

A SPECIAL MESSAGE

I hope all of you are enjoying a great summer. So far we have had no hurricane or tropical storm warnings this season. It has been a while since we had any and I am hoping this year will be no different. My father passed away a few months ago, so between my real estate work and helping my mom a lot more, I have been kept very busy. Right now I am Number 43 ranked in northern and central Florida among the thousands of CENTURY 21 agents who work in the top part of the state. Inventories remain low, so if you know of any sellers out there, please send them my way!



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Understanding Flood Protection Insurance for your home

It is so peaceful to lie in bed and listen to the raindrops fall softly against your window as you drift off to sleep. What's not so serene is when that rain turns into a flood that damages your home, leaving you left to pick up the soggy pieces because, unfortunately, standard homeowners insurance typically doesn't cover flood damage, even in areas most prone to flooding and water damage.



So how do you protect yourself for the day when a flood strikes? The National Flood Insurance Program suggests options. The price of flood insurance differs depending on your location and your property's risk. In high-risk areas, coverage is often mandatory, but most areas in the United States are at moderate to low risk for flooding. Here are some things you should know about insurance in your area:

- **Moderate to low-risk areas:** Although flood insurance isn't required by law in some jurisdictions, any area is susceptible to flood damage. A Preferred Risk Policy covers both a building and its contents. A contents-only version is also available. Preferred risk premiums are the lowest available through the NFIP. These policies potentially could cover up to \$100,000 for houses.

- **High-risk areas:** A number of factors determine insurance rates in high-risk areas, including year of home construction, occupancy, number of floors, location of contents, flood zone and elevation. A standard-rated policy is often the only option in high-risk areas and offers separate building and contents coverage.

5 must-haves for your seasonal home-maintenance checklist

As the summer heat fades and we transition into fall, it's a good time to take a check of your home and see what can be improved. Do you have a seasonal home-maintenance checklist? This can be a great way for you to keep your home up to date without letting an important chore slip through the cracks.



When creating your checklist this season, don't forget to include the following:

1. Replace the filter(s) on your home heating and cooling system to keep the air in your home clean and freely flowing.
2. Clean and examine bathroom vent fans to keep them running efficiently and quietly.
3. When was the last time you cleaned your range hood, filter and fan? Use a citrus-based cleaner to cut through the grease.
4. Vacuum your refrigerator coils. When the coils get dirty, your fridge runs less efficiently.
5. Check the driveway and pavement for cracks and make plans to have them resealed before winter.

Don't be that house on the block with the overgrown yard, peeling paint and home-improvement list a mile long. Creating a checklist can help put your home maintenance on auto-pilot so you won't forget the details.



This beautiful 2 bedroom/2 bath furnished double-wide mobile home is located in popular Colony Hills in Zephyrhills, Florida. You own the land under the homes in this park. Just pay a VERY low monthly HOA fee and you get access to the heated pool, whirlpool spa, clubhouse, tennis court, sun terrace and shuffleboard courts. A pet is permitted with some limitations. Conveniently located near everything in Zephyrhills and just a short ride into Tampa. Call today for more info. 813-783-4444. Or visit my webpage at: www.jelwell.century21bnr.com

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