

FEBRUARY 2020

HOMES ALMANAC



THE MORNING JOURNAL



www.RobertTaylorInsurance.com
AUTO & HOME

Lorain
2063 North Ridge Rd E.
Lorain, OH 44055

Elyria
1091 East Broad St.
Elyria, Ohio 44035



Gary R. Dodson
Mobile Phone:
(440) 320-6464



Natalie Iafolla
Mobile Phone:
(440) 308-7336

\$35,506,380+

AND

308

UNITS

SOLD

THRU

2019

1
OUR CUSTOMERS ARE



The Preferred Real Estate Team

Our Clients are #1!

\$35,506,380+ and 308 units thru 2019

Gary R. Dodson

Mobile Phone:

(440) 320-6464

Natalie Iafolla

Mobile Phone:

(440) 308-7336



\$234,900

372 Springbrook Cir., Elyria

4 bed, 2.5 bath, 2600 sq. ft. Colonial open concept floor plan. Large country kitchen, morning room. Master Suite w/private bath & walk-in closet. All bedrooms are oversized. Second floor laundry. Full basement w/possible bath. Garage is attached and has an extra 2 feet added, plus water in garage. Large lot and rear yard which is completely fenced, storage shed 10'x8'.

FREE
Market Analysis
 With coupon.



\$64,900

414 ILLINOIS, LORAIN



\$359,000

700 GREENLAWN AVE., AMHERST



\$5,000,000

7451 TERMINAL DR., LORAIN
 38.3 ACRES INDUSTRIAL



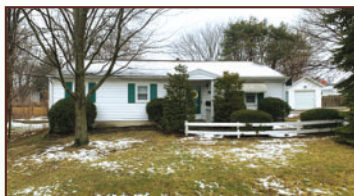
\$110,000

140-142 AXTEL ST., AMHERST



\$120,000

138-142 N MAIN ST., AMHERST



\$115,000

647 MILL ST., AMHERST



\$100,000

555 CHURCH ST., AMHERST



\$234,900

717 PARK AVE., AMHERST



\$175,000

164 EDGEWOOD DR., AMHERST



\$35,000

1429 W 18TH, LORAIN

LAND AVAILABLE

- St Rt 511 Brownhelm 2.69 acres \$59,900
- 1 Buildable Lot Stonebridge in Amherst \$79,900
- 4 Lots Reserve Ave. Oberlin .5 acres
- Firelands Schools
- V/L Highbridge Rd. Vermilion 1.5 Acres \$45,000
- 37 Acres Industrial, Terminal Dr. Lorain
- 1.43 Acres St. Rt. 58 Oberlin Commercial
- V/L Rosecliff Estates \$125,000
- 27 Acres on St. Rt. 58 & St. Rt. 20 Commercial
- (3) 1.5 Acre Lots Brownhelm Township

Make a Deal
with a Neal!



Planning On Moving Soon?
Would You *Love* To Know How Much Your Home Is Worth?
Contact Us Today!

It's Your Home™



Andrea Neal (440) 315-0686
Jeff Neal (440) 785-6063 • Tori Neal (440) 714-2521
4nealdeals@gmail.com

We don't just LIST property, We SELL property!



Julia Ecker,
Broker
440-320-5660

Ecker Real Estate Co.

Let the property professionals at Ecker Real Estate handle your real estate needs

1606 Cooper Foster Park Road, Lorain, Ohio 44053
440.654.2568 • www.eckerhomes.com
Info@eckerhomes.com



Karlene Liserio,
Agent
440-371-0835

Bonaminio's Flower Shop, 1105 West 21st, Lorain



\$99,900

Property could have many uses. BUY A LEGEND. This would be great for a restaurant to grow the herbs and flowers they need. There are living quarters in the business plus another home that could be rented out. This property has been maintained. It would also make a great place that cares for your plants in the winter. Wonderful business that has been operational for a long time. This includes the real estate, business fixtures, and an additional home that can be rented out. Beautiful working Green House. Call us for an appointment to view.



