

How about Houston's Future?

- Texas is among the top 5 retirement choices for Baby-boomers.

Source: Del Webb Baby Boomer Report

- Besides hydrocarbons, Education and Medicine provide majority of Houston's Jobs; all 3 sectors plan major expansion over next 5 years. Source: Business Houston — 2006

- Texas Children's Hospital plans to expand staff by 47% by 2010.

Source: Houston Chronicle — 2006

- Walgreens and CVS expand in Houston to prepare for influx of relocations, Baby Boomers. Source: Houston Business Journal



10 Deadly Mistakes

Buyers make when purchasing a home

1. **Making an offer on a home without being prequalified.** Getting prequalified with a lender is easy and quick. Your REALTOR® can give you some great recommendations.
2. **Purchasing a house without representation.** Having a qualified REALTOR® on your side gives peace of mind knowing someone is looking out for your best interests.
3. **Not having a home inspection.** Trying to save money today can cost you tomorrow.
4. **Limiting searches to just open houses.** Your REALTOR® will have the most up-to-date information.
5. **Thinking there is only one perfect house out there.** Buying a home is a process of elimination not selection. Be well informed; ask your REALTOR® for a CMA.
6. **Not considering long-term needs.** Think ahead; in 3-5 years will this home still suit you; size? Schools?
7. **Not examining insurance issues.** Purchase adequate insurance.
8. **Not buying a home protection plan.**
9. **Not knowing total costs involved.** Early in the buying process ask your REALTOR® for an estimate of closing costs.
10. **Not following through on due diligence.** Be diligent so you can have confidence.

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Timing is Everything



*Is now the right
time to buy a
home?*

What you need to know
to make an informed
decision

Now is a GREAT time to buy!



Owning a home is a key part of the American Dream

During the boom years of 2003—2005 sellers were calling the shots. Today, with the market slowing in many parts of the country the buyer is in the driver's seat. Prices are competitive, interest rates are affordable and there is great inventory

to choose from; especially in the new home market.

Though local housing markets adjust periodically according to economic conditions, over the long term real estate has consistently appreciated. Getting in and buying now will be far better than waiting; prices will only go up. Prices tend to increase faster in more desirable areas.

In today's housing market the real risk you face is in waiting to buy a home; interest rates are low and builders are offering great incentives on new homes to get your business.



- 1. More Space:** Kids, hobbies, in-laws; no explanation needed.
- 2. Energy Efficiency:** Today's homes are increasingly energy efficient using 'greener' technology all intended to save you money.
- 3. Amenities:** Gourmet kitchen, mini-spa, home-theatre. You want it, you got it! It's all about you.
- 4. Leveraging:** Make lower down-payment, earn returns based on total value.
- 5. Equity:** College expenses, consumer goods; if only your 401K were as useful.
- 6. Interest Rates:** Currently near historic lows.
- 7. Great Selection:** Ample inventory of new & existing homes means more choice for you.
- 8. Tax Benefits:** Home ownership benefits the nation and is encouraged through federal tax deductions for mortgage interest payments and state/local property taxes.
- 9. More for your Money:** Builders are offering fantastic free upgrades and a host of other incentives for year-end buyers.
- 10. It's a buyer's market:** Dreams do come true. You can get a great deal on a new home NOW!

Houston Rankings

- **#1 Lowest cost of living among 24 metro areas with populations of 2 million or more.**
Source: ACCRA Cost of Living Index 2006
- **#1 Most Affordable Housing in 24 metro areas with populations of 2 million or more.**
Source: ACCRA Cost of Living Index 2006
- **#1 in Job Growth.** Source: U.S. Bureau of Labor Statistics March 2007
- **#1 Fastest Growing Companies.**
Source: Fortune — September 8 2006
- **#2 Best Business Climate in Nation.** Source: Site-Selection— March 2007
- **#2 Best Hospitals for Cancer Care M.D. Anderson.** Source: US News & World Report — July 2005
- **#3 Top 10 Underrated U.S. Cities.** Source: MSNBC.com — April 2007
- **#4 Lowest Risk Metro Market.**
Source: PMI Mortgage Insurance Company

Have additional questions? Contact:

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