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Hello 2021!

A new year often brings thoughts of New Year's Resolutions to mind. Typically at the top pf the list is getting and staying healthy, and this year in particular, that resolution is likely to be number one for many. Being outside and staying healthy go hand in hand during this pandemic and there are plenty of ways to do both in the Lakes and Mountains of New Hampshire!



The Lakes and White Mountains regions are a destination for snowmobile enthusiasts. There

are many snowmobile clubs that maintain thousands of miles of trails, stretching from the Lakes Region up to Canada. For information on snowmobiling and clubs:

<https://www.nhstateparks.org/activities/snowmobiling>

Of course, ski slopes abound in this region as well. Be advised that the resorts have updated policies to maintain CDC social distancing and safety guidelines. Check the



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mountain's website before heading out to ski, as reservation or advance purchase of passes may be required. For up to date information on skiing in NH and links to all the major ski destinations click this link:

<https://www.skinh.com/nh-ski-area-winter-20-21-policies>

For some good old fashioned fun, how about some family sledding? Much of the area has had several feet of snow already and the sledding is great! Many associations and towns have their own little hills for sledding, but if you're looking for a longer ride check out Remich Park in Littleton or the Laconia Sledding Hill (Memorial Park South Street entrance). What better way to end an afternoon of sledding and start the New Year than with hot chocolate? Wayfarers Café in Laconia now has 2 locations, on Main St. and in Lakeport.



Real Estate Market

The housing market in 2020 was fueled by historic lows in mortgage rates, high demand and subsequent higher home prices. What's in store for 2021? Predictions are just that; predictions only. But market analysts concur that real estate in 2021 will continue to be strong, although not as robust as in 2020. Housing prices will likely continue to rise, but at a slower pace than the last several months. Forecasters predict that mortgage rates will rise slowly, particularly towards the end of 2021. While slowing somewhat in 2021, this

anticipated continued rise in home price, coupled with higher mortgage rates, may make a residential home purchase more challenging for many buyers. This coupling may eventually lessen demand and trend prices downward, but whether that trend downward occurs in 2021 remains to be seen. The good news for buyers, at least nationally, is the prediction for increased inventory, and for investors, a likely uptick in foreclosures.

Read more about real estate on our website at www.nhfineproperties.com.

REAL ESTATE TIP OF THE MONTH!!

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*Whether buying or selling, we'll be with you every step
of the way.*

Do low mortgage rates have you considering refinancing? It's all a numbers game. While you can run those numbers on your own, it is always helpful to get the expert advice of a mortgage loan officer. But to get you going, read our January blog post that will take you through the steps in reviewing your options and suggest what to consider when thinking about refinancing. If you do decide to refinance, feel free to reach out to the team with questions. We'd be happy to provide you with contact information for lenders that can ably assist you in drilling down those finance figures!

Follow the link to read the refi blog post:

<https://www.nhfineproperties.com/blog/>



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