COUGHLIN
REALTY TEAM
HELPING YOU FIND YOUR WAY HOME



440.742.4644



24211 Wolf Road, Bay Village
\$760,000



3604 Siam Avenue, Cleveland
\$276,900



5248 Case Road, North Ridgeville
\$204,900



38932 Butternut Ridge Road, Elyria
\$195,000



225 Idaho Avenue, Elyria
\$149,900



818 W Broad Street, Elyria
\$90,000



811 Bearing Court, Amherst
\$189,900



123 Foresthill Drive, Amherst
\$179,000



8140 Leavitt Road, Amherst
\$119,000



142 Mull Ave, Avon Lake
\$169,000



1363 Hawthorne Avenue, Lorain
\$73,500

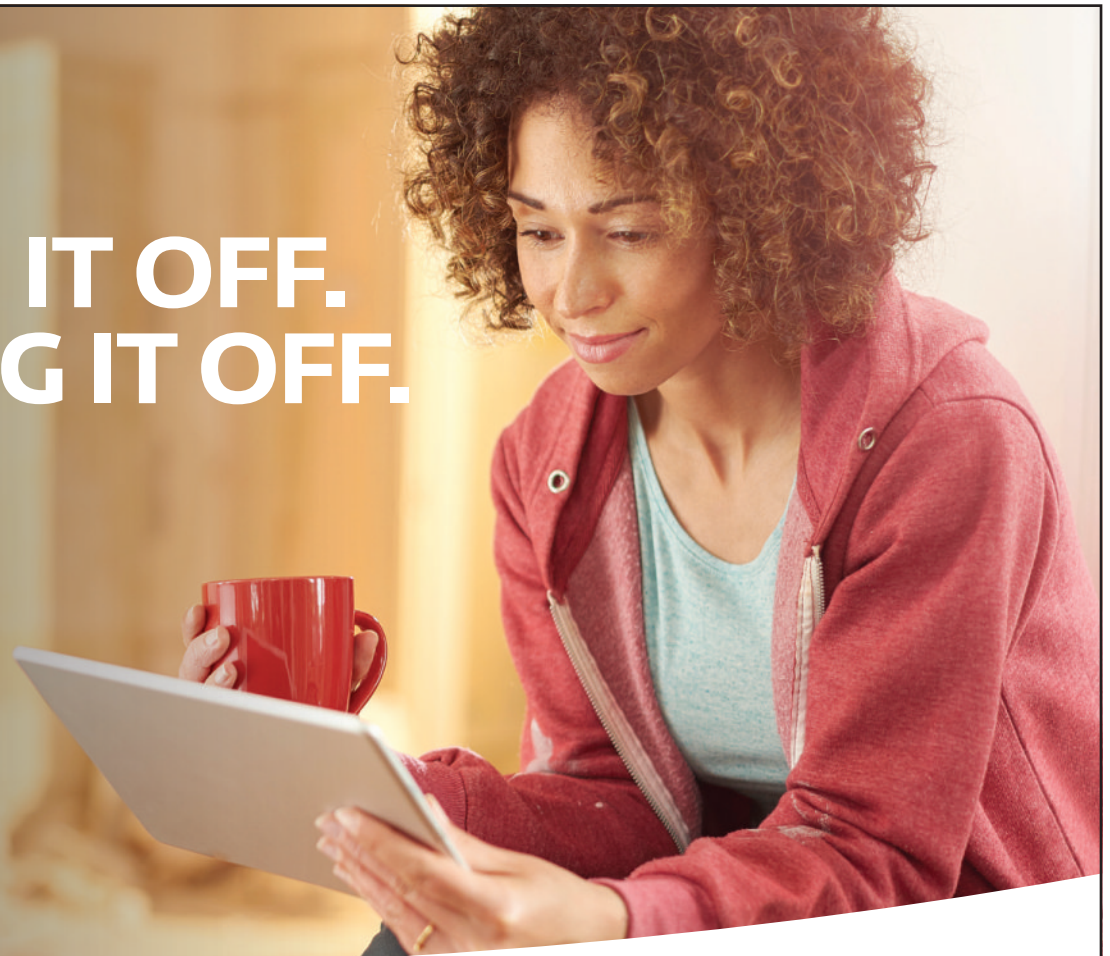


WWW.COUGHLINOHIOREALTY.COM



LESS PUTTING IT OFF. MORE PULLING IT OFF.

