**DECEMBER 2021** 

THE MORNING JOURNAL

# **HOMES ALMANAC**



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

<u>Natalie Iafolla</u> Mobile Phone: (440) 308-7336





## www.RobertTaylorInsurance.com AUTO & HOME

Lorain 2063 North Ridge Rd E. Lorain, OH 44055 Elyria 1091 East Broad St. Elyria, Ohio 44035



One full and one half bath ranch. Wonderful country setting and open floor plan. It has a beautiful stone fireplace and walk up attic for storage. The Hot tub stays. Two car attached garage. Come visit us at open house

## FINAL PHASE | TAX ABATEMENT



# Selling Fast!

## QUICK MOVE-IN HOMES AVAILABLE | CALL TODAY

### 15 YR TAX ABATEMENT | RANCH HOMES | AMHERST SCHOOLS

## **CORNERSTONE FARMS**

KHOV.COM/CORNERSTONEFARMS 4351 WEATHERVANE DRIVE, LORAIN, OHIO 44053 440-271-8503





Cornerstone Farms is offered by K. Hovnanian at Cornerstone Farms, LLC. Features and options may vary. School/districting may be subject to change. See City of Lorain for full tax abatement details. See a Sales Consultant for full details. Equal Housing Opportunity.





## **OFFICE BUILDING** Liberty Ave. Across from Boat Club

This 5000 square foot building issubdivided into office rooms, currently with three tenants!

Great location for owner occupied, and with tenants paying for space!

Show by appointment only!

## Call Mr. Ken Cassell 440-967-3167 or 440-320-8941





*Cassell Enterprises, Inc.* 440-967-3167 or 440-320-8941



### www.CassellHomes.com



The information provided assumes the purpose of the loan is to purchase a property, with a loan amount of \$150,000 and an estimated property value of \$187,500. The property is located in Ohio. The property is an existing single family home and will be used as a primary residence. An escrow (impound) is required. For a well-qualified borrower; subject to certain underwriting guidelines. At a 2.625% interest rate, the APR for this loan type is 2.730%. The payment schedule would be 359 payments of \$602.48 at an interest rate of 2.625% and 1 payment of \$600.96 at an interest rate of 2.625%. Because an escrow account is required, the actual monthly payment will also include amounts for real estate taxes and homeowner's insurance premiums. **RATES AND OFFER SUBJECT TO CHANGE WITHOUT NOTICE. Rates Effective 12/06/2021.** 

# The Mortgage Loan that's Right for You From a Lender you can TRUST!

# Conventional Loans • FHA Loans • VA Loans • Refinances Don't miss out on your dream house! Get PRE-APPROVED FREE Today!



**Michael B. Sartor** 

President NMLS #168663 NMLS #168716 MB #803214 LO #020578 **NO APPLICATION FEE!** No extra fees, no surprises.

# No Mortgage Payment for up to 45 Days!

We're here to help you find the best loan option and rate.

# **VOTED BEST MORTGAGE LENDER**

A Cleveland Magazine 2018 Top Mortgage Professional

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

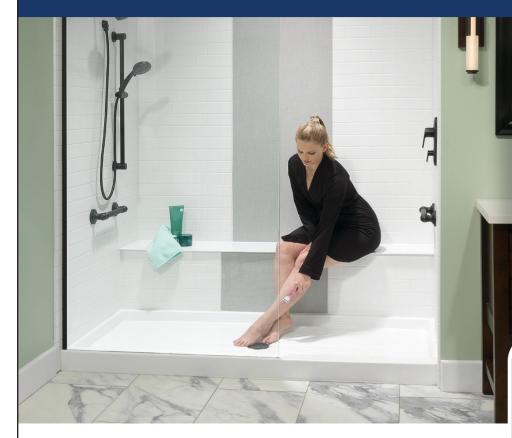
www.GoldMedalMortgageInc.com • E-mail: gmm@neohio.twcbc.com



Readers Choice Awards 2012



## The Bath or Shower You've Always Wanted IN AS LITTLE AS 1 DAY



- Tub-to-Shower Conversions
- Replacement Tubs
- Replacement Showers
- Walk-in Tubs
- Low-Barrier Showers
- Soaker Tubs
- Accessories and more!





