

## FIND YOUR WAY HOME

As this article goes to print, Senate negotiators have reached a tentative agreement to extend the tax credit for first time home buyers. Because passage of the deal remains uncertain, I offer this information as hopeful rather than factual, but the deal would also include a new credit of up to \$6500 to present homeowners. Those homeowners must have lived in their homes for five consecutive years out of the last eight in order to qualify for the credit.

The proposed credit would extend beyond the deadline of 12.1.09 to all real estate deals entered into by April 30 and closed before July 1. Presently the income limits for those to qualify are \$75,000 for singles and \$150,000 for couples, but the deal would increase those limits to \$125,000 and \$250,000 respectively.

The tax credit has been a successful incentive that has worked well with the low interest rates and the very low housing prices for first time home buyers. It would be unreasonable to do away with what works especially now.

Changes in lifestyles go hand in hand with real estate. As the homeowner's need changes with time, so do the living arrangements. After World War Two, our country needed to get back to the business of expanding the family. Cape style homes were built all over the country for the ease with which the family could expand the living area as they needed. The post war boomtown, baby boom and comfortable economy contrast sharply with the economy today, although it has never paid to bet against America.

The morning news today had more of the same "increasing unemployment", "pending foreclosure" "government takeovers" "roadside bombings" news to start the day. In real estate, however, you always have an opportunity for a new perspective on life.

Today my morning was extraordinary from the moment the door opened and in walked a World War Two hero named Mr. G.

Mr. G is the authentic, tried and true American who rarely speaks of his accomplishments and when pressed about his war experience, almost "skips" over the fact that he was a reconnaissance soldier who served under Patton. In his capacity, as reconnaissance, Mr G. risked his life routinely to go out ahead of the army into enemy territory to report back information vital to the safety of our military and the demise of our enemy.

One of the first to step foot into Czechoslovakia, Mr. G freed the weakened prisoners and replaced them with enemy prisoners. He is the reason we can transact any business at all freely in this country or in any of a hundred others. The morning news should report on what Mr G has done with his life and what he is doing right now as a model American.

After nearly seventy years of marriage to his sweetheart, Mr G now visits his wife every day in the nursing facility the next town over where she must reside. In order that he is closer to her, he is moving out of the home they shared to take up residence at a new facility within sight of where she lives. A more tender love story does not exist and he smiles when he speaks her name.

Mr. G could never have imagined applying for home loans he could never repay. For him, hard work and good living led to a home in the country with a white picket fence, seven children and a dog. Mr. G bought and paid for his home, loved his family who return that love many times over. Today Mr. G signed a lease that will give him a bird's eye view of the wonderful Rowley facility that takes such good care of his sweetheart.

If the tax credit is extended, it may be that Mr. G's grandchildren partake of it some day as our country finds its way back to a better economy. For the time being, young Americans can take a lesson from Mr. G, who, despite obvious arthritic pain, moved quickly to open the car door for this Realtor. Mr. G is among the gentlemen who saved our world and he is a gentle reminder that if we follow his lead, we will always find our way home.

Janet Hilton is a Broker/ Realtor and a former practicing Attorney and Critical Care RN who, with her husband George Hilton, a retired North Shore firefighter owns and operates REMAX Country Crossroads at 144 Newburyport Turnpike in the Rowley Plaza. For excellent Real Estate assistance, call 978-948-5333 or visit [www.countrycrossroadsrealty.com](http://www.countrycrossroadsrealty.com).