When you're ready to make a house your home, your bank shouldn't get in the way. At Northwest, we make it easy with low-interest home equity loans and lines of credit you can apply for online and close on quickly. Helping you make it yours—that's **increasing the value of you.**



Home Equity Line of Credit

6-month
Introductory Period

2.24%
APR*




After Introductory Period
Prime -.50%, currently

4.25%
Variable
APR*

During 6-month introductory period, \$184.11/month interest-only payment based on \$100,000 draw. Then, after introductory period, \$349.32/month interest-only payment for \$100,000 minimum line of credit over remainder of the 10-year draw period.



Apply on your
time the way
you want:

-  northwest.com
-  1-888-884-4626
-  Your local office

**20 offices to
serve you in
Northeastern Ohio**

Rates and payment examples are based on loans secured by properties located in PA or OH only. Rates are .25% higher for properties located in the state of NY. *HOME EQUITY LINE OF CREDIT: Variable Annual Percentage Rate (APR) 2.240% introductory APR for six (6) months followed by Wall Street Journal Prime Rate minus 0.50%, currently 4.250% as of 1/29/2020. Fixed term line of at least \$100,000 in new borrowings with at least \$50,000 in new money being disbursed at closing required to obtain advertised rates. Advertised rates are available during 10 year draw period that is an open-ended variable rate followed by a 15 year repayment term with principal and interest payments at a fixed rate then in effect for 15 year fixed-rate equity loans. (Currently 4.750% as of 1/20/2020 and assumes a minimum balance at time of repayment of \$50,000). Minimum monthly payment quoted is for interest-only payments. Maximum APR is 18.00%, minimum APR is 2.50%. Offer allows for an 85% maximum loan-to-value ratio, a minimum 740 FICO® score and automatic transfer service from a Northwest checking account. One- or two-unit owner-occupied properties only. Not for home purchase. Valuation fee typically ranges from \$60 to \$525. Individual properties may vary. A \$25 annual fee will be charged. Minimum monthly payment requirement is interest only based on outstanding balance with a minimum payment of \$50. If you cancel the line-of-credit before three (3) years, you will be required to reimburse Northwest for all third-party origination fees, less valuation fee, which typically range from \$0 to \$600. Refinance of existing Choiceline will include early termination fees, if applicable. Refinance of new borrowing requirement based off existing Choiceline available limit. Customer may opt to lock-in balance at any time, up to three advances, at rates then in effect for fixed-rate home equity loans from one (1) to fifteen (15) years during the initial ten (10) year draw period. A \$75 fee applies to each lock-in. Maximum loan amount is \$500,000. Other rates and terms are available. A title search is required on loans greater than \$250,000. Property insurance is required and flood insurance may be required. Offer may be changed or withdrawn at any time. Consult a tax advisor regarding deductibility of interest and charges. Payments do not include amounts for taxes and insurance premiums, actual obligation will be greater. Debt protection not available. Subject to credit approval. See bank for details. For use in PA and OH only. NMLS# 419814. Northwest Bank is Member FDIC.



Learn about DIY home security

Homes are a safe haven and comfortable retreat for individuals and families. Home invasions can compromise that feeling of safety and security, making people feel uncomfortable and unsafe in their own homes.

Although the FBI Uniform Crime Reporting Statistics indicate property crime rates have seen a significant decline in the last few years, there are still roughly 2.5 million burglaries a year, 66 percent of which involve home break-ins. Break-ins are 6 percent more likely to occur between 6 a.m. and 6 p.m., when people are out at work or running errands than at other times of day. Homes without a security system are 300 percent more likely to be burglarized, according to the National Council for Home Safety and Security.

Installing a security system may be the goal of homeowners looking to protect themselves and their belongings. Thanks to availability of new, user-friendly products, do-it-yourselfers can, in many instances, install their own home security systems.

Safety.com says smart home integration, mobile apps and wireless connectivity are hallmarks of modern DIY home security systems. Many have the same components as traditional home security systems, but do



not require professional installation or monitoring, even though such options are available.

When shopping for home security systems, people can look for the following features to compare offerings.

- **Sensors:** Sensors will detect motion and activity in the house. Sensors also may be attached to doors and windows to determine if either are open. Some systems are designed to send alerts to a phone when triggered.
- **Cameras:** Working in conjunction

with sensors, cameras can provide an eye on activity in and outside of a home, adding another layer of protection.

