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# How to determine if you are 'house poor'



By Gail Johnson | Pay Day – Mon, 21 Oct, 2013 8:20 PM EDT

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Yahoo Finance Canada/Royal LePage - The \$4.99-million waterfront Toronto home is shown in a handout photo courtesy of Royal LePage.

About a [quarter of Canadians spend too much on housing costs](#), Statistics Canada says. How can you tell if you're house poor, aside from the fact that your bank account is hemorrhaging funds? To answer that question, dig deep, and we're talking in your soul, not your piggy bank.

"Your first sign is that you are beginning to resent your house," says certified financial planner Scott E. Plaskett, CEO of Etobicoke's [Ironshield Financial Planning](#). "You don't look at it with the sense of pride you did when you first bought. You now see it as the thing that is standing in your way of other financial goals."

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The [Canada Mortgage and Housing Corporation](#) suggests an affordable housing budget will cost less than 30 per cent of a family or individual's before-tax income. Spend more than that and chances are you're house poor. Those housing costs include mortgage payments, condo fees, property taxes and utilities. (Keep in mind other expenses, such as transportation and those of feeding a family.)

### How to cut down on housing costs

If you qualify as house poor, what can you do to improve your situation? Reining in the spending is a no-brainer.

For starters, get out your tool kit. "You can [become more of a do-it-yourselfer](#)," Plaskett says. "It's amazing how many upgrades you can do on your own with a little bit of YouTube help to make your place look great without breaking the budget.

Mind the costs of running a home (literally). "Paying attention to the operating costs is another area for savings without sacrifice," Plaskett says. [Turn the heat and the air conditioner down or off](#). "You would be amazed at how many people leave the air conditioner running while they're at work," he says. "Make your home comfortable while you're there but not while you're not."

Also, put your thermostat on a schedule. "You don't need a warm room to sleep in, so set the heat to come on just before you get up," he adds. You can even turn your fridge off if you're leaving for an extended period, such as summer holidays.

Those are a few immediate steps you can take to get a handle on household finances, but they'll only get you so far.

"Cutting costs is your first step, but this is only a Band-Aid," Plaskett says. "It's not going to solve your problem. If you focus on a long-term plan of cost cutting, it's kind of like a pressure cooker. The top will eventually blow."

Instead, Plaskett suggests increasing your cash flow [cutting your disposable spending](#).

"Pay close attention to where your money actually goes. I'm not saying you need to deny yourself that latte, but do you really need to pay for drinks at that high-priced bar? I find buying a better bottle of wine and a few nice steaks and learning how to barbecue properly will bring much more



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## Countries with lowest unemployment



enjoyment than that dinner out.”

Of course, [budgeting and being frugal](#) are basics. Look too for other potential ways to increase your income. [Perhaps you could take in a student boarder](#). Maybe it’s by requesting a raise; can it really hurt to ask?

If you’re struggling to make mortgage or bill payments and your quality of life is seriously lacking, [you could downsize early](#). Having a smaller, more manageable homestead can pay off.

If you’re just in the market for a home, be sure to know exactly [how much house you can afford](#) before you sign the papers, so you don’t end up in the same hole that so many Canadians are now digging their way out of.



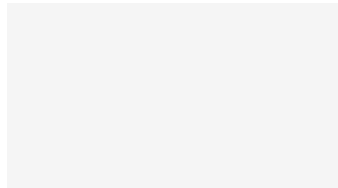
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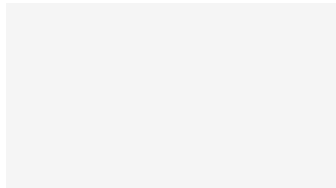


