



# Home Matters

## Your John Smith Team Newsletter

Fall 2009

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At this Thanksgiving season, we are reminded of all of our blessings, most importantly the warmth of home and family, friends and clients. We value the opportunity to share in your lives and to be of service in helping with your real estate needs. As always, we are sincerely grateful for your referrals.

Warmest regards, John and Eileen Smith and Team

### FREE MOVING TRUCK FOR OUR CLIENTS



### TAX CREDIT EXTENSION

#### GOOD NEWS OUT OF WASHINGTON!

Congress has passed a plan to extend tax credit support to homebuyers. This plan will allow homeowners who have lived in their home for five of the past eight years and who earn \$125,000 or less for individuals or \$225,000 for couples to receive a \$6,500 tax credit. First-time homebuyers will still be eligible for an \$8,000 tax-credit. The tax credit will apply for homes under contract by the end of April 2010, although buyers will have until the end of June 2010 to close on the purchase. With this help from Washington as well as with the current low mortgage interest rates, now is an excellent time to purchase a new home! We at the John Smith Team are here to answer any questions and to assist you with every step of the home-buying process.

### MARKET UPDATE FROM JOHN

Lancaster County's real estate market is showing marked improvement with pending home sales up 27 percent in September 2009 over September 2008, according to a report released by the Lancaster County Association of Realtors (LCAR). Homes in all price ranges demonstrated a strong performance in September 2009 with most seeing double-digit increases in pending sales over September 2008.

The \$100,000 to \$200,000 price range boasted a 42 percent increase in pending home sales in September 2009 versus September 2008. Lancaster County's largest market segment, the \$100,000 to \$200,000 price range, has been bolstered by the \$8,000 first-time home buyers' tax credit. According to the report, pending home sales in the \$200,000 to \$300,000 market grew 17 percent in September 2009 over 2008. In the \$400,000+ market, sales agreements grew 18 percent. Homeownership is still one of the best investments you can make, especially in Lancaster County.

Our experience and reputation for integrity, service and results is what sets us apart in the marketplace. We are here to answer any real estate questions you might have and to assist you in any way.

**Congratulations!**  
The winner of  
October's Gift  
Certificate to  
Panera Bread is  
Paul and  
Christa James!

### TEAM COMMUNITY NEWS... Because we care!

#### John Smith Team Food Bank

Once again the John Smith Team will be collecting food to help families in our community enjoy a wonderful Thanksgiving. Please join us in donating food items to be distributed to families by our local food banks.

**WHEN:** Saturday, November 14<sup>th</sup>:

**Where:** Darrenkamp's Elizabethtown Market from 9-11 am and Karn's Quality Foods, Hershey from 12-2pm

. Thank you for your kindness and generosity!



### STRUGGLING TO MAKE YOUR MORTGAGE PAYMENTS? JOHN CAN HELP!

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