- **Smart features:** With smart home connectivity, security systems can be engaged and turned off from remote locations.

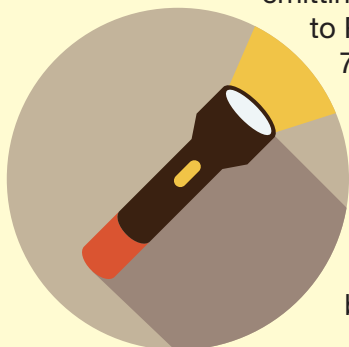
Many DIY versions of home security systems work wirelessly and can be set up in a relatively short period of time. While wired systems use existing electric and telephone lines to

connect security components, wireless systems connect components to a main panel via radio frequency. One of the benefits of wireless tech is that it enables DIYers to add components and replace them as needed without major hassle. In addition, wireless security systems do not require construction during the installation process.

More and more homeowners are embracing DIY home security systems to keep their homes safe.

Did you know?

A flashlight is an invaluable part of any disaster preparedness kit, and it's a handy tool to have on hand in a car, at home or when traveling. You never know when you might need a flashlight, and it's helpful to have many on hand. When stocking up on flashlights for emergency kits, choose ones with light-emitting diode, or LED, technology. According to Popular Mechanics, LED flashlights are 70 percent more efficient than incandescent models. That means the batteries powering the light have the potential to last 10 times longer. Furthermore, LEDs do not have any fragile parts like incandescent bulbs. That makes them more likely to withstand shock or even endure being dropped.



RECYCLING IS CREATING

When you recycle, you create something new.



 BeRecycled.org

 ad
COUNCIL

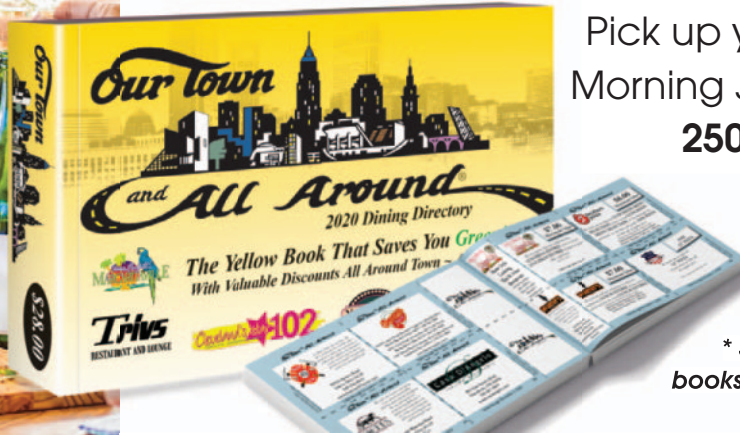
 KEEP AMERICA
BEAUTIFUL
KAB.ORG

**SUBSCRIBERS
SAVE \$8 OFF
COVER PRICE**

A Book Full of Fun & Savings!



The 2020 Our Town book gives you 752 Jam-packed pages with hundreds of coupons and thousands in savings!
As a subscriber you pay only \$20 for this value packed book!*



Pick up your copy at the Morning Journal office at **2500 West Erie Ave.** in Lorain
Non-subscribers pay \$28.

** \$20 applies to the first five books, then it's \$25 for up to an additional 10 books.*

**Let Our
Design
Team Build
Your Dream
Home**

**Choose
One of Our
Wooded Lots
-or- We Can
Build on
Your Lot**



Call Ken Cassell



**(440) 967-3167
(440) 320-8941
www.CassellHomes.com**

Looking to Build a NEW HOME?



Member FDIC

30 Year Fixed

3.500%

3.814% Annual Percentage Rate

NOW is the perfect time!

www.FFLorain.bank 440-282-6937



Payment example: \$150,000 loan amount; 3.500% rate; 3.814% APR; 360 monthly payments of \$673.57, which includes principal and interest only. APR based on \$150,000 loan amount; 20% down; 0 points; \$500 Construction Loan Fee + 7 months interest. Program available on 1-4 family owner-occupied homes. Other rates and programs are available. For well qualified customers; subject to certain underwriting restrictions and guidelines. RATES AND OFFER SUBJECT TO CHANGE WITHOUT NOTICE. Rates Effective 02/10/2020.

