

We're on the Move

Americans on average have lived in their current residence for almost six years, states the U.S. Census Bureau. A recent poll shows that *most of us plan on staying close to where we are now.*



More than three-quarters of Americans don't expect to move out of their state over the next five years. Yet close to one in five of us do plan on a long-distance move.

Life events often cause us to seek a new home.

Household size and needs change during our lives as we raise a family and later find ourselves in an empty nest.



Being near shopping and entertainment venues are important for many young people, as well as for retirees. But households with young children are more

concerned about good schools and commuting times.

A job change is another common reason for seeking a new place to live. Households with persons working from home also want a residence which meets their needs for office space and work-related features.



Every move is part of our personal life journey. Retirees may find a move



reduces their living expenses or puts them closer to other family members. A well-timed move can markedly improve our lives.

Ask me to calculate how much your monthly payments would be on a new home. Knowing that your payments will be affordable lets you move ahead with confidence. ■

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Thought for the Month

*"Time is a created thing.
To say 'I don't have time'
is to say, 'I don't want to.'"*

— Lao Tzu

Ready to Buy

Purchasing is *actually cheaper than renting in many communities now,* as interest

rates hover around record low points. You also can find bargain prices on many homes.

Some prospective purchasers are anxious about house prices dropping further. But that concern may cause them to miss the larger point.

"If prices fall another ten percent, but mortgage rates rise one percentage point," states John Burns Real Estate Consulting, *"fewer people will be able to buy a house."* And no one knows how long today's tremendous rates will be available.

Talk with me when you're considering a home purchase. I'll answer all your financing questions, so you'll be prepared to make a smart buying decision. ■

