

Housing Investments?

Owning a home has always been the pinnacle of the American Dream, and a fail proof good investment to anyone who could afford to buy a house. Historically, house prices go up with time, so given a few good years of sprucing up, any home owner could expect to see healthy returns for an investment in the home market.

Enter the current bad economy. Home prices have been falling; most notably over the past year, but statistically for the past two years or more. Due to misguided lending, bad mortgages, over-extended credit, and foreclosures galore, entering the housing market has become harder than ever for those who may want to take the plunge and buy a house in spite of the insecure financial situation of the country, many people are now looking to [sell property quick](#) - leaving many opportunities open for the brave property developer!

Mortgages are now exceedingly difficult to secure, requiring applicants to have better credit scores than before, and offering far fewer options to those who may not have enough for a substantial down payment. This is, however, a time of very low interest rates. Now down in the 5% range, those who do have mortgages and stable credit should look into refinancing options. Lowering interest rates by 1% on the average mortgage can save the owner thousands upon thousands of dollars over the life of a 30 year loan, not to mention decrease the monthly mortgage payment. But a new interest rate is only a good deal if it is fixed for the life of the loan.

About the Author

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