

# YOUR ILLINOIS HOME

Buying or selling your home is one of the most important decisions you'll ever make. When you choose an Illinois REALTOR®, the good news is: **You don't have to go it alone.**  
[www.YourIllinoisHome.com](http://www.YourIllinoisHome.com)

## TODAY'S HOUSING MARKET

**This may be your best opportunity market in years. Mortgage interest rates are low and prices in Illinois are holding strong, making housing a solid long-term investment.**

▶ **Homeownership builds wealth over time.**

A \$10,000 down payment on a typically priced home in the U.S. at a typical home price appreciation of 5 percent will return \$110,000 after 10 years. The same \$10,000 invested in the stock market appreciating at 10 percent annual increases will result in \$23,600.

(Source: National Association of REALTORS®)

▶ **You have plenty of options.**

Those looking to buy now have an advantage with a large inventory to choose from

▶ **Financing is available.**

Conforming loans are abundantly available at historically favorable mortgage rates for those with good credit. Illinois has many first-time buyer programs.

▶ **The economy is sound.**

The Illinois unemployment rate is low and job gains continue.

▶ **Prices are right.**

Those investing in a home and keeping it for a typical holding period of six to ten years will be most likely to see their investment pay off.



To learn more about Illinois housing markets and current data, visit [www.YourIllinoisHome.com](http://www.YourIllinoisHome.com), Market Facts.



**Every market is different. Your Illinois REALTOR® can provide solid advice on your local market conditions.**

Contact your REALTOR® for more information on the home buying and selling process.

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