



Ask the Realtor – I'm thinking about buying a vacation home

What a wonderful idea. Buying a second home is a great investment but don't get caught in the euphoria of your vacation and impulse buy. When looking to buy your vacation home ask yourself - Will I be using the home year round or seasonally? Will I want to rent it? If renting, will I need a property manager? Where do I want to vacation?

Once you figure this out, you will need to determine your budget (do you have enough saved for the down payment), get a pre-approval, and find a Realtor. Realtors in Massachusetts are primarily licensed in Mass. If you are looking out of state, contact a local Realtor and they can give you a referral for the area you are looking in.

If you are financing your vacation home, remember the interest rate may be slightly higher than if you are financing a primary residence, as you will not be living there all the time. This also applies to homeowners insurance. You may also need flood insurance depending on where the home is located.

And don't forget to consult a tax expert. You may be able to get a tax deduction on your mortgage and property taxes for a second home. If you rent for more than 15 days, you will need to report the income but you can deduct expenses.

Good Luck and happy house hunting.

If you are considering buying or selling, let's work together and make it a realty reality.

Linda Kadlik

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Ale, Brewski, Frosty, Beer !

Summer time. Cookouts, baseball games, mowing the lawn or just relaxing after work, it's time for a beer. But why stop there. Try something new at one of these beer festivals.

Samuel Adams Independence Beer Bash, July 3, Faneuil Hall at Ned Devines Irish Pub - Specialty brews and old favorites for the tasting. Party starts at 9pm with raffles, giveaways and music.
[Samuel Adams Independence Bash](#)

WGBH Craft Beer Festival, July 15, WGBH Studios, 1 Guest St, Boston – 7pm to 10 pm
Sample dozens of local craft brews, grab a bite to eat at the food trucks, or enjoy the music.
http://www.wgbh.org/support/craft_beer_fest.cfm

Craft Beer and Music Festival – July 23, Old Sturbridge Village – 11am to 7pm
This is indoors and outdoors. You can sample ales, beer and ciders with more than a dozen musicians to entertain you.
<https://www.osv.org/event/craft-beer-roots-music-festival>

Johnny Appleseed Craft Beer Festival, Aug 3
Downtown Leominster, 4pm – 8pm
Food, music and beer as you stroll around downtown Leominster. As part of your admission fee, you get a free tasting glass.
<http://www.johnnyappleseedbeerfest.com/>

Spirit of Hudson Food and Brew Fest, Aug 12
Hudson/Elks, 99 Park St, Hudson, 4pm – 7pm
Over 175 beers/ciders/malt beverages, music and activities at this tented outdoor event.
<https://tickets.beerfests.com/event/SpiritofHudsonFoodBrewfest/tag/bf17>

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