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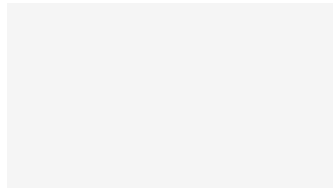
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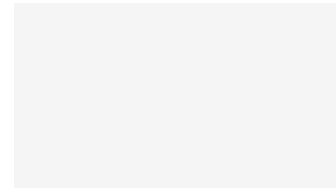
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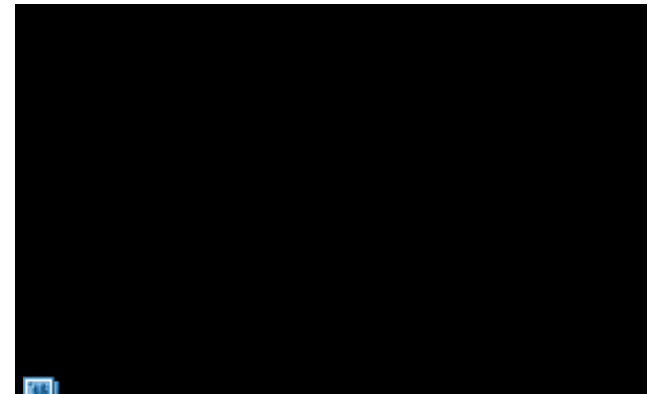
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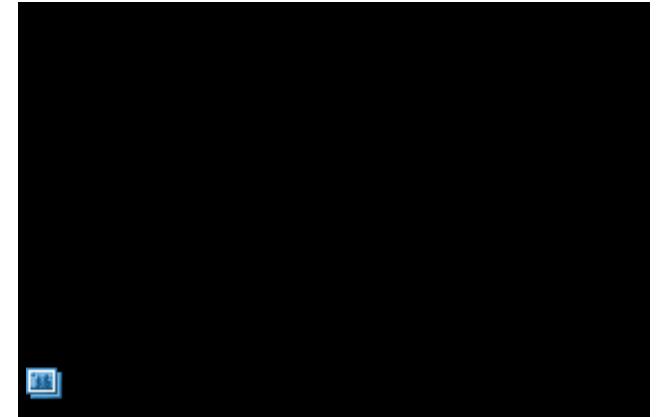
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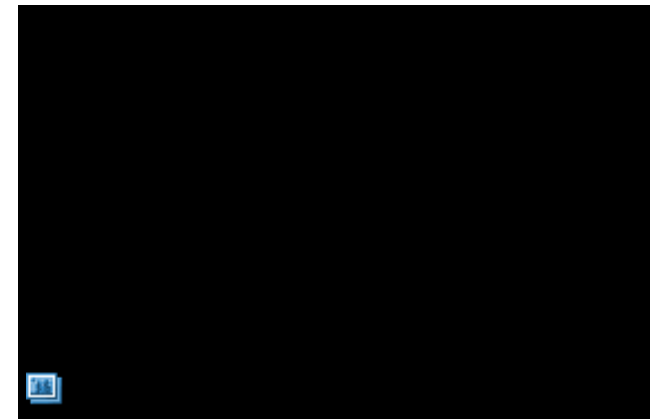
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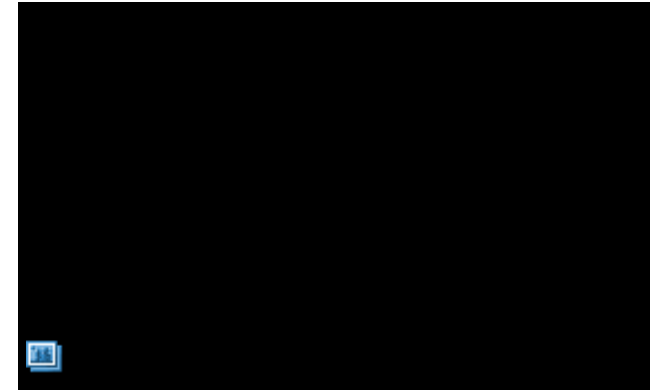
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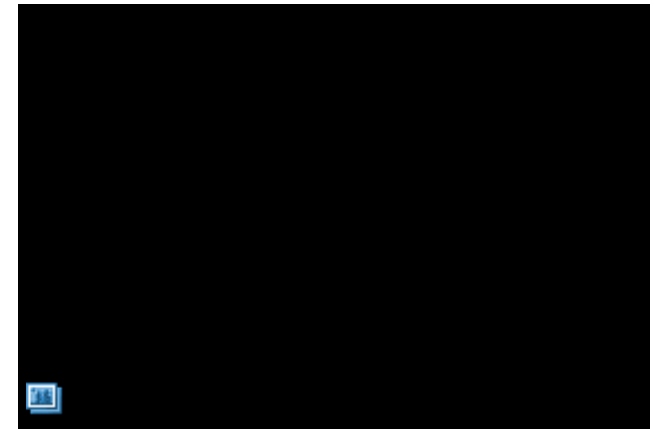
