



Realtor Robin Jones

Robin Talks Real Estate

Tips for Surviving the Economy

A lot has happened since my last column and I felt that I should address how our country's economic crisis affects us here in Northeast Nebraska. The good news is that, in general, Nebraskans are more conservative with their money and most of us are not mortgaged to our eyeballs. If we continue to remain calm, cool, and collected, we can weather the storm.

If you were already looking to buy a property when the economic crisis hit, you don't necessarily have to give up that dream. You just need to reevaluate your plans and make sure it's a good move for you.

Now is a great time to invest in real estate if you're planning on staying put for awhile. It's still a buyer's market, so if you've had your eye on a place that you really love and you expect to be there for years to come, go for it.

Don't push the limits of your housing budget. A lot of lenders will try to attract you with 100% financing or try to tempt you with a higher loan while interest rates are lower. If you hadn't noticed, that's how a lot of people who are in trouble now got there.

Stick with small town living. Gas and grocery prices are pretty much the same no matter where you go, but housing is much more affordable in small towns.

When in doubt, find a Realtor you know you can trust to help you make sense of it all.

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