

STRAIGHT FROM THE RESIDENTS' MOUTHS:

HOUSING

<http://www.tarmls.com/>

- I Own, Love it!
- I own my house and I've been happy with my choice. Last year I got 3,000 back in tax returns and owning a house is a big reason.
- Buying vs. Renting:
You will have people on both sides of the fence on this one. I think it really comes down to your income level. I am married and have children, so our budget is tight. Right now there are >8,000 homes for sale in Tucson, the market has gone from red hot to stagnant to cold. Prices on homes are coming down from previously over-inflated prices. About half in my class are renting and half bought. The people who have multiple incomes, I think buying is not that difficult, also if you would like to live close to the med center, single folks may be able to find homes for < \$200,000. For those looking to live in a safe part of town in a 3 bedroom or more home, you will be very hard pressed to find many homes for less than \$200,000. I have talked with single people in my class that bought, and the mortgage has made their finances tight. Unless you have a significant amount to put down, financing \$200,000 for a home and keeping your monthly payment reasonable requires many people to go into interest only loans. The thing is if the value of your home decreases, that puts you in the red because you are not paying anything to principal and may come out behind. I really wanted to buy, but in MY situation and the kind of home we wanted, I pushed the math and investigated it to high hilt, and decided to rent. I didn't like the way the market was heading, right now I am glad I rented. This was the best for me; you will have to evaluate your own needs, situation, finances, etc.
- Rent--found a great loft, couldn't have afforded to buy. Very happy with my choice.
- I own. I'm very happy but it does cost a lot on an intern's salary. I pay \$1250/mo with the B of A doctor loan for a \$190K home.
- We own, my wife has a nice job, we are very happy.
- We wanted to buy a house initially, but could not find anything in our price range that we really liked. We decided we would rather rent for 3 years than buy something we didn't really want. Also, we decided we didn't want to spend our extra money and time on projects for the house and house maintenance. Renting is definitely simpler, and I think you can get more for your money in Tucson and live in a nicer house closer to the hospital. However, if you want to buy and can find something you can afford, it can be a great opportunity for many reasons to own a home.
You can find rental houses online, in the papers or on TARMLS.com, looking for rental properties. There are also agencies that will, for a small fee, give you a list of rental homes based on location, cost, size, pet policies, etc. I think there are also rentals to be found further out, but I'm not as familiar with the less central areas.
- We own our own little house. There is a little more upkeep and time involved with this choice but it is totally worth it. Take advantage of Tucson's affordable housing market.
- I own, and am definitely pleased with this decision (particularly considering I'll be here 5 years). Probably a more reasonable option as well in comparison to 2-3 years ago considering the market right now. Also nice to have your own space to tinker with in all of your time off:

- I own- very happy I did it!
- My husband and I own our house. We're very happy with our choice. We don't live in the best neighborhood, but we get the tax write-off's and are certain that we will at least break even when we go to sell. That means not losing three years of rent money.

PREFERRABLE AREAS OF TOWN TO LIVE IN

- I like the west because you can still buy nicer newer homes for less than \$200K (which is ideal for a single income). As you get in the central region on a single income, the homes you can afford are older and in less nice neighborhoods. The north and northwest are more expensive but in my opinion are the nicest places to live if you can afford it.
- I'm a fan of the Sam Hughes barrio. I'd avoid West University, as it's the undergrad ghetto.
- We wanted to live relatively centrally. There are a lot of great rental options relatively close (2-5 miles) to the hospital. There are a lot of homes to rent and even more apartments. Most people who live central live within a few miles east of the hospital (east of Campbell) and north of Broadway. Neighborhoods are very mixed with nice stretches mixed with somewhat shady areas. In general, further north gets overall nice and less shady, but up to River Rd it is pretty mixed.

Tucson is very patchy when it comes to good or bad neighborhoods, you can have a great block next to a scary block, but in general I would not look any farther south than Golf Links. Going too far east can be a problem just for distance and driving time (although if you can get to Aviation Highway in SE, it gets you to the hospital much faster)

- stay off the SOUTH SIDE BABY!
- Good locations for renting/buying that are convenient (and seem reasonably priced) are N of Speedway, S of Prince, E of Euclid/1st and W of Swan. Others for sure, but this is the area I know the best.

MISCELLANEOUS

- Have some extra dough for when you move:
Last year my wife and I took out a moving loan that was greater than \$10,000. We had estimated that our move would cost around \$2500, and that if we did not use the rest of the money then we would pay it back. We were really glad we had it, here's why. Even after the expense of moving, which always seems to be more than you think, there are a lot of expenses in your first month. Everybody requires deposits, if you are renting there are deposits, licensing your car and your driver's license all cost money. Most importantly, you will not get your first paycheck until well into July. We looked back in our Quicken, and our first paycheck was 21st of July. We moved here in the beginning of June, so that is almost 2 months without a paycheck. So think what your monthly budget will be and you can almost times that by 2 if you move in early June. Prepare for that, many of us were surprised at how long it took to get paid and I was glad that I had some money to fall back on. At any rate you will need some plan or money, or worst case scenario, a credit card.
- Time off:
If possible get here early and enjoy Tucson before orientation starts. There are so many things to do and see. Get settled in your new place, relax, and enjoy the mountains and desert. Take advantage of orientation to get to know your class. It is your only chance to have

everyone together and not have a hectic schedule. I look back at Mt. Lemmon as the highlight of our orientation, and I don't even drink! It was really fun, enjoy it.

