

# January Newsletter

## Major Decision: Sell or Stay Put?!

If this is a decision you're thinking about making in 2014, you must read this article.

### Staying Put:

- ⇒ Your financial situation is unsteady. Not sure about your job, do not have any savings, medical issues keep popping up, etc.
- ⇒ Grass is greener thinking is not always true. Financially it could make you worse off. Do not assume moving will always solve your problems. Work with your tax planner or realtor to make sure you can afford to move.
- ⇒ Remodeling your home might make more sense. You can make repairs, aesthetic changes and updates, even move walls or finish basements often for a lot less than moving. If you can't afford to make basic improvements then you might not be able to afford to move.
- ⇒ Simple improvements like painting, new landscaping, replacing interior hardware, putting in new carpeting, etc. can often make a major difference on how you feel about your house and may be affordable without breaking the budget.
- ⇒ Do your financial homework before you decide to move. Go over your budget, future income and expenses, and how much savings you have. Eliminate as much debt as possible before deciding to move. If all are good, then your decision to move should be a possibility!



(Before)

(After)

## Selling & Moving:

If you have passed the financial test then the following reasons may be a good reason to move .

- ⇒ You frequently crave a neighborhood upgrade: If your homes location is misaligned with your current lifestyle and tastes and you find you are dissatisfied with your neighbors and surrounding area in general.
- ⇒ You need more space. Your family has grown, you're having a baby, you need more bedrooms, larger bedrooms in general, this is an excellent reason to move.
- ⇒ You need more outdoor space for your family. You would really like a larger lot or to live near a park or commons area. This can really enhance family growth.
- ⇒ Your dream is to be near or on the water. You can look for waterfront or canal or river front. You can settle for a lake view or lake access. This requires a lot more serious searching but if you find your dream location it can be a life changing decision.
- ⇒ You need to change home style. You currently have a colonial and you want a ranch to eliminate steps because of family or health issues. This is a great life enhancing decision.
- ⇒ You want to downsize. Your family has moved on and you do not need all that much space. You want a smaller mortgage and less maintenance.



There are hundreds of reasons to move, but just make sure you are financially ready to move. We would be glad to help you with any of these decisions and help you project your costs to move. We are here to help you. Please call us.

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