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POSTINGS* ARE HERE!!!

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- Outstanding member IRP program

Honesty and integrity is the basis of our relationship with you & forms the cornerstone of our business



We have some fabulous properties listed 48 Nicholson Drive, Lakeside, \$199,900.00 (MLS#® 40025066); 39 Governors Lake Dr, Timberlea \$179,900.00 (MLS#® 40601098); 15 Myrtle Lane, Terence Bay, \$164,900.00 (MLS#®00386672); 115 Ashdale Cres, Timberlea \$214,900.00 (MLS#®40635708); 22 Longview Cres, Tantallon, \$199,900.00 (MLS#®40689564); 252 Owen Fulton Road, Colchester County, \$290,000.00 (MLS#®20054607A); 82 Forestglen Dr, Timberlea, \$219,500.00 (MLS#®40030017); 7 Mathers Court, Timberlea, \$159,900.00 (MLS#®40627457); 35 Bremner Dr, Hacketts Cove, \$379,900.00 (MLS#®40402331); 86 Fraser Road, Timberlea \$199,900.00 (MLS#®40043663); 679 Birch Bear Run, Lewis Lake, \$319,900.00 (MLS#®41186123); 43 Ben Johnson, Lakeside, \$99,900.00 (MLS#2007121029); 5476 Inglis St Unit #2, South End Halifax, \$229,900.00 (MLS#®40389496); 105 Ashdale Cres, Timberlea \$219,900.00 (MLS#40635724); 106 Ashdale Cres, Timberlea \$214,900.00 (MLS#®40636029); 39 Cider Maple Dr, Timberlea \$154,900.00 (MLS#®40650376); 20 Sunset Court, Hatchett Lake, \$274,900.00 (MLS#®03103463); Sunset Lane, (lot) Hubley \$45,000.00 (MLS#®41248089); 5 Knight Bridge (lot), Stillwater Lake, \$49,900.00 (MLS#®40558603); 1836 Sussex Dr (Lot), Stillwater Lake, \$59,900.00 (MLS#®41153974) and more.

2009 Market Commentary

Last year 2008, we won the Top Team Award in Metro Halifax for the #ONE Real Estate Company in the Maritimes and in Metro - Royal LePage Atlantic. With the addition of two more people we should be able to handle any amount of new work. This achievement when combined with the fact that we List and Sell more homes in Timberlea than any other Real Estate Agent should give us an attractive advantage over other bidders. We have been a consistent performer over many years and continue to impress all other Agents and Brokers.

Reasons to buy

As the market continues to adjust to the changing economy, a number of factors are coming together in the housing market to provide unique opportunities for home buyers and investors. For those looking to take advantage of falling interest rates, excess inventory and government incentives, there's no time like the present.

Renting

As the cost of leasing and renting climbs, the stability of a low fixed mortgage payment becomes more attractive.

Interest Rates

Lower interest rates make the cost of borrowing much more attractive to home buyers and speculators, renovators and builders. Our banking and mortgage restrictions and borrowing qualifications have set the standard for the world to follow. Currently, new homeowners can lock in at substantially lower rates now than they could have a few years ago, and existing owners can move up to a bigger and better home with little or no change in their monthly payment.

Competitive Home Prices

In recent years average home prices have risen faster than at any time in history. In many cases prices reached levels that the average buyer was unable or unwilling to pay, and home values began to drop. As everyone adjusts to current market conditions and builders compete for remaining buyers, these prices are returning to more affordable and normal levels. Selection of new and established homes is attractive, whether moving into a bigger or smaller home.

Energy Efficiency

The drive towards green technology continues to help home owner's lower bills by using less electricity, water and gas/oil. New homes today must meet more rigorous standards in efficiency and quality. Some are fitted with new appliances, which also have to meet the latest Energy Star and efficiency standards. As an added selling point, many builders go above and beyond these requirements, including even more "green" features like extra insulation, native landscaping, even rain barrels and compost areas. All these factors combine to make your monthly bills lower and your lifestyle more comfortable.

Government Programs and Credits

In addition to builder and lender incentives, the federal government has provided incentives for first time buyers as well as cost sharing on certain home renovations such as making established home more energy efficient. These programs have a time limitation so get aboard now or loose out on 'free money'. Privately, you can borrow money against your investments (stocks and bonds) to put a down payment on your home. The interest you pay your broker is deductible, unlike mortgage interest.

Investment and Appreciation

Despite the current fluctuations in the housing market, there is virtually no other investment or purchase that comes close to the long-term value appreciation of home ownership. Historically home appreciation enjoys an average increase of 5 to 6 percent or more each year nationally. For instance, homes in Timberlea that sold for \$80,000.00 in 2000 have more than doubled in value to date. There are many other such examples in Metro. Compared to the drastic changes in the stock market investing in a home can be safe and profitable.

Summary

Taken individually, any of these factors would be a major incentive to look into buying a home. Potential home buyers can enjoy great incentives, great support and truly a big inventory of fine homes from which you can select your new home and at the same time taking advantage of some of the best values we've seen in years.

Our real estate market in Halifax should not be compared to other markets across Canada or across our province. Our local economy is different from other towns and cities. Our unemployment rate is lower mainly due to the following reasons. Firstly, we are a military town. It is estimated that one in three people are in someway affected financially by their presence. Next, we are also a University town, providing five or more major learning centres which attract thousands of students from all over the world each year. We are the seat of Government for this Province. We have a very pro-active government and city management which each year brings new small and large corporations into our area. Other long established corporations such as NSPC, Aliant, Maritime Life, Banking corporations, stock brokerages, and the list goes on, all provide an economic stability to our local economy. Compare this situation to a one industry town and you will see why we here in Metro Halifax enjoy a more stable and improved standard of living.

With mortgage interest rates that can be fixed at very attractive terms up to 30 years in term, it is no wonder why we expect 2009 to be the year that will be remembered by many as 'the year I took advantage of reduced mortgage rates and home prices'.

Let's get together today to discuss your plans to make sensible plans that you can afford and will put you on a solid footing for tomorrow. Call us and let's get moving in the right direction. Our experience can help.

876-1015 or
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Not intended to solicit properties currently under contract