

## Buy a new home now. You can't lose.



Kevin Weaks

Most of us turn a skeptical ear to advertising that implores us to “act now!” This time you can believe it. Homebuyers today are getting the best deals of the five-year U.S. housing bust, and perhaps the best deals of a generation, after a 31 percent decline in home prices since 2006. It’s the bright side of an otherwise bleak real estate market: Good houses at cheap prices are plentiful, while loan rates are hovering at record lows.

“It’s hard to see the possibility of losing on a home purchase right now, with these mortgage rates,” said Dean Baker to Bloomberg News last week. “Prices may go lower, but not by much. Even if they do, you’re still getting a good deal.”

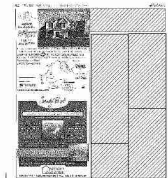
If you’re going to buy a home, do it now. No kidding.

Here’s what else is new in new homes:

If you need another reason to buy, McKelvey Homes has 20,000 of them. During the month of October, McKelvey is offering buyers \$20,000 in options absolutely free. Choose a floor plan at any of McKelvey’s 12 locations throughout West County, St. Charles County and North County and start personalizing it with options – a finished lower level, hardwood or ceramic tile flooring, state-of-the-art stainless steel appliances, an outdoor living area – whatever your heart desires up to \$20,000 worth. As if that weren’t enough to tempt you, through Oct. 31 McKelvey is offering an additional \$5,000 for closing costs, a price reduction or even more options. In addition, McKelvey has new displays in several of its communities and is debuting new floor plans in others. And, if you’re ready to move now, McKelvey has a wide selection of inventory homes available. Check out their website at [www.mckelveyhomes.com](http://www.mckelveyhomes.com) for the latest list. Just ask McKelvey President Jim Brennan: “Interest rates are

at all-time historic lows,” he says, “and now we are giving you thousands more reasons to buy a new home.”

It’s a party! Payne Family Homes will celebrate Oct. 22-23 its grand opening at Boulder Ridge, the builder’s newest residential community in Wentzville. The gala will have a harvest festival theme with free food and beverages and fun stuff for the kids like pumpkin painting and the Wentzville Fire Department, which will be there from 1 p.m. to 2:30 p.m. on Oct. 23. Tree-lined and scenic, Boulder Ridge fronts Highway Z less than a mile south of Interstate 70 and showcases some of the largest and most beautiful homesites in the vicinity. The majority of Payne Family’s 34 home settings are wooded or on cul-de-sacs and average a half-acre in size, with some ranging up to nearly a full acre. Headlining the event will be the newly completed Meridian II display, one of six ranch, 1½-story and two-story designs from the builder’s Lifestyle Series. Also included in the portfolio is the San Marino ranch, a customer favorite. According to community sales manager Julie Jones, “Incredible savings will be in effect during grand opening, and you won’t find comparable homes at these prices anywhere in the area!” She calls particular attention to Boulder Ridge’s numerous high-quality standards, for example, tandem three-car garages, 9-foot main-floor ceilings, luxury master baths, zoned heating/cooling, and open, functional floor plans that adapt well to virtually any lifestyle. “It’s going to be an exciting weekend – lots of fun for the whole family,” Jones added, “and first-time visitors are sure to appreciate how easily accessible Boulder Ridge is to I-70, Highway 40, and all of the commercial amenities along nearby Wentzville Parkway.” Boulder Ridge is now open daily, and questions regarding



grand opening pricing may be directed to Jones at 314-683-3419. For more information visit [www.paynefamilyhomes.com](http://www.paynefamilyhomes.com)

After a combined 60 years of building experience in St. Louis, Howard Chilcutt and Ken Stricker understand the local housing market and are offering a new series of homes to respond accordingly. Consort Homes has just begun selling a new "Inspiration Series" of homes designed with the busy lifestyles and tighter budgets of potential homeowners in mind. Plans feature open, streamlined floor plans with wide open spaces, large kitchen islands, a "Life Triangle" and a "Drop Zone." Research has shown that people spend most of their time at home around their kitchen, so Consort opened up the area surrounding the kitchen and connected it to an enlarged casual dining space and the great room. The "Drop Zone" is a designated place in your home located at the most often used entry point in your house, where you can drop your belongings and still maintain some level of organization. This is the place for all the "stuff" that busy families need to put somewhere, whether it's backpacks and lunch boxes or cell phones and car keys. The Inspiration Series also features exterior elevation styles using mixed materials and lots of color, recessed garage doors, a standard bonus room in most plans, a wide range of designer options to personalize the home, and every home is built using advanced and tighter construction techniques to provide maximum energy efficiency for the homeowner. "We feel really good about this new series of homes we are introducing," said Stricker, president of Consort. The Inspiration Series is currently being offered in Bella Vista, Carlton Glen Estates, Countryshire Manors and Stone Creek. For more information, go to [www.MyConsortHome.com](http://www.MyConsortHome.com).

