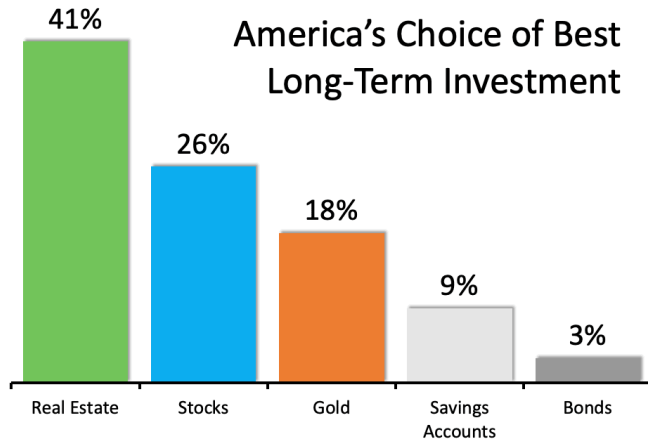


IS NOW REALLY A GOOD TIME TO INVEST IN REAL ESTATE?

America's Choice of Best Long-Term Investment



KEEPING CURRENT MATTERS

Gallup 2021

Confidence in US finances has rebounded from the pandemic, according to a new poll. Gallup recently published a survey which found that 57% of Americans now describe their financial situation as excellent or good, up from 49% who said the same a year ago. More than half (52%) of survey respondents also said that their current financial situation is getting better.

Gallup went on to report, "Americans regard real estate as the best long-term investment among several options — seeing it as superior to stocks, gold, savings accounts and bonds. This year, 41% choose real estate as the best investment, up from 35% a year ago, with stocks a distant second." After 11 years of asking this question, Gallup says 41% of investors are choosing real estate as top of the five investment options recorded.

Some question American confidence in real estate as a good long-term investment right now. They fear that the build-up in home values may be mirroring what happened right before the housing crash a little more than a decade ago. However, according to Merrill Lynch, J.P. Morgan, Morgan Stanley, and Goldman Sachs, the current real estate market is strong and sustainable. As Morgan Stanley explains to their clients in a recent Thoughts on the Market podcast: "Unlike 15 years ago, the euphoria in today's home prices comes down to the simple logic of supply and demand. And we at Morgan Stanley conclude that this time the sector is on a sustainably, sturdy foundation . . . This robust demand and highly challenged supply, along with tight mortgage lending standards, may continue to bode well for home prices. Higher interest rates and post pandemic moves could likely slow the pace of appreciation, but the upward trajectory remains very much on course."

Bottom Line - America's belief in the long-term investment value of homeownership has been, is, and will always be, very strong.

FACT

American typically eat 150 million hot dogs on Independence Day, "enough to stretch from D.C. to L.A. more than five times," according to the National Hot Dog and Sausage Council.

Real Estate Snapshot Omaha/Lincoln Metro Area



Active Listings

548

Median List Price

\$286,710

Listings Under Contract

1,738

Median Sold Price

\$293,181

Total Closings

2,342

Days on Market

11

HOW TO PREPARE FOR EMERGENCIES

Summer is finally here, and all the fun that comes with the season is here too. But summer also brings an increased chance of natural disasters and emergencies. While it's never fun to think about the worst case scenario, if we've learned anything from 2020 it's that it's good to be prepared. Here are a few ideas that will help you and your family feel prepared.

Before you start preparing your family for emergencies, make sure your home is ready for an emergency by checking its emergency systems.

- Check your fire extinguisher's expiration date and replace if needed.
- Check all smoke detectors and carbon monoxide detectors.
- Get wireless flood detectors to put wherever you're likely to see a flood.
- Get a fireproof safe to store important documents like birth certificates and titles.

After your home is ready, create an emergency preparedness kit for each person in your family. A great way to do this is to fill a backpack for each family member with the following items: water and food for 72 hours, a change of clothes, medications, an emergency blanket, a small first aid kit, and a flashlight with extra batteries.

You should also create a kit for your pets with pet food, water, and any medications they need. By creating a kit for each member of your family, everyone can just grab their backpack and go while being self-sufficient.

Then create an emergency plan that goes over where you should meet and who you should contact so everyone knows what to do in case of an emergency. Cover the following in your plan. You may want to share your emergency plans with neighbors, especially if they're some of your contacts. And by sharing your plans, you can spark emergency preparedness in your community.

Checking your home's systems, getting an emergency kit, and creating an emergency plan will give you peace of mind. And if you need any pointers on how to be sure your home is prepared for emergencies, just give me a call!



2021's TOP INTERIOR DESIGN TREND

Rooms That Let You Entertain Again!

After months of isolation, most of us CANNOT WAIT to welcome family, friends, colleagues—hell, just about anyone—into our homes. We survived a traumatic year and made ourselves super comfy in our homes, but now we're back to what we do best... Entertaining! Many are spending their decorating dollars on cool home bars, dramatic dining rooms, killer kitchens and other ways to welcome company again. But you can also freshen that "lived in" feeling with a few new pillows, rugs, or seating for a home that's warm, welcoming, and guest-ready.

Nebraska mortgage and refinance rates today (APR)

3.25% 30-year fixed **2.63%** 15-year fixed **3.0%** 5/1 Adjusted Rate Mortgage (ARM)



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