

This Free E-Book is brought to you by Natural-Aging.com.

100% Effective Natural Hormone Treatment
Menopause, Andropause And Other Hormone Imbalances
Impair Healthy Healing In People Over The Age Of 30!

Buying a Home versus Renting a Home in Tampa Bay Florida

By Bob Lippy

Renting a home is not uncommon as it is clear that some people cannot afford to buy their own home. The natural assumption is that it works out cheaper to buy a home over a long period of time. However, where many of us cannot afford the down payment on a new purchase of property, so renting a property on a yearly lease may be the way to go while saving for your first house.

Finding a home for rent in the Florida, Tampa Bay area depends on the availability of seasonal as well as year round property. What you need to consider are all the costs involved with renting a home. The cost of renting a home is normally determined by the value of the property and location. Unlike buying, most landlords require you to make a 3 month rent payment before moving in. This usually encompasses the down payment, the first months rent, and second months rent.

The problem with renting a home is two-fold: you will never get back what you put into your rental property (equity and ownership), and secondly you will have restrictions imposed on you that you would not have while owning your own house. However, as a short term solution, renting a home in a new area can be ideal while you save money and slowly shop for your dream home. I often recommend this to people who are relocating from the north and are not sure of where they want to buy or how big of a house they want to purchase.

The cost of buying a home is not cheap, we all know and respect that. Depending on the location that you choose within the Tampa Bay area, the costs can vary. Buying a home entails many costs especially if you do not have the immediate finances. But the rewards of home ownership make it all worthwhile. Some of the costs to consider are the initial down payment, closing costs, property inspections, taxes and of course homeowners insurance. In a renting situation, the landlord usually covers the costs of maintaining the apartment (fixtures, property landscape, etc). But of course, the rent that you pay will include these things, and rent in this area is getting more and more expensive all the time.

Buying a home opens up the option of choice in terms of architectural style and place of living. While the opposite applies for renting. Often you might be obligated to choose the place to rent that is cheaper and often not the best looking. That simply means renting can pigeon-hole you into living in an area or structure that although may be available and within your price range, it may not appeal to your sense of style.

Buying a Home versus Renting a Home in Tampa Bay Florida

Owning your own home is about benefiting from long term personal and financial satisfaction. Your own home means security and also having the option of creating the dream home the way you have always wanted it. Home ownership is also about experiencing the freedom of having your own serious investment. The point of emphasis therefore lies in being equipped with the right kind of service that will help you choose which home is right for you. Talking to people who can help you know which option of owning are available to you is without a doubt the right step to take.

In the Tampa Bay Florida Real Estate area there is an abundance of houses and condos to choose from. While property prices during the late '05 season seemed to rise quite quickly, it's not too late to buy your dream home. Normally the best thing to do is to talk to a Tampa Bay, Florida real estate agent who can give you a better and realistic property pricing estimate.

Naturally what you have to remember is that your own needs are important. The type of lifestyle you envision can help you determine whether renting or buying is the feasible option.

Bob Lippy is a licensed broker associate with Remax Realtec in Palm Harbor, Florida. He has many years of experience in selling

Tampa Bay Florida Real Estate

and has helped many families relocate

to Florida and find their dream homes. Visit his website at

<http://www.lippyrealestate.com>

or contact

him direct at 1-888-423-5775. e-mail address is info@lippyrealestate.com

What We Love About Tampa Bay, Florida

By Bob Lippy

The Tampa Bay area in Florida includes the major cities of Tampa, Clearwater, and St. Petersburg. Tampa is in Hillsborough County and Clearwater and St. Petersburg are in Pinellas County. There is more to this area than just sand, surf and sun. While it is true that the three are the original main attractions of the area, there is so much more to Tampa Bay. Tampa Bay Florida real estate is one of the hottest markets available. Homes and condos in this area are hot because they have it all and especially location, location, location!

There are hundreds of homes and condos on the market every day for Tampa Bay Florida real estate, leaving the Tampa Bay area one of the most desirable places to live in North America. There are also

Buying a Home versus Renting a Home in Tampa Bay Florida

plenty of homes in Pinellas County at affordable rates for people of all ages should you want to live closer to the beaches. Families thrive in Pinellas County with good schools nearby, and plenty of park space for young ones to run and play. The beaches of Pinellas County will take your breath away each and every time you visit.

The Pinellas County homes for sale are perfect for the young executive who works in the area. It is close to major shopping centers and has plenty of quiet character for up and coming future CEOs to concentrate on their jobs while living in the peaceful surroundings of Pinellas County. Tampa is a short 20 minute drive from Pinellas County should you find yourself working in downtown Tampa or in need of access to the Tampa International Airport.

There are many Tampa Bay homes for sale that are just perfect for anyone, no matter your situation. Whether you are a young family who is purchasing your first home, or senior citizens who are looking for an active 55+ community that's a little more 'out of the hub', then this area is for you. There is a wide variety of homes and condos for sale in this beautiful area of Florida, so one of them is guaranteed to be right for your needs.

Tampa Bay Florida real estate offers awesome opportunities for the young and the old. As mentioned before, the Tampa Bay area is also very popular with the aging population — senior citizens love the warm climate and the friendly atmosphere and are looking at Tampa Bay as a wonderful, safe place to retire.

Florida is a beautiful state located in the southern portion of the United States. Its warm atmosphere is about more than just its climate. The people that reside in Florida are pleasant and a welcoming factor to the area. After all, most of us are transplants from the northern states such as New York, New Jersey and Chicago. 90% of the people who live here hated the brutally cold winters up north and thoroughly enjoy having 365 days of warm sunshine to wake up to each morning. The residents that live here range from blue collar to white collar workers — from families to executives to senior citizens. Tampa Bay Florida real estate is for everyone who wants to get in on the action that Florida has to offer — mild climate, good schools, fantastic restaurants, superb night clubs, convenient shopping, boating, outstanding golf courses, and community events for everyone.

You really can't go wrong. As they say in the real estate world, it's all about location, location, location...and Tampa Bay Florida has a great location! Check out the Tampa homes for sale today and find your dream home or retirement get away.

Bob Lippy is a licensed broker associate with Remax Realtec in Palm Harbor, Florida. He has many years of experience in selling

Tampa Bay Florida Real Estate

and has helped many families relocate

to Florida and find their dream homes. Visit his website at

<http://www.lippyrealestate.com>

or contact

him direct at 1-888-423-5775. e-mail address is info@lippyrealestate.com



This Free E-Book has been brought to you by Natural-Aging.com.

100% Effective Natural Hormone Treatment
Menopause, Andropause And Other Hormone Imbalances
Impair Healthy Healing In People Over The Age Of 30!