



A Special Message:

I am pleased to present you with the latest issue of Life@Home. Delivered to home buyers, sellers and owners on a monthly basis, this electronic newsletter is designed to give you the real estate information that is important to you. In each issue, you will find practical tips and articles related to buying, selling or owning a home, as well as the latest news on real estate trends. I hope that you enjoy this issue of Life@Home. If I can be of any assistance, please do not hesitate to contact me.



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Home Sweet Home (Especially at Tax Time)

Planning to buy a house? It's one of the smartest decisions you can make—and not just because you'll be creating a wonderful home in the location of your choice. It's because homeownership has many tax benefits as well.

Homeowners may receive benefits from Uncle Sam when they purchase or sell a home, and tax advantages may even accrue during the period you own a home. That's why many people consider homeownership to be the ultimate tax shelter.



Here are just three of the possible tax-saving opportunities for homeowners*:

- **Mortgage interest deductions.** Interest paid on a mortgage on a first- or even second-home is deductible for those who itemize. That reduces the cost of ownership. For example, someone who pays \$10,000 in mortgage interest and who falls in the 25% tax bracket could save up to \$2,500 in taxes each year. Generally, all the interest paid on a mortgage is deductible, unless the loan is more than \$1 million.
- **Real estate tax deductions.** Property taxes based on the assessed value of your home and paid to a state or local government can be deducted—whether you pay directly or through an escrow account. Your bank will provide you with a statement of the actual amount it paid. Also, remember to look at your settlement statement if you recently purchased a home. Any prepaid taxes for which you reimbursed the seller are deductible as well.
- **Capital gain exclusion for the sale of a home.** Under current law, if you are selling your principal residence, you can exclude from taxation any profits up to \$500,000 for married taxpayers or \$250,000 for single taxpayers.

Call our CENTURY 21 office today so we can get you on the path to the home of your dreams.

* Consult a tax professional for details.



Full-Service Move or Portable Containers: Which is Right for You?

Planning a move? Then you have some important choices to make as to the type of move you want. That's because the traditional, full-service move is no longer the only way to go.

Many homeowners today are opting to use portable moving containers to transport their possessions. And with more and more portable moving companies springing up across the country, the choices can seem overwhelming. What's the best choice for you?

"Check out all the different options," says Mickey Matteson, a Scottsdale, Ariz.-based moving consultant. "Try to compare apples to apples. If you put everything on an equal playing field, you're going to make a better decision."

Companies like PODS and SAM have reinvented the moving and storage industry. They deliver an empty storage container right to your driveway so you can move your possessions into it at your convenience. When the container is full, the company will whisk it away, either to storage or to your new home. The advantages: The ability to pack at your own pace, lock the storage container and retain the only key. These companies offer convenience, flexibility and security—but you have to do the heavy lifting yourself.

Cost may be an issue as well. While many people assume that portable containers are cheaper, Matteson says prices are now comparable to full-service moves. So it's imperative that movers investigate all options thoroughly.



Most Boomers Plan to Stay Put as They Age

According to a study released in April 2009 by the National Association of Home Builders, most Baby Boomers plan to stay in their current home as they age. However, a growing number—over 1.2 million households, the study says—are choosing to move into age-restricted, active-adult communities.

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Featured Listings:



1075 NE Watt Way, Bend

3 bedroom - 3 bath

MLS# 2906638

This is not a cookie cutter home. This is a custom built home with an additional dwelling unit attached. Main house features 2 bedrooms, 2 full baths, office/den & double attached garage w/ample storage. Studio unit has separate entrance, full kitchen, full bath, single car attached garage w/storage. Home is located on an elevated corner lot w/great separation between units. Main house is approx 1100 sf, studio is approx 500 sf.

\$298,000 - [View Listing](#)



2979 NW Chardonnay Ln, Bend

3 bedroom - 2 bath

MLS# 2906333

Come view this beautiful custom home located on a quiet street on Bend's Westside. Situated on a large corner lot w/fenced in backyard & plenty of southern sun & exposure. Some of the many features include radiant heated slate floors, upgraded carpet & padding, large back deck off the kitchen, bonus/great room, formal dining, paved RV parking next to the oversized double garage & professionally landscaped w/many mature trees.

\$319,000 - [View Listing](#)

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