



What's going on in real estate?

Here's the real story.

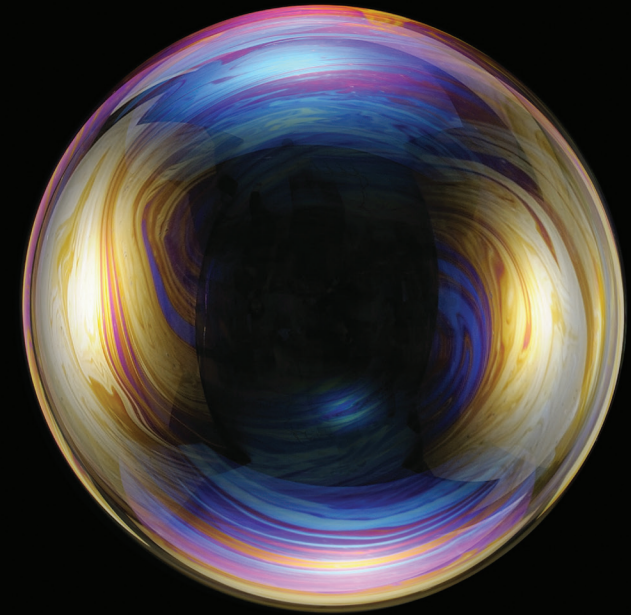
Once upon a time, a housing bubble was born.

An unprecedented real estate boom began at the dawn of the 21st century. Demand for houses increased sharply. In response, home prices started rising. And they didn't stop. They just kept going up and up and up. For homeowners, it seemed too good to be true.



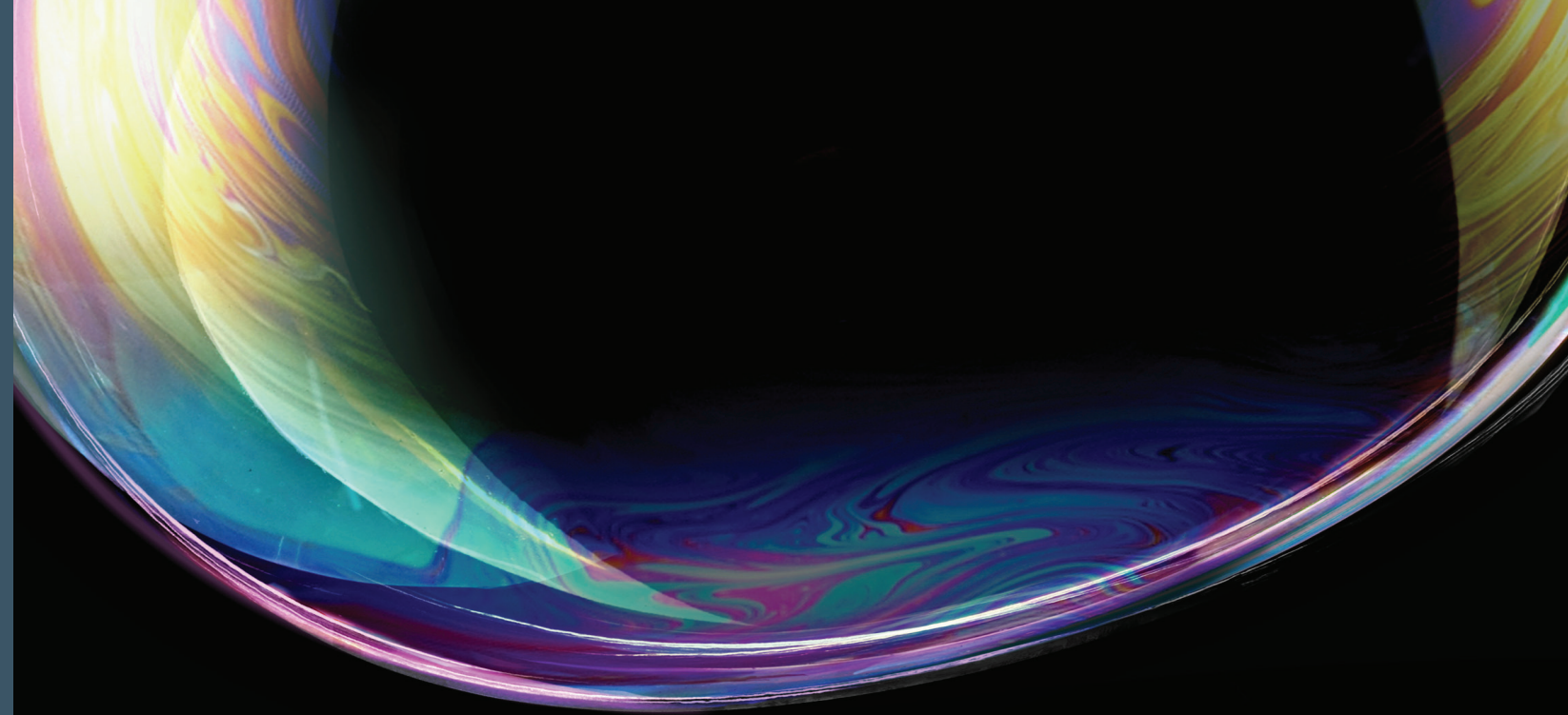
Home loans became cheaper and easier. The bubble became bigger.

