

SAVE YOUR HOME - DON'T SELL IT!

"How to beat mortgage stress and keep your home" by Neil Jenman.

After nine straight rate increases, thousands of home-owners are in financial stress or "mortgage stress" as it's called. That's when monthly payments exceed a third of a family's income.

So, if you are stressed with your repayments and thinking of the future gives you sleepless nights, don't consider selling your home. At least not as your *first* option. Make it your last.

In the meantime, fight to keep your home.

Confront the lender - contact them and explain that you are struggling with your repayments, most will come to "an arrangement" with you.

Confront your employer - When was the last time you got a pay rise? Or a bonus? *"If you don't ask, the answer is always no".*

Sell "Stuff" - Not only will you get extra income, if you rent a storage unit you won't throw away thousands of dollars to store needless stuff.

Take a part-time job - employers are screaming for part-time workers. Some employers are so keen, they allow part-time employees to work from home.

Rent a room - There's a housing crisis. Thousands of people are eager to rent that spare room (or two) in your home.

Downsize - sell your home in a posh area and move to a more affordable area - for you.

Home is the second most emotive word in any language. The first is "Mother". You wouldn't sell your Mother - not at any price. So perhaps you should think the same about your family home - don't sell it. Fight to keep it.

For complimentary appraisals and advice for buyers, please contact our office on 5478 5288, we are OPEN 7 days.

TESTIMONIAL INTEGRITY PLUS

Knowing a little of The Jenman System that Roger Loughnan Real Estate Agency has as a guiding principle around which they operate, you can count on honesty, professionalism and integrity when you engage them as your agent. It was a refreshing experience to have an agent and agency NOT pull tricks and smart moves that so many do.

Monica was "switched on" and immediately could highlight the features and benefits of my house to a prospective buyer. Having a huge data base of potential buyers was a big plus, so too the absence of open homes that allowed her to spend time with a buyer and talk through what my property had to offer. They have stood the test of time in a small community and that ought be a significant factor in persuading any seller to list with RLRE.

Review submitted by M Kluger (Vendor) - 26 Nov 2022



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who care'*

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