

# “Home Cents®” Help Tips

## Is It Time to Move Up?

Chances are when you bought your first home you were thinking of it as a "starter home" and dreamed of owning a larger and better home one day.

With today's mortgage rates in the lowest range they've been for almost 30 years, you might be pleasantly surprised that you can afford that "move up" house now. Using the equity you've built up in your current home, your carrying charges may not be much larger than what you've been used to paying. If you're curious to find out, ask a REALTOR® to help you calculate carrying costs on a "move up" home.

There are many reasons why you may wish to have a larger home including a growing family, the desire to have more bedrooms so the kids can have their own space. Or maybe you want a larger yard, a garage or a home with a private driveway. Whatever your reasons, moving up to a new home can be very satisfying.

It's also a smart move because the equity in your home will continue to grow and the value of a bigger and better home will be ultimately greater over time. As well, the pride of ownership in a bigger house will probably be even greater than you had when you bought your first home.

When you decide that moving up is the way to go, be sure to enlist the services of a REALTOR®. Your options can be confusing at times, but a REALTOR® can help you make the right choices.

He or she will help you determine the market value of your current home and therefore the price range you should be considering in a move up home. You'll need to determine where you want to move. Do you want to stay in the same neighbourhood or move on? There are almost as many individual choices on location as there are homes. A REALTOR® is skilled and knowledgeable in all aspects of a real estate transaction and can ensure you make a smooth move.

Moving up to meet your changing lifestyle and needs can be an exhilarating experience. Your home is probably the best investment you'll ever make so why not take advantage of current market conditions and enhance your investment today.

Compliments of the Ontario Real Estate Association  
&

**Rick Crouch**

**Broker, MVA (Market Value Appraiser-Residential)**

Royal LePage All Real Estate Services Ltd.

330 First Street, Collingwood, ON L9Y 1B4

Direct: (705) 443-1037

Office: (705) 445-5520

Email: [rickcrouch@propertycollingwood.com](mailto:rickcrouch@propertycollingwood.com)

Web Site: [www.propertycollingwood.com](http://www.propertycollingwood.com)