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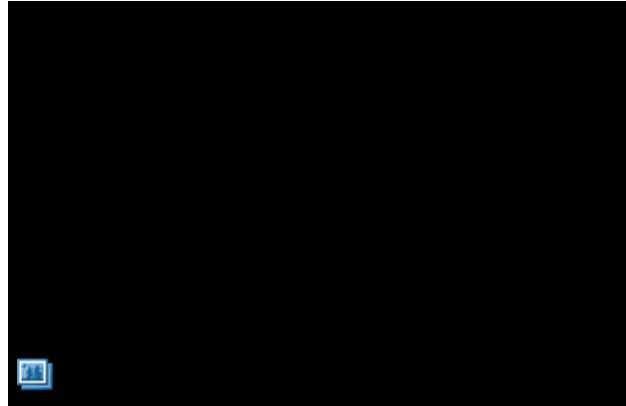
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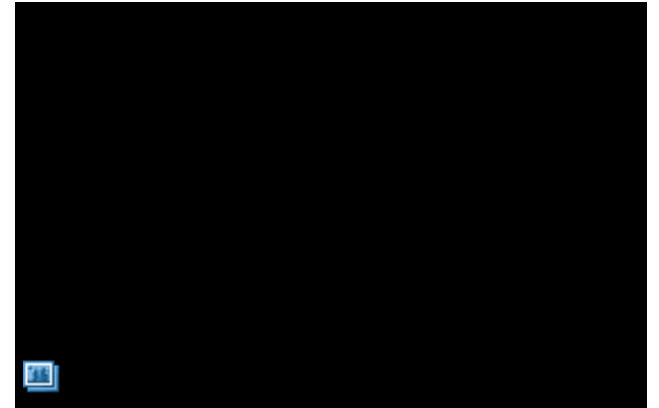
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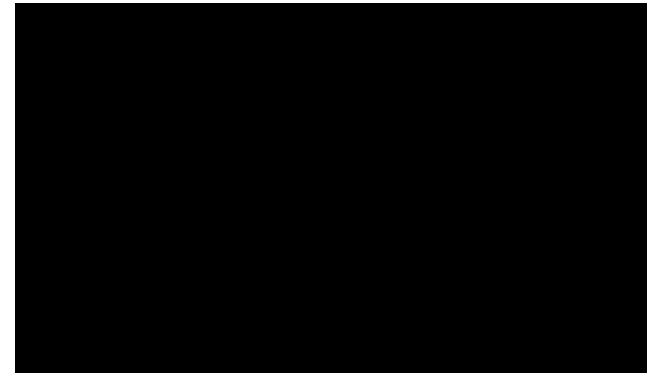
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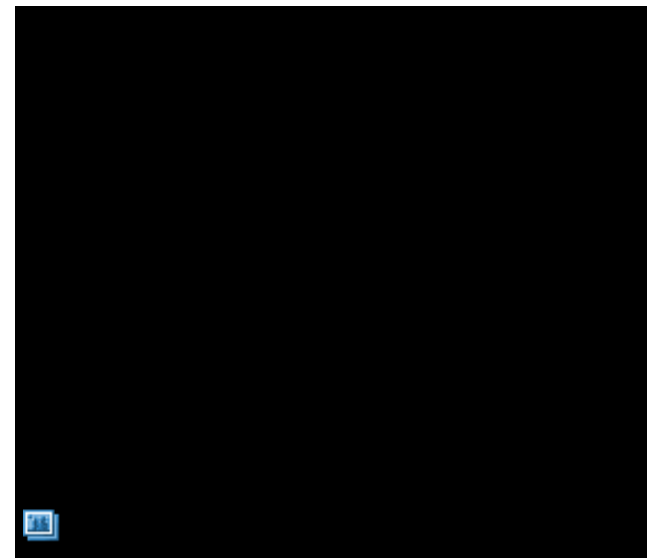
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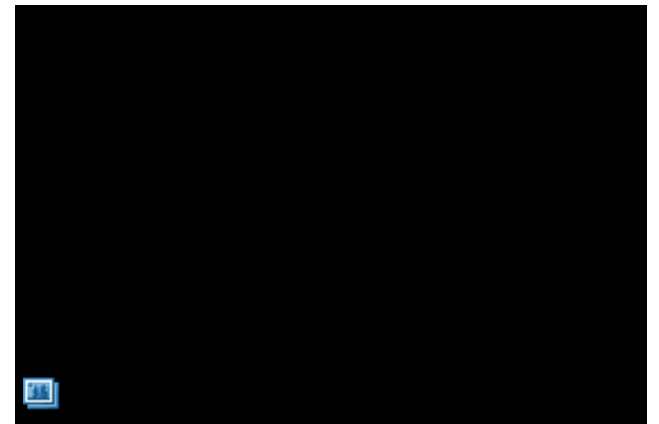
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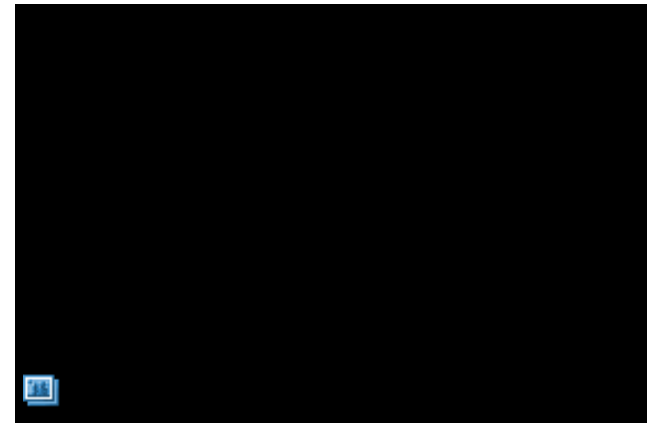
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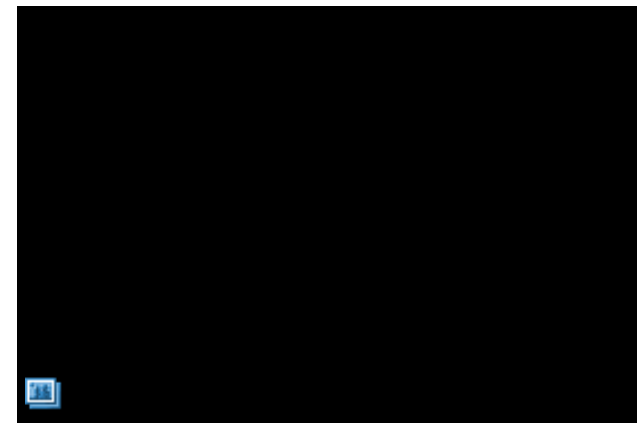
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