# \$500 OFF\*

## No Payments & No Interest For 18 Months<sup>\*\*</sup>

OFFER EXPIRES 12.31.2021

Military & Senior Discounts Available

# CALL NOW! (844) 881-2774

- 900+ Authorized DealersMade in the U.S.A.
- Factory-Trained & Certified Installers
  Limited Lifetime Warranty

\*Includes product and labor; bathtub, shower or walk-in tub and wall surround. This promotion cannot be combined with any other offer. Other restrictions may apply. This offer expires December 31, 2021. Each dealership is independently owned and operated. \*\*Third party financing is available for those customers who qualify. See your dealer for details. ©2021 BCI Acrylic, Inc.



### How to care for fresh holiday wreaths

Majestic Christmas trees garner the lion's share of the decorative fanfare when the holidays arrive. Trees may be the focal points of holiday decor, but the humble wreath adorning the front door is the first decoration guests are likely to see when visiting a home.

Wreaths may need some care to maintain their beauty all month long. Here are some tips to help holiday wreaths last as long as possible.

#### Choose a wreath wisely

When shopping for a wreath, choose freshly cut greenery that you assemble yourself; otherwise, look for wreaths made from freshly cut boughs with their foliage intact. Make sure not too many needles or leaves are falling off. Heavily decorated, preassembled wreaths may be convenient, but ornaments can make it challenging to give the wreath the moisture it needs to survive. *Moisture/water* 

Access to moisture will help to keep the wreath fresh. While a Christmas tree trunk may sit inside of a stand filled with water, wreaths require a little ingenuity. According to the wreath and garland retailer Club Botanic, if you will not be hanging a freshly purchased wreath right away, keep it in a plastic liner in a cool, dark place to help it retain moisture. Just make sure you don't seal that liner closed. Before hanging, lay the wreath in a couple of inches of water for about an hour or up to a day so that the cut stems can soak up water.

Once the wreath is hanging on a door or elsewhere, spritz it with water every few days to prevent it from drying out.

#### Location, location, location

Where you hang the wreath is key to its longevity. Wreaths and garlands hung indoors likely won't last as long as those hung outside, advises the floral retailer Bouqs.com. Evergreen boughs tend to require a colder climate to thrive, and indoor heat can prematurely zap moisture from the wreath. Using a humidifier indoors or misting the wreath may help.

It's probably best to hang fresh wreaths outdoors, but avoid direct sunlight, which can dry out the greenery. Slightly shaded spots are best. If your front door is bathed in full sun for hours, hang an artificial wreath here instead of a fresh one.

### Maintain airflow

Another factor that can affect the wreath's longevity is an ample flow of oxygen. Wreaths tend to last much longer when kept on an outer door, indicates Harbor Farm in Ellsworth, ME. Wreaths sandwiched between a front door and a storm door will probably perish faster due to lack of oxygen.

Following these tips can help keep fresh wreaths as vibrant as the day they were brought home.



YOUR 2022 OUR TOWN AND ALL AROUND BOOK CONTAINS HUNDREDS OF COUPONS WORTH THOUSANDS OF DOLLARS Ω APF SURSCRIRFRS Santa SAVEAROUND **OFF COVER PRICE!** succes 55 ΗĽ **NO LIMITS ON QUANTITY THIS YEAR!** 0 As a subscriber you pay ACCESS **2022 Dining Directory** only **\$20** for this value GUM 28.00 packed book!\* Non-subscribers pay \$28 Ë The Yellow Book That Saves YouGreen! With Valuable Discounts All Around Town ~ All Year! С) Ш inside: PORCH NCLUD Fine Dining **Casual Dining**  Fast Food To reserve your Recreation copies and schedule Attractions a pickup, please call Home & Auto 440-219-0708 Sports Golf & More **THE MORNING JOURNAL** 



## **IMPROVE YOUR HOME AND ITS VALUE** 6 high-ROI ideas to increase the value of your house

(Family Features) Home upgrades happen for different reasons but enhancing your home's curb appeal and value are often at the top of the list. These projects can make it easier to enjoy your home knowing they carry a return on investment of up to 92%, according to the Remodeling 2021 Cost vs. Value Report published in "Remodeling Magazine." Plus, you'll have the added benefit of knowing you're making a sound investment should you decide to sell down the road.