While some builders are taking features out to knock a buck off the price, Flower Homes has been doing just the opposite, finding innovative ways to put more into their homes while holding down prices. Called "The Complete Home," Flower's program is a special collection of consumer driven features bundled at a very special price with the cooperation of Flower

Homes' craftsmen and suppliers. An example of The Complete Home package is offered at Homestead Estates on Reiger Road in Wildwood. The 2012 Bayberry model is a 1½-story with four bedrooms, 4½ baths, a vaulted hearth room, walkout lower level and more – including 9-foot ceilings on both floors and a side-entry three-car garage - and is priced at \$749,900 at Homestead Estates. Meanwhile, Flower has only three homesites and the display model remaining at Wilson Creek, a quiet 12 home-site development in the heart of Chesterfield. The 1½-story Mulberry Country Manor display is one of five plans crafted by Flower for Wilson Creek and offers a beautiful brick and stone elevation with an expansive covered front porch. There are four bedrooms and four full baths and two half baths. The first-floor master suite has "his" and "hers" walk-in closets and the home also features a finished walk-out lower level. The display on homesite 6 is priced at \$1,266,929. Home prices at Wilson Creek start at \$914,900. Take I-64 to left on Chesterfield Parkway West to right on Wild Horse Creek Road to left on Wilson Road. The Sales center is open Saturday and Sunday noon to 5 p.m. For information about the Bayberry and The Complete Home program, and about the remaining opportunities at Wilson Creek, call Community Sales Manager Betsy Delahunt at 636-537-3030. Sales and marketing is by Coldwell Banker Gundaker.

"The trees are changing and it's just beautiful at New Town," says homebuilder Greg Whittaker. Now open is the first inventory/display from Greg's brand new portfolio of home designs at The New Town at St. Charles. Greg's namesake company, Homes by Whittaker, is offering these affordable floor plans in the third phase of New Town alongside the Grand Canal. This display is available for immediate move-in. The 1,596-square-foot, three-bedroom, two-bath ranch occupies a large homesite on Wainwright Street and includes a luxury master bath, wood flooring, 9-foot ceilings, stainless steel kitchen appliances and 42-inch cherry cabinets plus a mahogany front door that looks out on a wide, New Town-style front porch. The

home has a two-car garage in back and is priced at \$229,795. Opening this weekend on nearby Mackey Wherry Street is a two-story inventory/display home with four bedrooms. Younger buyers and others will love the contemporary look of the black "Twilight" kitchen cabinets contrasting with the light wood flooring. Upstairs the floors are covered with upgraded frieze carpeting. This home is offered at \$163,995. Whittaker has six new cottage and Craftsman-style bungalow designs with up to 1,800 square feet and 10 new two-story models with up to four bedrooms and 2½ baths. Even with the new name, homebuyers can be assured of a continuation of the 34-year Whittaker tradition of craftsmanship, Greg Whittaker emphasized. "These are the first new displays at New Town in several years," he noted, adding that several new businesses have opened including a spinning and pilates studio, and the New Town farm is now in full operation with fresh produce and homemade pies. For more information call sales consultant Valerie Kaelin at 636-916-2000. Check out Whittaker's new website at [www.HomesbyWhittaker.com](http://www.HomesbyWhittaker.com).

If you've dreamed of living on a lake, here's a tip. Just 50 miles from St. Louis in Bond County, Illinois, is Greenville's 775-acre Governor Bond Lake, built in the late 1960s for Greenville's water supply and named for the first governor of Illinois, Shadrach Bond. With over 23.9 miles of shoreline, the lake offers fishing, skiing, jet skiing and boating with excellent concrete boat ramps and camping facilities. Sandy Point Lake Lots is a subdivision on Governor Bond Lake (also known as semi-private Greenville Lake) featuring premium lakefront property starting in the low \$100's. The 1-acre-plus lots are ideal for your dream home, vacation home or summer home and have at least 100 feet of lake front access giving you plenty of room to build a dock, boat house or other waterfront feature. Tempting, isn't it? More than 60 percent of the current residents are from the St. Louis area, according to Jill Bailey, owner-broker of Bailey Real Estate in Greenville. For more information call Jill at 618-664-2400 and if you can't get out there this weekend, at least visit [www.sandypointlakelots.com](http://www.sandypointlakelots.com).