- Welcome to the Arizona family, our residency is awesome and Tucson is awesome, I am excited to meet all of you. (Jeremy Franklin)
- Your house needs A/C. PERIOD.
- Takes a long time to get around from place to place. And there's no good sushi (I know, duh, it's the desert).

RECOMMENDED LOAN OFFICERS

Karen Woolridge (Bank of America).

She has worked with numerous residents, knows the doctor loan inside and out and is very helpful. She has worked with many of our residents. She is also the sister-in-law of one of our attendings, Dale Woolridge.

Chris Bowers (Bank of America). Chris.M.Bowers@bankofamerica.com

FAVORITE RESTAURANTS

<http://tucsonrestaurantguide.com/>

<http://www.tucsonweekly.com/qbase/Best/index>

The Monkey Box (bar/restaurant with live music, lighter fare)

Café Poca Cosa (upscale inventive latin american fusion)

B Line (midscale mexican, good ambiance, on 4th ave, great beers on tap)

Guadalajara Grill (great standard Mexican, the best salsa in town)

Tooley's (outdoor mexican cafe in a neat neighborhood that roasts its own turkey, smokes its own trout)

Casa Molina (more Mexican)

Feast (gourmet modern American cuisine)

Los Betos (best drive-through carne asada burritos, open 24h).

Lil' Abners

Sauce

Rosa's

Kingfisher

Ra (good sushi)

La Encantada shopping center: several restaurant options and you can sit outside and enjoy a nice view of the foothills. It's also a nice place to meet for happy hour, they have 1/2 price sushi and drinks from 5-7pm.

Elle

Pastiche

Beyond Bread(good cheap sandwich shop-popular)

Pizza - Magpies

Thai - Bangkok Cafe, Char's Thai

Chinese - Guilin healthy chinese

Mexican - El charro

Good, moderately priced food: Cuvee, Feast, North, Wildflower

Swensens (for ice cream or a sandwich)

Vivace (for some quality Italian)

In-N-Out - COMING SOON!!!

Gave (Great Italian)

North

Nico's- Mexican food (Cheap huge portions, killer breakfast burritos)

Pei Wei

Oreganos (Italian-restaurant with a lot of character. Beware, the wait is usually long, but they do take out too!)

Blue Willow

La Parrilla Suiza (Mexican)

India Oven

Miss Siagon

Mandarin Grill- on Grant just W of 1st is decent and fairly reasonable Chinese food

Golden Dragon/Szechuan Omei are also good for Chinese

Old Chicago

FAVORITE BAR/CLUB

Club Congress www.hotelcongress.com (varies depending on the night)

Plush (grad student-ish dive w/ good live music)

Surly Wench (lesbian pirate bar)

The Buffet (meet your future hallway patients over a beer)

Kingfisher

Nimbus (brewery)

4th Ave (multiple options-big university student hang-out)

Frog and Firkin

The Shelter

Baboquiviri Lounge

Maloney's (for dancing)

North (for a more yuppie crowd)

Rusty's-- cheap eats and bar food

Just about any dive bar for cheap drinks/pool/memories....

*Other entertainment

www.loftcinema.com

www.rialtotheatre.com

FAVORITE HIKES

Finger Rock

Saguaro National Park

Mt. Wrightson

Sabino Canyon (Blackett's Ridge, Esperrero Trail)

Mt. Lemmon (Soldier Trail, Molino Basin)

Hauchucas (Sierra Vista area)

Seven Falls (great for swimming during the late summer)

Butterfly trail and Marshall Gulch are great hikes on Mt. Lemmon, particularly during the fall.

The Super Trail to the top of Mt. Wrightson (Santa Ritas) (moderate-hard)

Blackett's Ridge (Sabino Canyon) (moderate)

The Sweetwater Trail to the top of Wasson Peak in the Tucson Mountains (moderate)

Rincon Peak in the Rincons (really hard)

Going to the mall (just kidding)...Although some would consider the way I shop the mall a hike/climb/ride!

*Good Resources:

http://arizona.sierraclub.org/trail_guide/

<http://www.hikearizona.com/>

http://www.localhikes.com/MSA/MSA_8520.asp

<http://www.fs.fed.us/r3/coronado/>

Tucson Hiking Guide by Betty Leavengood

FAVORITE PLACES TO CYCLE

*Road Riding

Gates Pass

*Mountain Biking

Starr Pass

Fantasy Island

50 year trail

Chiva falls

*Good Resources

<http://www.bikegaba.org/>

<http://psy1.psych.arizona.edu/cgi-bin/megahurtz>

Cosmic Ray's Mountain Biking Arizona Guide

CLIMBING

www.summithut.com (local outdoor store with all the local climbing guides/resources)

Squeezing the Lemmon II, A Climber's Guide to Mt. Lemmon by Eric Fazio-Rhicard

WEEKEND GETAWAYS

Sedona

Flagstaff

Chiricahuas

Rocky Point (Mexico beaches)

Cochise Stronghold