

Betty L. Harris

Broker and President



Betty L. Harris
Town Center Realty, Inc



1980 Whitehaven Road, Grand Island, NY 14072 (716) 773-1177 www.bettyharristowncenterrealty.com inquiry@bettyharristowncenterrealty.com

"Thank you for taking the time to read this e-newsletter. My purpose is to inform and educate and provide information that is useful to both homeowners and potential homeowners. If you're buying, selling, or just thinking about either, I can help. If you have comments, or ideas, for future topics, contact me at: inquiry@bettyharristowncenterrealty.com."

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Among a host of other housing indicators, the National Association of Realtors' Pending Home Sales Index has shown a declining trend in home selling and buying activity nationwide. That's not much of a surprise considering the economic and job market trends, but we've got a bit of silver lining around here. Although sales are down in the 7% range nationwide, we're doing much better. In fact, **the Buffalo housing market remains strong** in the midst of a tough national trend. Selling prices are on the increase, and the number of homes sold has been vibrant also. That's good news for sellers of course. But, the tighter mortgage market is also yielding a lot of "great home bargains" as well, and that is good news for buyers. Bottom line: now is the time to buy or sell in the Buffalo market. And, it's not just me talking either. Forbes magazine includes Buffalo as one of the nation's strongest 25 housing markets. You can check out the entire Jan. 7, 2009 story at this link: [Forbes](#).

I can supply you with the latest local housing numbers and my view of the market. Just give me a call at (716) 773-1177, or email me at inquiry@bettyharristowncenterrealty.com.

Owning a home is the American dream, and that dream has caught the attention of Congress, with the recent introduction of H.R. 384.

This bill, according to the National Association of Realtors, would require the Treasury Department to develop a program to help stimulate demand for home purchases and lower property inventories, by making affordable mortgages available for qualified buyers through interest rate buy downs. There are a lot of reasons for this bill of course, and a lot of "realtor talk" as well. I can put it all into plain language, just give me a call at (716) 773-1177, or email me at inquiry@bettyharristowncenterrealty.com.

Mortgage rates continue to be attractive, making homes more affordable than ever. Here are the latest national averages: 30 Year Fixed: 5.01%; 15 Year Fixed: 4.62%; 1 Year Adjustable: 4.95%. Of course, these numbers are national and a weekly average. They are subject to change, but we keep a daily watch. Give me a call at (716) 773-1177 and I'll supply you with up to the date numbers and an explanation on what the numbers mean to you if you're buying...or selling. You can email too of course at inquiry@bettyharristowncenterrealty.com.

What's good for the seller is good for the buyer as well...particularly when it comes to "curb appeal", "entrance appeal" and "room appeal." Here's what I mean. Let's start with curb appeal. Most of us when looking for a new house do some street gazing. You know what I'm getting at! We check out the areas where we are considering and drive by houses that are for sale. Spot a well kept, well landscaped, well maintained exterior and I'll bet you'll be looking for a pen and paper to make a few notes. On the contrary, drive to a listing that's trashed...and well, you get the picture. You only get one chance at a first impression.

Entrance appeal is another eye catching difference maker. An appealing door, well maintained, and an attractive first few steps inside a house sets the tone for the rest of your visit or inspection. Why do you think car dealers encourage you to sit in your next dream machine right on the showroom floor?

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Room appeal can go a long way to closing the emotional gap between "I'm just looking" and "I've got to have this house!" Simple rules work well here. First, de-clutter. Not only does a room look more attractive and less cramped, but it demonstrates that there is sufficient storage space. Clean, as your mom told you, counts. Eliminate the worry over the extra work it would take to get a house ready. Make it comfortable. I'm talking about the "feel" of a room. We all want to feel comfortable in our house.

These are simple suggestions of course and you can find more house selling or buying tips at my new website: www.bettyharristowncenterrealty.com. In fact you can find a whole lot of cool things on the site from news and listings to calculators and other self help aids. We've even included tons of audio tips to make it easy to get the help you need. The purpose of this new site isn't to high pressure sell you, but to be a true, easy to use, resource for anyone looking to sell or buy a home in Western New York. Give it a look and tell your friends while you're at it!

Hope you enjoyed this e-newsletter, and remember to pass it along to your friends as well. Whether you're buying or selling I can help. Just give me a call at (716) 773-1177, or email me at inquiry@bettyharristowncenterrealty.com.

Betty L. Harris is a licensed real estate broker and top producer since 1980. She is the owner/broker of Betty Harris Town Center Realty, Inc., a part of the Metro system. Betty Harris Town Center Realty is a full service, certified, residential real estate company serving Erie and Niagara Counties in Western New York. The firm also offers turnkey corporate relocation and investment real estate services. The company's office is centrally located on Grand Island, NY.

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