



# On the Fence About Real Estate in the Delaware Valley?

## Four Reasons To Buy Now!

### 1 Mortgage Rates are Ideal For Buying

- Rates are hovering near 50-year lows
- Conventional mortgages are widely available for the bulk of qualified homeowners

### 2 Dynamics Make the Delaware Valley an Attractive Market

- A larger inventory means more options at the right price for your budget
- Our region is more affordable, has lower unemployment & less foreclosures than other northeastern regions

### 3 Homeownership is One of the Best Financial Investments

- The average return on a 5% down payment over 10 years is 3 to 5 times greater than stocks
- House values have increased substantially in the last seven years: 26% in Chester County, 27% in Montgomery County and 42% in Delaware County

### 4 Homeowners Provide Significant Social & Community Benefits

- Homeowners move less frequently than renters, helping strengthen social ties in communities
- Recent studies show that stable housing boosts education performance, induces higher participation in civic activities, improves healthcare, and lowers crime rates



*Laurence E. Ostrom, SRES*  
*Professional Realty Consultants*  
*Licensed in Pennsylvania*  
*Real Estate*



**Office: 610-783-1102**  
**Cell: 610-564-5815**  
**Email: [ostrom@prc-pa.net](mailto:ostrom@prc-pa.net)**