NMLS#
596593



Bruce Laminates LLC

Elyria, OH 44035



Steven Bruce

7862 West River Road South

Ph. 440.328.3205

7 things to consider when buying a shed

Backyard sheds can be useful assets. Sheds can create storage space in the garage, basement or other areas of the house that have become gathering spots for gear typically used outdoors. Sheds are ideal for housing mowers, tools and even pool-care equipment. But they can be put to other uses as well, such as being key spots to engage in hobbies or even as a child's clubhouse.

Various factors should be considered before building or buying a shed. A storage shed can be a significant investment. Once placed, sheds may remain in their dedicated spots for years to come. That means careful thought should go into the planning process.

1. Check your local building codes first. Before you accumulate building materials or order a shed, be sure to know the ins and outs of shed codes. The codes may impact the shed's placement, construction, the materials used, size, and numerous other factors. It's much easier to amend plans beforehand than to face the hassle and expense after learning you did things incorrectly.

2. Choose placement wisely. Spend several days assessing the yard and thinking about the uses for the shed. If you plan to store pool floats and chemicals inside of the shed, it should be located close

enough to the pool to be convenient. Look at the lay of the land. If there is a soggy patch of land that can turn swampy under the shed's foundation, that is a poor location choice. If you need access to electricity, placing it far away from the house could necessitate running expensive wiring.

3. Consider the design. Just because a shed is for storage doesn't mean aesthetics should be overlooked. Choose a shed style that complements your home. You may also want to match certain architectural features, like arched doorways or dormers. Design also may relate to practicality. For instance, storing a riding mower inside may necessitate dual doors that open widely.

4. Invest in quality materials. Spending a little more and using quality materials can ensure it lasts long enough to be cost-effective. The right materials will be resistant to splitting, cracking, decay, and insect damage.

5. Prepare the site well. A proper foundation for the shed is almost as important as the shed itself. You cannot just drop the shed on the lawn and leave it, as the shed can sink or structural issues may arise if it is placed on a weak base.

6. Blend into the environment. Surround the shed with shrubs or plants so that it blends into the



yard and complements the space.

7. Deck out the interior. Use every storage tool at your disposal to maximize floor, wall and even rafter space for storage. Plan where items will be kept and customize the storage options around those locations.

Sheds can be an asset and improve storage capability in the backyard.



4710 Queen Anne Ave.
Lorain, 44052
(440) 967-5357
fred@barck.com



637 Reid Ave., Lorain

Nice looking colonial home downtown Lorain across from Library and near several churches. Outside has newer siding, windows and roof. Inside needs work to bring it back to it's old town charm. **\$25,000**

www.Barck.com



How to Create a More Functional Laundry Room

(Family Features) A laundry room may be one of the spaces that you use the most, but cramped quarters and clutter can hinder your productivity. Eliminate the excuses and get your laundry room under control with these tips to add function to your washing routine.

Use space wisely. Your laundry room may not have a big footprint, but you probably have more usable space than you realize. Install shelves or storage units on the walls and consider the ceiling as a spot to hang a floating drying rack. Don't overlook the back of the door, where you can mount a storage system or use an over-the-door alternative.

Maximize storage. Many laundry rooms suffer from a lack of storage, which hinders space to fold and manage laundry while making the room less pleasant overall. A durable, attractive organization system like Dimensions by ClosetMaid can add instant organization and style to your laundry room. The system provides numerous design options, convenient accessories and configurations of cabinets and drawers, accommodating virtually any space.

Resist wrinkles. Prevent unsightly wrinkles by hanging garments straight out of the dryer. A hanging rod is easy to install and lets you take advantage of vertical space in smaller rooms. Be

sure to also stock up on hangers of various styles so you always have an ample supply ready when the buzzer sounds that another load is ready for your attention.

Promote ventilation. Another common issue in laundry rooms is limited ventilation, which can promote mold, affect air quality and hinder air drying for special garments. A clever way to enhance ventilation while increasing your storage space is ventilated shelving that helps keep air flow moving. For example, ClosetMaid's Premium Wood Kits feature sturdy slatted shelves to stash your laundry essentials and can include accessories like hanging rods.

