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# EAST ATHENS

## LIVING



FEBRUARY 2024

# THE WINN FAMILY

PHOTO BY FLY LEAF PHOTOGRAPHY

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## DEAR RESIDENTS

It's already February and boy did January already deliver some surprises including the Great White Weather Front of 2024. That's kind of a magical thing, snow, when you think about it. The sleet and ice that shut us down for a couple days, maybe not as beloved but I enjoyed waiting for the snow. I may be a little Pollyanna-ish, but the snow is just fun. I loved seeing the photos posted of all the youngins out bundled up. Even if the snow wasn't the Blizzard of '93, it allowed us to briefly wrangle with our inner children. I liked seeing a fourth season fall from the sky.

February is the love month and Mark White (content coordinator), Claire Jamison (graphic designer) and myself love being able to bring you this magazine each month. BIG NEWS! We are growing neighborhoods beginning with Whitfield Colony this month. We want to share your stories, so please email Mark or myself (info on this page) with any story ideas you'd like to write, photos you'd like to share or recipes that you'd like to see others enjoy. I say this all the time, because it is the truth: this is your magazine. Add your voice.



**ARKY SHEA**

**Publisher**

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Have feedback, ideas or submissions? We are always happy to hear from you! Deadlines for submissions are the 10th of each month. Go to [www.bestversionmedia.com](http://www.bestversionmedia.com) and click "Submit Content." You may also email your thoughts, ideas and photos to: [markwhite@bestversionmedia.com](mailto:markwhite@bestversionmedia.com).

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### CONTENT SUBMISSION DEADLINES

CONTENT DUE:	EDITION DATE:
December 10	January
January 10	February
February 10	March
March 10	April
April 10	May
May 10	June
June 10	July
July 10	August
August 10	September
September 10	October
October 10	November
November 10	December

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february

**TUESDAYS AT 12:00PM AND THURSDAYS AT 7:15P**  
**YOGA CLASS**

Free yoga class with certified fitness instructor Yulia Weston. Please bring your own yoga mat and water and meet in the large community room.  
**COST:** FREE  
**TIME:** See Above  
**LOCATION:** Athens Limestone Public Library, 603 S. Jefferson St

**MONDAY, FEBRUARY 3**  
**11TH ANNUAL ATHENS MAIN STREET CHOCOLATE WALK**

The self-guided event will start at the Athens Main Street office (107 N Jefferson St), where walkers will pick up their pre-paid ticket(s), a map to participating businesses, and their bag to collect their chocolate goodies.  
**COST:** Tickets Presold  
**TIME:** 12:00pm - 5:00pm  
**LOCATION:** Athens Main Street Office, 107 N. Jefferson St.

**MONDAY, FEBRUARY 5**  
**VALENTINE PAINT CLASS**

This is a step by step class with all supplies included at the Athens-Limestone Public Library and hosted by Candy Thigpen. This painting is on an 8x10 canvas. It will fit perfectly in an 8x10 frame. Bring an apron and a friend. Search 'Art by CandyT' Facebook page.  
**COST:** \$25  
**TIME:** 10:00am - 12:00pm  
**LOCATION:** Athens-Limestone Public Library, 603 Jefferson St.

**WEDNESDAY, FEBRUARY 7**  
**LEARN ABOUT VACATIONING IN ALASKA - FACEBOOK LIVE**

Join the R&L Travel team to learn about vacationing in Alaska in a Facebook live video. Learn about cruising, camping, seeing Alaska by train and some exclusive offers.  
**COST:** FREE  
**TIME:** 7:00pm  
**LOCATION:** R&L Travel Facebook Page

**TUESDAY, FEBRUARY 13**  
**GETTIN' DIRTY AT THE LIBRARY**

Free and open to the public presentation on Herbariums offered by Alabama Master Gardeners.  
**COST:** FREE | **TIME:** 11:00am - 12:00pm  
**LOCATION:** Athens-Limestone Public Library, 603 Jefferson St.  
**THURSDAY, FEBRUARY 15**  
**DONKEY BASKETBALL AT ATHENS HIGH SCHOOL**  
Come join us for our first time in Athens, Alabama!! This is a new event for 2024. Also remember to check out our souvenir stand for your very own donkey!  
**COST:** Call Athens High School  
**TIME:** 6:00pm  
**LOCATION:** Athens High School, 655 Highway 31 N.

**THURSDAY, FEBRUARY 22**  
**BOOK CLUB @ ANTIQUES ON JEFFERSON**

Book Club meets on the 4th Thursday of every month.  
**COST:** FREE **TIME:** 6:00pm  
**LOCATION:** Antiques on Jefferson, 116 N. Jefferson St.

