Housing Market Analyst. "Demand for townhomes was strong because many buyers, especially first-time buyers, preferred this less-expensive alternative to a single-detached home."



Monetary Policy

Key Interest rate: target for the overnight rate
Schedule of key interest rate announcements for 2008
June 10 / July 15 / September 3 / October 21





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 ST. CATHARINES



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 Starting at \$269,900

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