

# Now Is The Smart Time To Buy And Build Your Dream Log Home

By Scott Rouleau

If you were a fan of the TV show Seinfeld, you may remember that George Costanza's life turned around when he started to do the exact opposite of his every impulse. He went from unemployed and living with his parents

vacation or primary home. Because fear walks tall in the housing market now, many buyers are adopting a wait-and-see attitude. But for those new home buyers who fear missing out on a good deal, this is a ripe opportunity. Prices have dropped dramatically on many building materials. The cost of



to getting the girl, moving into luxury digs and landing a job with the New York Yankees.

There is a kernel of financial wisdom in this contrary approach. Andrew Carnegie, whose fierce ambition took him from impoverishment to become the second richest man in history and a famous philanthropist, was fond of saying, "When the whole world goes one road, I go the other."

There's a lesson here for those seeking a rustic refuge to serve as their

plywood, for instance, has dropped 50 percent compared to last year. But that's not all. Consider:

Land costs have dropped, in some areas, dramatically. Many landowners of parcels in outlying areas—perfect for building a log sanctuary on—are now anxious to sell because the housing market isn't likely to bounce back till 2009.

Some log home manufacturers are offering incentives for those ready to take delivery soon.

If you have good credit, you will have no problem finding financing. What your credit score is will determine how much you pay for credit. It has always been that way to some degree, but now it is absolutely the case. Lenders can give qualified buyers great loan packages and innovative solutions for financing. For example, a reverse mortgage, which is often associated with seniors looking to convert home equity into cash flow, is now a viable alternative for those 62 and older looking to move from their previous residences into newly built homes, including log homes.

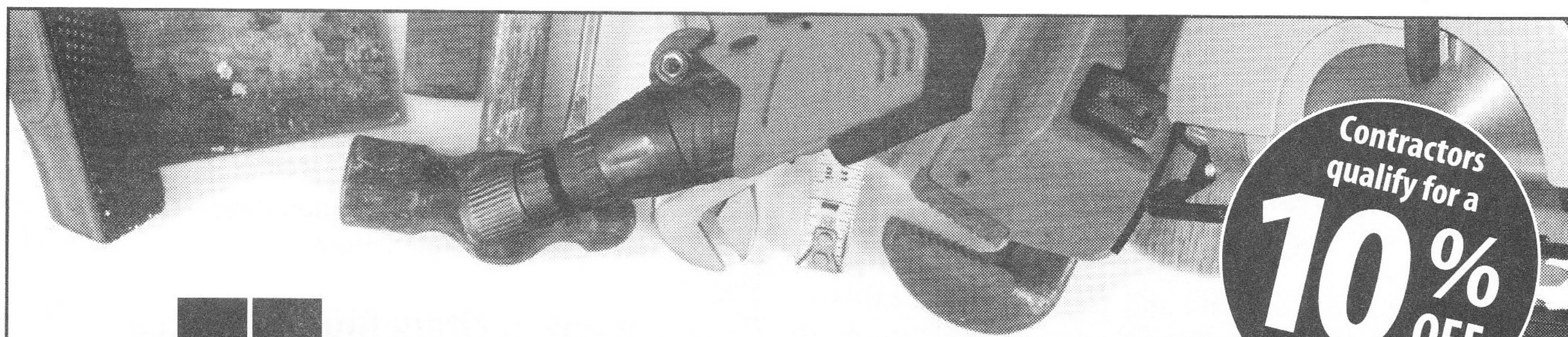
Quality custom builders are now available and eager to get to work. The best trade contractors are available as well, compared to back in the boom times when they were booked up years in advance.

The permit process is likely to be faster, easier and cheaper, due to lower volume. And with lower building costs come lower annual taxes.

And real estate continues to be a great long-term investment, offering tangible assets versus the uncertainty of the stock and money markets. It's just a smart time to build. It's a smart time to get low interest rates; a smart time to buy land and a smart time to get the best builders in the business.

*Scott Rouleau is manager of Marketing at J. Rouleau & Associates LLC, and has been involved in the housing industry for over 14 years.*

*For more info on log homes, contact True North Log Homes [www.truenorthloghomes.com](http://www.truenorthloghomes.com) or (800) 661-1628.*



**METRO SELF-STORAGE**

[www.metroselfstorage.acl.ca](http://www.metroselfstorage.acl.ca)

Call to reserve:  
**450-5656**

"more storage where you need it"

Need a little space?

At Metro Self-Storage we have room for your business needs! Convenient drive-to units, 24 hour access, clean, dry, fenced and alarmed. Storage space ranges from small office size to bulk storage.

79009-C