

life@home



Century 21
MISSION-BISHOP REAL ESTATE

The CENTURY 21 Newsletter

01/06/2011

A Special Message:

I am pleased to present you with the latest issue of Life@Home. Delivered to home buyers, sellers and owners on a monthly basis, this electronic newsletter is designed to give you the real estate information that is important to you. In each issue, you will find practical tips and articles related to buying, selling or owning a home, as well as the latest news on real estate trends. I hope that you enjoy this issue of Life@Home. If I can be of any assistance, please do not hesitate to contact me.



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Five Reasons Why Owning a Home is Better Than Renting

The housing market is on the mend in many parts of the country, but media reports about falling prices and foreclosures may still be making you hesitate before taking the plunge and buying a new home. The truth is this: There's never been a better time to buy a home.

Low interest rates, a great supply of houses from which to choose, and motivated sellers are just a few of the reasons why now is a great time to buy. But there are many other advantages to owning a home, rather than renting. Here are just a few:



- The potential to build equity. Sure, there are still reports of falling prices in some parts of the nation. But, in general and over time, you are likely to build equity in your new home. Plus, if you stay in your house long enough, you will ultimately pay off your mortgage and own it outright.
- Tax savings. For many, the interest on a home mortgage, and real estate property taxes, are tax deductible. Rent is not. Check with your financial advisor for more information.
- Control. Want to remodel your home, repaint the exterior or plant some flowers? If you own your own home, you are free to do so, subject only to local zoning ordinances and homeowners association or condominium rules. If you rent, you cannot make these changes unless the landlord agrees.
- Stable housing costs. If you have a fixed rate mortgage, your principal and interest are fixed, and your payments are predictable. But a landlord can raise your rent.
- Pride of ownership. If you purchase a house, it's yours! To many, owning a home is the very epitome of the American dream. And, with a sense of permanence, you will establish roots in your community.

Would you like to learn more about the advantages of home ownership or take advantage of today's opportunities? Give our CENTURY 21® Office a call today to learn about available homes in your area.



Breathe Easy During Your Remodel

Living through a major home remodel can turn anyone's life upside down, but when you suffer from asthma, it could also affect your health. That's why it's so important to hire a contractor who knows how to minimize indoor air pollution during a home remodel.

Dust and debris from demolition and construction work can wreak havoc on your eyes, nose and throat, and a qualified remodeler will know what to do—and what not to do—to minimize these pollutants. According to the National Association of the Remodeling Industry, here are some steps that should be taken:

- Minimize dust. Surfaces should be misted with water before sanding or scraping, and the work area should be covered with plastic or poly tarp sheeting to contain the dust. Areas of the house can even be sealed off, with the work performed behind plastic barriers. Vents should be sealed as well.
- Ventilate well. An exhaust fan can help remove dust and other debris. Because it creates a pressure barrier, a fan will also keep pollutants from spreading to other parts of the house.
- Clean often. Vacuum and sweep the house as often as possible to catch and contain debris.
- Work "green." Use formaldehyde-free materials as well as low VOC (volatile organic compound) latex paint instead of oil-based paint.



America's Safest Cities

Forbes.com recently ranked the safest cities in the country, rating each city with a population greater than 250,000 on its crime and traffic fatality rate. The safest five: Plano, Texas; Portland, Ore.; Honolulu, Hawaii; San Jose, Calif.; and Omaha, Neb. New York City is the sixth safest.

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Featured Listings:



4435 Jacinto Drive, Fremont
3 bedroom - 2 bath
MLS# 40500677

\$499,950 - [View Listing](#)



35237 Adriano Street, Fremont
3 bedroom - 2 bath
MLS# 40495283

\$409,950 - [View Listing](#)

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