

**A SPECIAL MESSAGE:**

Summer is over and up north it will not be long before there will be "frost on the pumpkins" as we used to say. No chance of that down here in Zephyrhills, Florida. We had a pleasant summer with just the right amount of rain and still no hurricane activity in our area so far. 2 months to go.

Buyers and sellers are active in the area this year. Interest rates are historically low and prices are still very attractive, though they are no longer free-falling and are beginning to rise.

For those of you who will be purchasing mobile homes this winter in Florida, do be aware that Citizens Property Insurance and others have made change in their requirements and also in the way they pay claims. These are too complicated to go into here, but feel free to call me at **813-783-4444** to discuss these new rules.

I hope many of you will stop by and visit my **Zephyrhills 55+ Bulletin Board** online at: [www.bulletinboards.com/zephyrhills55+bulletinboard](http://www.bulletinboards.com/zephyrhills55+bulletinboard). You will find a lot of useful local information there. You can read posts without doing anything. If you wish to post or reply, you can easily register. This is a free service I provide to my friends in the community.



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**How do I know if/when I should lower my home price?**

Sellers cannot change the location, layout, or lot size of their property. However, one thing sellers have complete control over is the listing price. Although no seller likes to lower the price, in a buyer's market, it is often the best catalyst to sell. Here are some indications you may need to lower your price.

Remember, you have the same goal as your REALTOR® to sell your property for the best possible price in a reasonable amount of time. Be open to suggestions and rely on the experience and success of your professional REALTOR®.

1. You have a lot of potential buyers who have come through your home, but you have not received offers. This may be sign that potential buyers are waiting for you to lower your price.
2. Ask your REALTOR® the average time comparables in your area were on the market before selling. If your home has been on the market for significantly longer, and is sufficiently advertised, without generating interest, it may be time to adjust your price.
3. If you are not getting traffic or offers you may have priced yourself out of contention for your target audience. If you have a starter home with two bedrooms and one bath, with the price tag of a five-bedroom three-bath home, potential buyers will not make offers, let alone come for a viewing. Be realistic when pricing your home or be prepared to languish on the market.
4. Your competition wins. Visit open houses in the area that are in the same price point and decide how and if your property compares.





### Halloween safety tips

Keep your kids safe this Halloween with these tips.

- Test for allergies. Apply any face paint or costume makeup in a small area on your child, at least 24 hours before Halloween to check for allergic reactions.
- Travel in groups. Adult supervision is ideal for small children. However, if older children are allowed to trick-or-treat on their own, they should travel in groups of four or more. Routes should always be agreed upon with adults and cell phones should be carried to stay in

touch.

- See and be seen. Children should wear reflective tape on their flame-retardant costumes and if masks are worn they should not impede vision. Flashlights should be utilized.
- Never go into a home. Tell your child that candy should be given at the door and there is no need to enter a home.
- Obey traffic laws and curfews. Pedestrian traffic laws should be obeyed and whenever possible, cross within a crosswalk. Town curfews on Halloween are for safety and should be adhered to.
- Check your candy. Adults should inspect all candy collected. Any suspicious looking or unwrapped candy should be discarded.



### 2012 Property Tax Bills Coming Soon in Florida

If you pay your property taxes directly, keep an eye out for the yearly bill that will be arriving within a month. The sooner you pay, the less you will pay. If your lender pays your taxes from an escrow account, make sure they pay it fast.

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