### **STONE VENEER**

Stone veneer is an upgrade that adds warmth and texture with the look of natural stone, but without the expense. It's also a durable product that is low maintenance, so you don't have to worry about sealing or painting.

With the variety of styles and colors available, it's easy for homeowners to mix and match to create a custom look. Mortarless options like ClipStone are designed to be installed with screws and common tools, making them accessible options for both professionals and DIYers. With a built-in water management system, overlapping edges to minimize gaps, reversible outside corners and a variety of accessories, mortarless options allow homeowners to achieve the look of traditional masonry without the hassle.

### **GARAGE DOORS**

Exterior features often bring a big return on investment because a home with strong curb appeal can make a great first impression on potential buyers. The garage doors are no exception. If you think of your garage doors as a purely functional element of your home, you may be surprised to learn garage door replacement is actually the best home upgrade you can make, according to the report.

Garage doors aren't just functional; they can be a focal point of your home's exterior design, completely transforming the exterior. Depending on the style and features you choose, an updated garage door is also a smart strategy for managing climate and adding security to your home.

### WINDOWS

Windows are another smart investment for numerous reasons. Not only do they provide a sophisticated presence that can greatly enhance curb appeal, upgraded windows play a major role in energy conservation. Homeowners also rely on windows to make a bold statement. For example, Simonton black exterior windows and patio doors can help perfect a wide range of architectural styles including farmhouse, modern, industrial and contemporary designs.

This award-winning line of vinyl windows offers homeowners a variety of styles and colors to customize both their home's interior and exterior spaces. The windows are AAMA Gold Certified, passing some of the industry's most stringent quality assurance testing for air leakage, water penetration and wind pressure - resulting in low-maintenance windows with lasting durability, weather resistance and energy efficiency.

### **DECK ADDITIONS**

Adding a deck is an easy way to improve your home's exterior appeal and increase your livable space. Wooden decks rank in the top 10 for ROI, according to the report. An attractive deck situated off the living room or kitchen can make those rooms feel larger, especially when you're entertaining, and guests can circulate freely between indoor and outdoor spaces. A well-constructed deck also serves as a transition point from the home to the backyard, where you may invest in even more outdoor living features.

You'll achieve the greatest ROI by designing your deck to integrate seamlessly with your home and landscaping and even stone accents. Also take functional features into consideration, including privacy and protection from the wind and sun. Depending on your climate, it may be beneficial to design a deck for maximum shade during the



warm months or to make the most of sunlight during the cool seasons. Features like built-in kitchens, stone accents, TV mounts and access to water features all lend high-end custom touches that also boost ROI.



### SIDING

If you're considering updating your home's color and trim, re-siding is a great way to transform its curb appeal while also earning a hefty return on the investment and giving yourself (or a future owner) the gift of lower maintenance living.

With 15 different collections, Ply Gem Mastic has an array of solutions to help homeowners transform their living spaces such as board and batten, hand-split shake shingles, traditional Dutch lap siding and more. Each is available with detailed wood grain texture in a variety of rich, on-trend colors, including increasingly popular dark options.

### **ENTRY DOORS**

One of the simplest projects in the report, a new entry door can also make a big impact because it's one of the first things potential buyers see. Not only can a steel door help make a good first impression, it also serves as an updated security feature and can offer additional insulation, which makes for a good investment if you live in an area that experiences extreme weather.

Explore more high-ROI ideas and products for upgrading your home and its value at corner-stonebuildingbrands.com/residential.

