

The Real Estate Bounce-Back

by Gene Curry, Realtor, Certified Financial Planner

How will you play the real estate bounce-back? We think you should profit from it.

Despite the doom and gloom associated with the current housing market conditions, we believe strongly there are booming profits to be made by investing now where the “Baby Boomers” are headed.

Specifically, we strongly trust that by investing in residential properties, to include building lots and home sites, condominiums and single family homes, located in the very best planned communities, in or near carefully selected towns and cities throughout North Carolina, South Carolina and Florida, all where the boomers are headed, is where demand is expected to skyrocket and profits can be made.

Certainly, the housing meltdown has affected many parts of the country, but as history has proven time and time again, real estate always bounces back. “Buy low and sell high” is more than a slogan - it is the very principle that successful investors live by and it has often provided them with financial security.

Location, location, location has always been the real estate mantra, but timing is equally as important. Successful know all too well that a housing slump is just part of the predictable cycle that really provides opportunity. Real estate always bounces back and when you think things can't get any worse that is the time to buy. And the time to buy is now.

Here are the facts:

- There is an incredibly large part of our population (approximately 77 million or 28% of the US population) that is quickly approaching retirement.
- While some are expected to remain in their current locale, many, in fact the overwhelming percentage, are expected to relocate to new location that is more favorable (mild climate, cultural opportunities, economic and second career opportunities, access to good health care, etc.) to spend their years in retirement.
- Even while many may be ill prepared for retirement, this Baby Boomer generation has been by far the most affluent generation this country has ever produced and a large percentage of the boomers possess considerable wealth.
- These boomers want very much to live in good quality places and continue their fine lifestyles throughout retirement.
- While the west has in recent years captured a percentage of retirees, the Southeast US remains the overwhelming destination for future retirees. Moreover, while of the Southeast, Florida has in the past dominated, North Carolina, South Carolina and parts of Georgia have prepared well for retirees and are now very strong competitors.

And if these facts were not enough, build in that for the first time in recent past housing prices are way down and fixed long term mortgage rates are hovering about 5 percent.

Moreover, no doubt the often touted economic crisis is starting to show signs of finding a bottom. And it has now become strikingly obvious that the Federal Reserve, Congress and the Administration are now proactive searching for ways to stimulate the economy and in particular, curtail the decline in real estate prices. After all, it is an election year.

As the below business cycle/housing market cycle illustrates, we are at or near the bottom and all things considered, the only way only way is up.



Ask yourself - Could there be a better time to invest?

We can assist you in taking full advantage of the opportunity by providing you with well-researched and selective properties located where many of the Baby Boomers are migrating.

We are the experts and if you are looking for alternatives to "traditional" retirement account investments, we can show you how you can use your IRA or other tax-advantage retirement account to make the investment that could considerably boost your retirement savings.

Baby Boomers, this is your opportunity, don't let it pass you by.

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