

A Sizzling Market

Hot.

This one word best describes the current real estate market. If you're even considering a sale of your home, now is the time. Homes are selling for thousands over asking, many within a week of the "For Sale" sign hitting the lawn.

Savvy realtors will tell you:

- 1) *The short supply of available homes is driving up prices.*
- 2) *Interest rates remain at an all-time low, enticing more and more buyers, including first-time ones.*

Fretting over the details? We can help. This month's virtual event hosted by The Loomis Communities presents Joe Kelley of Kelley and Katzer Real Estate. Kelley answers frequently asked questions and provides tips and tricks for getting your home on the market and ready for a successful sale. You can watch the event [here](#).

Once your home is on the market, the fun begins!

By this time, you'll be meeting with a marketing manager at one of our communities and exploring which apartment, villa, or cottage to call your new home. You could even be customizing your décor:

- Floors
- Cabinets
- Countertops
- Appliances
- Finishes

Perhaps you'll opt to design in a similar spirit to your current home, or maybe you'll add brand new, unique touches to your design. The possibilities are limited only by your imagination, and in the end you'll have a personalized space.



Before & After:

A Loomis Village apartment shines after construction and finishes.

Your comfortable, customized new home will be set in the Pioneer Valley--a vibrant setting home to active lifestyles, world class art and entertainment venues, regional and international cuisine, and the five-college system for continued education and personal growth.

Allow us to be your tour guide through The Pioneer Valley. These videos offer highlights of [South Hadley](#), [Amherst](#), and [Springfield](#) and are a great way to start exploring the area. If you're a waitlist member, take advantage of our guest rooms at each community so you can experience not only Loomis but the best that the Pioneer Valley has to offer.

Selling your home can open the door to life at Loomis. In fact, most residents utilize the sale of their home for their entrance fee, choosing an 80% or 90% refundable option so they can build an estate plan right into their move. You can also choose the deductible entrance fee, leaving you more money up front.

Interested in learning more? Contact one of our marketing managers at the numbers below:

Denise Beaulieu
Loomis Village
413-588-5102

JoAnne O'Neil
Loomis Lakeside at Reeds Landing
413-355-5880

Tina Kuselias
Loomis Lakeside at Reeds Landing
413-355-5806

Christine Sulborski
Applewood
413-588-5312

The Bottom Line? Loomis is a Smart Move

You analyze your portfolio and wonder, “How can a retirement community factor in?”

With wise real estate strategy, sound investments, and skilled financial management, making the move to a retirement community can actually result in long-term savings.

Misconceptions about Continuing Care Retirement Communities and Life Plan Communities often include the initial expenses involved, return on investment, and monthly costs. Senior Marketing Manager JoAnne O’Neil says this is completely normal. O’Neil recalls her own father saying, “I should have moved in sooner because I am saving so much.”

Successful preparation for such a move is made easier by wise investment strategies along the way. As Ben Franklin once said, “An investment in knowledge pays the best interest.” Highs and lows are to be expected, so think twice before selling the moment the market dips. According to *US News*, there are other, more prudent ways to protect your investments.



- **Reduce permanent capital losses.** If the stock market begins to sag, do not rush to sell off your stocks. This makes your temporary loss a permanent one per TFC Financial Management. Their research shows that investors who sell immediately after a market drop have less significant long-term returns than those who pause and wait for a rebound.
- **Prepare, prepare, prepare.** Aim for an appropriate mix of stocks, bonds, and cash in your portfolio. This will protect you in the event of a crash; your losses will be less than they would in a disproportionate portfolio.
- **Share control of your shares.** It is true that financial advisors can charge more than one percent of assets under management to oversee a portfolio, but there are also robo-options available for considerable savings. Having a financial advisor to help you through market turbulence, resulting in less worry and confusion is well worth the cost.

As O’Neil often sees, The Loomis Communities yield not only peace of mind but significant financial savings over the long haul. No more real estate taxes, lawn care, utility bills, food shopping, or even housekeeping! Just take a look at the cost comparisons below.

Why We Made The Move

Resident Spotlight: Chris and Dave Heckman

For Loomis Village residents Chris and Dave Heckman, the choice of Loomis Village as their new home came down to the three “Ps”.



“The pool, plays, and the people. We’ve just been so happy to be here,” Chris tells us.

What will be your reason to call The Loomis Communities home?

If you ask Chris and Dave what they enjoy most about community life, their answers almost always relate to their connection between their former home in Maine and their new home in Massachusetts

As Chris explains, “We still have a lake house in Maine that we go to in the summer. We can stay in touch with everyone in Maine while at home in Massachusetts. I always feel like I have a foot in both places.”

The move to Loomis Village didn’t remove the Heckmans from family, friends, and life in Maine. Rather it added a new and exciting angle to it, while also freeing them of regular home ownership concerns.

A Cost Comparison

A Cost Comparison		
<div><div> The Loomis Communities</div><div>VS</div><div> Living in your own home</div></div>		
Utilities		
Total Cost Per Month:		Average Cost Per Month:
\$0.00		\$100.00 - \$300.00
Gym / Pool Membership		
Total Cost Per Month:		Average Cost Per Month:
\$0.00		\$30.00 - \$70.00
Property Taxes		
Total Cost Per Month:		Average Cost Per Month:
\$0.00		\$375.00 - \$600.00
Snow Removal		
Total Cost Per Storm:		Average Cost Per Storm:
\$0.00		\$80.00 - \$100.00