



## The CENTURY21 Newsletter

### A Special Message:

The "dog days of summer" are here for sure in much of the country. Here in Zephyrhills the temperatures are pretty much normal, and the weather has been pretty good. No hurricanes to threaten us. And almost daily we have been getting some nice rain showers. The lawns and fields are fresh and green, and the threat of wildfires is greatly diminished.

Now that it appears that the fight over the debt ceiling is likely over in Washington (what a bunch of children quarreling about petty things and doing very little that was constructive) perhaps things in the economy can move forward. So far interest rates on home loans have not been affected and that is good news. On several fronts, reports are coming in that home prices are stabilizing and even appreciating a bit. More good news! Let's hope it continues. We all sure need it!

**If you have any questions about real estate in the Zephyrhills, Florida area, feel free to call me at: 813-783-4444 or email me at: [jelwell1@tampabay.rr.com](mailto:jelwell1@tampabay.rr.com) I will be happy to chat with you. Evening calls and those on weekends are never a bother! You can also visit my webpage at: [www.jelwell.century21bnr.com](http://www.jelwell.century21bnr.com)**

**Have a wonderful August 2011 and finish the summer off with bang!**



#### John Elwell

CENTURY 21 Bill Nye Realty, Inc.  
[jelwell1@tampabay.rr.com](mailto:jelwell1@tampabay.rr.com)  
 34619 State Road 54, Zephyrhills,  
 FL 33541  
 Phone 813.782.5506  
<http://www.century21.com/>

### The advantages of buying a property through a real estate agent

There are several benefits to purchasing a property through a real estate agent. See below for just some of the reasons why you should hire an expert.

- **Education** - A qualified agent has been educated in the real estate market and has valuable professional experience in assisting in the sale and purchase of properties.
- **Pricing expertise** - Agents will tell you when a house is overpriced or underpriced according to the comparables.
- **Buffers** - Agents will field phone calls from contractors (if you are looking at new construction) or homeowners, saving you time and aggravation.
- **Location information** - Agents either have knowledge or they know where to find the industry buzz about your neighborhood. They can identify comparable sales and advise you if a neighborhood is likely to hold its value.
- **Code knowledge** - An agent will be familiar with local zoning ordinances and answer any questions you may have regarding future construction.
- **Skilled negotiators** - Agents can remove themselves from the emotional aspects of the transaction and submit requests objectively and forward them to the seller. They are professionals who are trained to present their client's case in the best light and agree to hold client information confidential from competing interests.
- **Paperwork** - Property transactions require a lot of paperwork. One mistake or omission could land you in court or cost you thousands, so it really pays to let a licensed professional guide you.



For additional information on the home buying process, contact your local CENTURY 21 office today.



### What to look for when hiring a contractor

Whether you are doing a total renovation or simple upgrades, choosing the right contractor is an important decision. See our five tips below before you hire a contractor.

1. **References** - Consult the Better Business Bureau and your state's consumer protection agency. Ideally, your contractor should have a solid reputation, is licensed and registered, has insurance (liability; worker's comp) valid credentials and no disciplinary history.
2. **Get bids** - Once you've narrowed down the field of competent contractors, get bids from each candidate. Be wary of extremely low estimates.
3. **Big picture** - Remember you're going to be spending a lot of time with the contractor you hire, so make sure you feel comfortable with their personality, background, methods, and communication skills.
4. **Dotted line** - Every project should have a detailed contract. Deadlines, project description, materials used, even the payment schedule should be listed.
5. **Not so fast** - Don't pay a contractor more than 30% upfront. Make payments

in increments that coincide with portion completion. Full payment should only be given when the project is complete.



### I Now Use QUICK RESPONSE Codes on my Listings

I now place a code called a QR Code on the posts at my listings. These look like the image you see here. Smart phones can scan the code and then be taken to my webpage. They then can see info, pix, and videos.

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