Create a folding station. One of the biggest laundry pitfalls is folding and putting away clean clothes. A clear, clean space in the laundry room can help nudge you toward completing the task more efficiently. If you have front-loading machines, it may be as simple as adding a counter or sturdy shelf above them. If you use top-loaders, you may need to get more creative. If there's room, a laundry sorter with a flat top is a good solution. Or if floor space is at a premium, you might consider a shelf that mounts to the wall and folds down when you need it.

Get inspired with more ideas to make your laundry room work for you at ClosetMaid.com.

Safety a vital component of DIY projects

Many homeowners enjoy DIY projects around the house. Weekend warriors should recognize that having the right tools and using them in a correct manner is essential to successful, safe projects.

Tools are vital for projects, but without proper understanding and usage, they can cause grave injuries. Studies published by the Occupational Safety and Health Administration, the Centers for Disease Control and Prevention and the Consumer Product Safety Commission found that certain tools are more likely to cause injuries than others. Power nailers, for example, are among the most dangerous tools DIYers can use. Chain saws, table saws, circular saws, and riding mowers are some additional tools that have very high injury rates.

The following are some safety guidelines all DIYers should heed when using power tools.

- Use tools that are the right size and right type for the job. If you are uncertain about which tools to use, watch online tutorials, contact tool manufacturers or seek advice at home supply stores.
- Always wear eye protection and the right safety equipment when manufacturers recommend doing so. Gloves, sturdy work boots, hearing protection, and hard hats can protect DIYers from injury.
- Keep cutting tools sharp and in good condition to reduce kick back and potential injuries.
- Regularly inspect tools to make sure they are in working order.
- Never carry tools up a ladder by hand; use a bucket or bag to hoist tools.
- Never leave tools lying out in any area where they can present a hazard. Unplug power tools when not in use.
- Secure work with a clamp or vice grip when appropriate to keep things from slipping.
- Ensure that the handles of tools like hammers and axes fit tightly into the head of the tool.
- Keep work environments tidy to avoid clutter, as cluttered workspaces can contribute to accidents.
- Read the manual and operate the power tool as instructed.
- Do not force open a safety on a power tool or modify a tool to override safety features.
- Cut away from yourself when using chisels and other edged tools.

Let common sense prevail when using tools. If it doesn't seem like a good idea, it probably isn't. Safety is important to avoid injuries and help prevent delays on the job.

Get your foot in the Door with Free Mortgage Approval!

The mortgage loan that's right for you, from a lender you can trust.

**GET
PRE-APPROVED
TODAY**

Call now to get a quote.

NO APPLICATION FEE!
No extra fees, no surprises.



Michael B. Sartor

President
NMLS #168663
NMLS #168716
MB #803214
LO #020578

Conventional Loans • FHA Loans • VA Loans • Refinances

**Don't miss out on
your dream house!
Get PRE-APPROVED
FREE Today!**

**Refinance for a lower payment or get cash
to pay bills or home improvements!!
No Mortgage payment for up to 45 Days!!**

VOTED BEST MORTGAGE LENDER
A Cleveland Magazine 2018 Top Mortgage Professional

GOLD MEDAL MORTGAGE, INC.
(440) 934-2100

37490 Harvest Drive., Avon, OH 44011-2804

www.GoldMedalMortgageInc.com • E-mail: gmm@neohio.twcbc.com



The Morning Journal's
Readers Choice Awards 2012



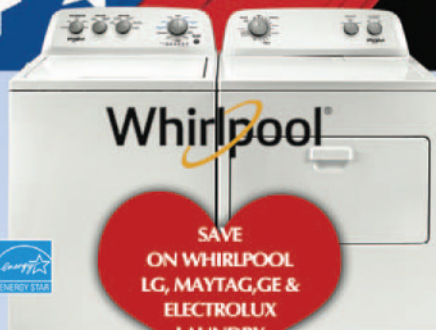
EQUAL HOUSING
LENDER

FREE Delivery* • FREE Haul Away • You Won't Pay More in Our Store

FREE DELIVERY ON APPLIANCE PURCHASES OVER \$499. TV INSTALLATION AND DELIVERY EXTRA.

