



Your Certified Residential Specialist

## Home Ownership

There are many benefits of being a homeowner—first and foremost it gives your family stability. Owning a home gives you a place to call your own and provides flexibility. Being the homeowner means you can hang pictures, or move or paint walls without worrying about what the landlord will say (or charge you) when your lease is up. Many homeowners appreciate the sense of community they feel as homeowners, this also affects children of homeowners. There are many studies that show children of home owners have higher student test scores, higher rate of high school graduation, and an increase in extra-curricular activities, and a decrease in teenage delinquencies, as well as an overall increase in a positive outlook. Check out the video about homeownership on the <a href="https://doi.org/10.1001/journal.org/10.1001/journ

A slightly different topic but along the same lines, let's chat about new construction homes and the benefits of building a new home versus purchasing a resale home. With many communities experiencing low inventory the new construction market is experiencing an upswing; buyers aren't finding themselves in a bidding war if they buy new. Additionally new homes offer the ability to customize your home to match your needs/wants; new homes are typically more energy efficient and often times builders offer incentives not available in the resale market. Read the <u>Seven Benefits of New Construction</u> blog I wrote recently, then call me and let's start talking to builders about your next home.

Financial considerations always play a part in any decision and since purchasing a home is typically the <u>largest investment</u> anyone makes I would be amiss to not cover the <u>Calculations of Ownership versus Renting</u>. As a homeowner not only do you realize tax benefits but as your home increases in value your equity will increase.

Owning a home is more than an address it is YOUR home! It has been my pleasure to assist many people realize their dream of owning a home, I will be delighted to help you, your friends and your family—just give me a call and let's get started.



#### How Selling Your Home Can Help the Economy

Like most industries unless you are directly involved in the day to day process you don't realize just how many people it takes to complete a job. There are often many people behind the scenes that help complete a job and are rarely seen, acknowledged or thanked for a job well done. And in these days of "helping the

economy recover" those people are more important than ever and still remain unseen.

This is so very true within the real estate market! Without even trying I can count 10 people plus at least 4 offices with support staff! That is for one traditional transaction—one half of what is a typical transaction since most sellers are also buying another home. Here is a <u>more detailed</u> explanation of all the parties involved.

So if you have been considering selling your home, now is a great time to contact me and help the economy!

### TRIVIA QUESTION Avon Lake Trivia

(you must answer all of the questions correctly to be in the drawing)

- 1. What year did Avon Lake become part of Lorain County?
- 2. Avon Lake City encompasses approximately how many square miles of land?
- 3. What year was Avon Lake granted the status of "city"?

#### September Trivia Winner Cheryl Harmon

She will receive a \$25 Lowes Gift Card for the correct answers: I graduated from Lakewood High School, I live in Avon Lake and the base color of my car is white.



FACEBOOK

Everyone that emails me the correct answers before

October 30, 2013 will be entered in a drawing for a \$25

gift card for Lowes!



Carol Murphy
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# Carrol's









#### **Lake Front Home**

Beautiful home with stunning views from every vantage point! Spacious home, with wonderful layout ideal for

family living & entertaining. Landscaped yard provides

multiple areas to enjoy your private sanctuary and a path to lake.

32362 Lake Road, Avon Lake



#### **Pride of Ownership**



Well maintained & lovingly updated split-level home. Large family room & spacious kitchen. Amazing yard with park like beauty, large shade trees, gardens, water feature and ample

grass, there is enough space that you could even add a garage! Two decks will make outdoor entertaining a breeze.

946 Roberts St, Sheffield Lake



#### **Retirement Living At Its Best**

One of the best locations in Towne Center! A wonderful end unit that enjoys views of the wooded area and tons of privacy.

Beautiful interior with granite counter-tops, a formal dining room and a luxurious master suite.

83 Community Drive, Avon Lake



Sunday, November 3, 2013 is the day we FALL BACK and change our clocks back one hour!



#### **Welcome Home**



Gorgeous home with traditional charm and character. Very spacious rooms; finished lower level

provides additional living space. Large kitchen!

Formal dining room.

Backyard is your private oasis with a pool and lush park-like landscaping.



228 Westwind Dr Avon Lake

#### **Historic Lake Front Home**



A stunning century home with traditional charm and elegance tastefully remodeled to offer contemporary styling and conveniences. Spacious

home with large, sunny rooms, breathtaking lake views and a one acre lot!

1217 E Erie Ave, Lorain



# New Price

#### **Cute As a Button!**

Home ownership opportunity is knocking! This great home boasts privacy, character, charm and is just plain cute!

114 Laura Court, Elyria

More Information & Virtual Tours at

www.CarolMurphy.net

If you have a brokerage relationship with another agency this is not intended as a solicitation. All information deemed reliable, but not guaranteed.

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