Banks began enticing people who really couldn't afford a home to stop renting and start buying. The Federal Reserve helped by cutting interest rates to an all-time low. Congress passed legislation to stimulate home ownership. The 20% down payment became a thing of the past. "No money down" loans brought sub-prime, first-time buyers into the market in droves. With very low initial rates, adjustable rate mortgages added still more buyers. With demand driving prices ever higher, buyers took on debt with little or no concern. In 2004, homeownership soared to an all-time high of 69.2%.



Too many investors
drove demand higher,
so home values kept
going higher, too.

As home values continued to increase steadily, and as home loans continued to be cheap and easy to get, more and more people began to approach home ownership as a short-term investment. They bought homes with the intent of owning them for just a few years and then selling for a hefty profit. In a bustling market of ever-increasing prices, more and more people overestimated their homes' investment growth potential and grossly underestimated their investment risk. This false investment optimism inflated real estate prices even further.



Then, the bubble burst.

The housing boom was doomed, and finally it went bust. As the economy soured in 2006, thousands of people lost jobs and began defaulting on their mortgages. Between 2006 and 2010, the market was flooded with more than 13 million foreclosed homes. The inventory of available houses was swelled further by thousands of newly constructed homes that also came on the market during this time. As defaults continued, many banks failed and mortgage lending tightened, which reduced demand greatly. With supply far outpacing rapidly declining demand, home prices plummeted. When the market reached rock bottom in early 2012, prices had shrunk 34% from their mid-2006 peak. The artificially pumped-up values disappeared. The bubble was history.



So what are you supposed to do now?

Talk about bad timing. Just when you may have been considering selling your home to move to a senior living community, the bottom falls out of the real estate market. Though the unsustainable, overinflated home values of the recent housing bubble are unlikely to return, there's reason for optimism. A real estate recovery is underway and home prices are rising again. So now may be the time to revisit your plans to explore senior living options.



With normal home prices
(and sanity) returning,
now is a great time to sell.

Though you may understandably be a bit gun-shy, trends suggest you can have renewed confidence in the housing market going forward. While the soaring bubble-driven prices are gone, home values have regained nearly two-thirds of the value they lost since the highs of 2006. Foreclosed homes comprised just 10% of all sales in 2015, down from nearly 50% at the height of the crisis. So their firesale prices are no longer driving down the value of all other homes. Rather, prices are stabilizing at realistic and sustainable levels. So now is a good time to consider selling your home. To see how your home's value is faring in the recovery, visit any of the online resources below. They'll give you an estimate of a reasonable sales price for your local market.

[Realtor.com](#) • [Trulia.com](#) • [Zillow.com](#)



The Quick Buy Program can help you sell your home within 30 days.

If you determine that now is the time to sell your home so you can move to an Acts retirement community, the Quick Buy Program can make it fast and pain-free. Here's how: We've partnered with Moving Station, a national real estate firm that will purchase your home for a guaranteed fair market price within 30 days. There are no showings, no repairs or renovations, no open houses or any other hassles of selling your home on the open market. A consultant will guide you through the entire process. The purchase offer you receive is based on an independent real estate appraisal. And you are under no obligation to sell. There is no easier or quicker way to move into an Acts community.



Not ready for Quick Buy? We offer several other home sale services.

We're ready to provide any assistance you need to sell your home. Your Acts home sale consultant will identify expert local Realtors and help you select the best one for your needs. Moving Station will provide you with two detailed comparative market analyses to ensure your home is priced properly. It will help you stage your home so it shows at its best, and constantly monitor the marketing of your home to make sure it stands out from the competition. Moving Station will also assist you with downsizing, preparing for your physical move, and hiring a moving company you can trust.



A new Acts home gives you a whole new lifestyle.

Deciding to sell your home so you can move to an Acts community is about much more than a real estate transaction. It's about taking control of your future happiness. Our continuing care retirement communities guarantee your long-term care, which increases your peace of mind and your joy of living. And Acts retirement living is very joyful, indeed. You'll have a beautiful customizable residence. You'll enjoy fine dining, full services and amenities, exciting clubs and activities, and caring neighbors who'll become cherished friends. You'll also enjoy financial security with predictable fees, significant tax advantages, and maintenance-free living with no unexpected expenses. What you can expect is a lifestyle of unmatched joy and fulfillment.



Discover peace of mind and joy of living at any of these Acts Life Care Retirement Communities.

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Granite Farms Estates	Media	888-499-2287
Gwynedd Estates	Ambler	888-302-2287
Lima Estates	Media	888-398-2287
Normandy Farms Estates	Blue Bell	800-756-2287
Southampton Estates	Southampton	888-311-2287
Spring House Estates	Lower Gwynedd	888-365-2287

Delaware

Cokesbury Village	Hockessin	800-530-2377
Country House	Wilmington	800-976-7610
Manor House	Seaford	800-775-4593

Maryland

Heron Point of Chestertown*	Chestertown	800-327-9138
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North Carolina

Plantation Estates	Matthews	800-582-4316
Tryon Estates	Columbus	800-633-2718

South Carolina

Park Pointe Village*	Rock Hill	866-897-3490
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Georgia

Lanier Village Estates	Gainesville	888-654-2287
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Alabama

Magnolia Trace	Huntsville	866-476-7570
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Florida

Azalea Trace	Pensacola	800-828-8274
Edgewater Pointe Estates	Boca Raton	888-339-2287
Indian River Estates	Vero Beach	800-544-0277
St. Andrews Estates	Boca Raton	888-601-2287

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