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## Your move: Seven reasons to relocate

By GIGI BERMAN AHARONI Special to Newsday



Are you ready to make a move? Roughly 69 percent of families have moved to a new home at least once during their children's lifetimes, and 18 percent have moved three or more times, says Peggy Abkemeier, president of Rent.com, citing a survey recently conducted for her Internet listing site. According to a U.S. Census survey, people are motivated to move for a variety of reasons - some are triggered by economics and others by socioeconomic factors. What follows are seven common tipping points that prompt people to move:

### 1. TO AVOID FORECLOSURE

Unfortunately, the economy has driven this trend. "I see many families re-evaluating their economic situation," says Gale Berg, director of the Nassau County Bar Association's free mortgage foreclosure assistance program. "They realize that they can no longer afford to make their mortgage payments or see a job loss coming. Many take this as an opportunity to sell and downsize. They don't want to be forced out by foreclosure or forced into a short sale, which can cause credit scores to suffer." When credit scores take a beating, they can impact a person's ability to obtain a loan, apartment lease or a reasonable rate for car insurance, warns Berg.

### 2. FOR AGE AND HEALTH ISSUES

"People get to a certain age when they don't want to be alone anymore," says Beverly Paparo, administrator of Gurwin Jewish-Fay J. Lindner Residences, an assisted-living community in Commack. "Sometimes a fall or an illness can make their lifestyle physically overwhelming - food shopping, cooking, taking care of the house." This is when many older Long Islanders move to assisted living, where that's all taken care of. Right now, many retirees who moved to Florida or other warm areas years ago are coming back to be closer to family. "There are cycles in real estate: first-time home buyers, trade-ups, and then trade-downs when kids move out," says Linda Bonarelli, owner of Realty Executives North Shore in Huntington and a certified senior real estate specialist. "It can be lonely to have three to five empty bedrooms. Some seniors don't want to go to a senior living environment, so they trade down to a two-bedroom house, condo or co-op close to conveniences."

### 3. TO EDUCATE CHILDREN

It's no secret: Families move to Long Island for the superior education, says Jay Breakstone, president of the Nassau-Suffolk School Boards Association. "It's not unusual to see young couples who courted Manhattan and worried about where to go for the best sushi to suddenly

realize that they want to know where the best schools are for their growing baby or toddler. Some of these are people who were raised on Long Island and vowed never to return - until they grew up and realized why their parents settled here in the first place." He notes that, if you look at the top 20 colleges in the country, you'd be hard pressed not to find a significant number of Long Island kids enrolled. "I've heard story after story of families who move to Long Island for the rich special- and alternative-education programs available, too," says [Thomas Rogers](#), district superintendent and chief executive of Nassau BOCES, based in Garden City.

#### **4. TO MAKE A PROFIT**

"I see many older couples on a fixed income motivated to sell because they can't keep up with [real estate](#) taxes - even if their mortgage is already paid off," says Kathy Engel, a Realtor with RE/MAX Shores, based in Oceanside, and president of the Long Island Board of Realtors.

"Often, they sell and retire to other homes in [Florida](#), [North Carolina](#), [Arizona](#) or [Las Vegas](#), where the taxes are more manageable." Engel says that despite the current market fluctuations, people who purchased a home before the 1980s and didn't drain their equity will see a sizable profit.

"For example, Levittown - the first real suburb on Long Island - is filled with Capes from the 1950s that were originally sold for \$7,777 and have maintained their value. Sellers can't go wrong in communities such as these," she says.

#### **5. AFTER A FAMILY CRISIS**

Moving on is often followed by moving out - especially after a divorce or death of a spouse. While it's not advised to make an impulsive change right after a crisis, in time it's often a wise decision financially and emotionally. However, says [Charles King](#), past president of the Nassau County Psychological Association, who's in private practice in Massapequa, "moving is incredibly hard after such traumas because it's not only about the loss of a relationship, but also the loss of a home - a big part of one's identity." While ultimately a move may be therapeutic, don't underestimate its toll and seek psychological support, he says.

#### **6. FOR A JOB**

Whether it was a quest for riches during the [California](#) Gold Rush or to land a job on Route 110 in Melville, people have always moved to find work or have an easier commute. Bonarelli says those with jobs are the ones who qualify for mortgages and are purchasing homes. "On the flip side," Bonarelli adds, "I also see more and more residents in the middle class who want to stay on the Island doing loan modifications, selling and renting or moving in with extended family." Marie Montchal, a senior vice president of relocation at Daniel Gale [Sotheby's](#) International Realty, says she works with people relocating to and away from Long Island for jobs. "There's a trend for corporations to pick up the slack for the depressed housing market to recruit new employees," she says. "Some are offering a relocation benefit referred to as 'loss on the sale' to make up the difference between the mortgage and the sale price, while others are offering to buy an employee's current home, and when it's finally resold, bear the loss or profit instead." While housing on Long Island remains expensive, she notes that there are affordable choices farther east with proximity to jobs and good schools.

#### **7. FOR THE AMERICAN DREAM**

"Upscale business owners and new immigrants alike are motivated to move for the same reasons: good schools, safe streets, more room for growing families and a piece of land," says Lawrence Levy, director of the National Center for Suburban Studies at [Hofstra University](#). Levy notes that many new immigrants are moving directly here from their native countries, often finding houses online and buying them sight unseen, while two generations ago, the boroughs were the steppingstone to the suburbs.

#### **CHOOSING A MOVING COMPANY**

##### ***IS IT REPUTABLE?***

If you are thinking about moving or are in the process, first make sure you are dealing with a licensed moving company. "All reputable movers are licensed and regulated by the New York

State Department of Transportation," says Steve Bogdanos, owner of All the Right Moves in New Hyde Park. Also look for inclusion in the Long Island Moving and Storage Association. That industry group advises that any mover be asked to show proof of licensing and Workers' Compensation insurance. The Better Business Bureau is good for checking up on any company's reputation. For information on a moving company's status, call the local DOT at 718-482-4814 or 718-482-4814 for moves in the tri-state area; for long-distance moves, call 800-832-5660 or 800-832-5660. Contact the Long Island Moving and Storage Association at 631-980-3882 or 631-980-3882 or [limsa.com](http://limsa.com).

#### *MOVING CHARGES*

Next, be aware that moving companies charge either an hourly or a flat rate (also called a binding price). The hourly rate is usually for moves in the metro area, says Bobby Falvo, president of Long Island Moving and Storage, a Plainview moving company. "Prices run about \$115 to \$160 per hour, which includes a truck and three movers. Long-distance moves are usually based on a rate that is calculated by a weight/mileage formula," he says.

#### *EXTRA COSTS AND CONSIDERATIONS*

You'll be charged for materials such as boxes, tape, cardboard, Bubble Wrap, crates and blank newsprint for glassware. If you pack up an apartment yourself, supplies can run from \$10 to \$50. Supplies for a house may be higher. If you are requesting packing be done for you, it's best to get an on-site estimate, which is usually free, says Bogdanos. Most companies should offer a certain number of free wardrobe or book boxes. You can reduce your materials cost by asking for extra boxes at liquor, grocery or book stores.