Presidents' Day **SALE**

SAVE BIG FOR A LIMITED TIME



Whirlpool

SAVE ON WHIRLPOOL LG, MAYTAG, GE & ELECTROLUX LAUNDRY

Save \$300 on the pair

\$449 Each

Was \$699 Each
3.8 Cu Ft Capacity Top Load Washer
•Water Level Selection
•Smooth Spiral Stainless Steel Wash Basket
•Soaking Cycles
WTW4650HW

7.0 Cu Ft Capacity Top Load Electric Dryer
•AutoDry™ Drying System
•Wrinkle Shield™ Option
•Timed Dry
WED4850HW
WED4850HW - GAS WAS \$699. NOW \$449 AND SAVE \$300



Electrolux

STEWART'S EXCLUSIVE KITCHENAID OFFER



STEWART'S EXCLUSIVE

FREE KITCHENAID SMALL APPLIANCE WHEN YOU PURCHASE 2 OR MORE KITCHENAID APPLIANCES
CHOOSE FROM A 4 SLICE TOASTER, BLENDER OR SLOW COOKER.
PURCHASE 4 OR MORE TO RECEIVE A KITCHENAID STAND MIXER!

\$1599 REG. \$2499

25.6 CU. FT. FRENCH DOOR REFRIGERATOR
• Spill-proof Shelves
GF26JHME5

\$649 REG. \$859

30" FREE-STANDING ELECTRIC RANGE
• 5.3 Cu. Ft. Capacity
J64SEKES

\$199 REG. \$319

1.6 CU. FT. OVER-THE-RANGE MICROWAVE OVEN
• Auto and Time Defrost
JVM360CFES

\$479 REG. \$709

DISHWASHER WITH FRONT CONTROLS
• WiFi Connect
GDF630PHM5

GE 4-PIECE SLATE KITCHEN SUITE

\$2926

PACKAGE PRICE FEB. 6-26, 2020

SAVE \$1460 ON THIS PACKAGE!



SAVE \$1618 ON THIS PACKAGE!

Profile

YOUR KITCHEN IS THE HEART OF YOUR HOME



KitchenAid

MAKE IT YOUR OWN

THE Premier PACKAGE

GET BACK \$400

when purchasing this complete 4-Piece Premier Package via online or mail-in rebate for a prepaid MasterCard® Card
January 1 - March 31, 2020



FRIGIDAIRE GALLERY

ALL 4 PCS FOR ONLY **\$3999** AFTER MAIL IN REBATE

\$2665 REG. \$3099

27.8 CU. FT. FRENCH DOOR REFRIGERATOR
• Turbo Cool Setting
• Hands-Free Autofill
PYE2KSKSS

\$549 REG. \$599

2.1 CU. FT. OVER-THE-RANGE SENSOR MICROWAVE OVEN
• Sensor Cooking Controls
• Chef Connect
PVM9005S1SS

\$1010 REG. \$1209

30" ELECTRIC CONVECTION RANGE
• WiFi Connect
• 21,000 BTU Tri-Ring Burner
PB911S1SS

\$777 REG. \$1010

24" STAINLESS STEEL DISHWASHER
• Dry Boost
• Deep Clean
Silverware Jets
PDT15SYNFS

CUSTOMIZE YOUR COLLECTION AND UNLOCK REBATES UP TO

\$1700

VIA PREPAID CARD BY MAIL WHEN YOU PURCHASE SELECT KITCHENAID BRAND APPLIANCES
January 1-July 11, 2020



LG



MANUFACTURER'S INCENTIVE VALID DECEMBER 19, 2019 - MAY 6, 2020

APPLIANCE BUNDLE SAVINGS

SAVE AN ADDITIONAL **5%** on Eligible 3-Piece Appliance Packages

OR SAVE AN ADDITIONAL **10%** on Eligible Appliance Packages of 4 or More Pieces

OPEN LATE TIL 9PM MONDAYS AND THURSDAYS



468 Cleveland Street, Elyria 440-365-7321
StewartAppliance.com



Since 1946 **Stewart's** TV & APPLIANCE

Mon. & Thurs. 9-9 Tues. Wed. Fri. Sat. 9-5:30 Sun. 11-4