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## Spell Check



### TEST YOUR SPELLING ON THESE COMMONLY MISPELLED WORDS!

by Lucinda Hahn

**1. KENDRA WAS AN EFFECTIVE COMMUNITY \_\_\_\_\_ FOR THE TOWN'S PLANNING COMMISSION.**

- a. liason
- b. liaison
- c. liasion
- d. lesion

**2. DOING QUARTERLY HOME \_\_\_\_\_ HAS HELPED ME AVOID COSTLY REPAIRS.**

- a. maintenance
- b. maintainence
- c. maintainance
- d. maintenence

**3. MY DAUGHTER'S FAVORITE \_\_\_\_\_ ARE PLAYING WITH HER DOLLS AND WATCHING CARTOONS.**

- a. pasttimes
- b. passtimes
- c. pastimes
- d. past-times

**4. I TOLD MY SON THAT DRIVING THE CAR IS A \_\_\_\_\_, NOT A RIGHT.**

- a. privelege
- b. privalege
- c. priviledge
- d. privilege

ANSWERS 1. b 2. a 3. c 4. d

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# THE WINN FAMILY

by Mark White | photos by Fly Leaf Photography

**B**orn in New Orleans, Josh Winn considers himself an Athens native having moved back to the area at the age of four.

“I consider myself to be an Athens native. I was actually born around New Orleans in a small town named Kenner.

A lot of people are familiar with that town in the heart of New Orleans. We moved here to Athens when I was around four years old and attended Brookhill Elementary and went all the way through

Athens High School,” said Winn.

Winn has an interesting connection to Brookhill Elementary School.

“I was in the first class to ever go through the school from kindergarten to 5th grade. I think the year it opened was in 1989 and I would have been in that kindergarten class,” said Winn.

As a student, making friends came pretty easily for Winn.

"I made friends relatively easily. It was around the same time my grandparents, Charles and Nancy Graham, were opening Catfish Cabin II in Athens, so adults had a way to associate me here with a family. I was always a real talkative kid, so I made lots of friends when I was younger before people had stigmas about what was cool and what was not cool," said Winn.

Growing up, the restaurant business was a big part of Winn's life.

"It was cool for me. I was a kid. It was kind of my babysitter when my mom was at work. I'd get to go in the back and play in the storage room. Our head cook at the time was Big Robert and he would show me how to do stuff. He'd try to keep me out of the waitresses' hair and keep me out of granddaddy's office. When I wasn't pestering him, Big Robert or Miss Pam was taking care of me most of the time," said Winn.

Winn gives credit to two men in particular when it comes to influence.

My granddad was a huge influence in my life and one of his closest friends, Judge Jimmy Woodruff, is an example. He's like an uncle to me. Both of these men reflected good character. My granddad was a man of very sound character. His core values were very good. Everybody listened when he talked and he did a lot of things for a lot of people. I don't necessarily know how much because he didn't talk about it, that's not the kind of person he was," said Winn.

In school, studying was not a high priority, but Winn was very involved in athletics.

"I played sports like every red-blooded American boy. I was particularly interested in basketball and baseball at a younger age. Judge Woodruff introduced me to golf when I was 12 or 13 years old. I picked it up pretty quick and started playing some junior tournaments around 13 years old. I was able to make varsity at Athens High School which quickly made me realize I needed to hang up the baseball cleats and concentrate on that. It was a spring sport at the time, so you couldn't play both, unfortunately. If I were in school today, I think I would be a golfer and a baseball player instead of a basketball player and a golfer, which I was very good at basketball, said Winn.

Winn was good enough to take his golfing to the college level, but chose to go the route of several family members.

"I had the opportunity to play golf for some smaller schools and a couple of Division 1 schools. For whatever reason, my family had a long tradition of going to the University of Alabama and that's where I wanted to go. I was afforded a walk-on opportunity there to play golf. To be honest, I was a little burned out with the sport and decided to forego golf and just be a student. I still love the game. It helped me become the person that I am," said Winn.

One thing that Winn always wanted was his own family.

"I met my wife four and half years ago at Canebrake. She had just started working there for the summer. When she wasn't doing that, she was an administrator at Calhoun Community College. I walked in to play golf with a group one day and it was like love at first sight for me. We started



COVER STORY

dating shortly thereafter and made it a point to tell the other boys to leave her alone. We dated six or eight months before we got engaged and we were married five months after that and Cooper came along about two years after that. Ten or 12 years ago, I was praying for these problems and here we are. We also have a daughter on the way, Ramsey Blake,” said Winn.

The naming of his son, Cooper Thomas, was something special for the couple.

“Cooper’s middle name comes from my dad who we lost eight years ago to pancreatic cancer and Cooper was my wife’s maiden name coming from her father, Randy Cooper,” said Winn.

These days, Winn serves at Bryant Bank and there are good reasons for that.



“I’m there because of the sense of community. There is a true caring nature of the people who work there and their intent to not just grow the bank, but to sincerely help our community. To be here, to give our community that brotherly, loving service. It’s called community service for a reason,” said Winn.

“My effort is to offer basic knowledge of lending and what I do and who I am as a person and what’s important to me. I want to get those ABC’s and 123’s out there. It can be a very overwhelming process, buying a new house, tackling your finances, and setting goals to do all of those things. Really, it’s just put folks at ease and to let them know that I’m a caring community member who can help navigate those steps for them and hold their hand through that process. Ultimately, I want them to feel like we care, because we do,” said Winn.



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# CRAFTING

*Love*

by Molly Kate Goar



From initial blueprint sketches to final coats of paint, this edition is a tale of devotion to the process, resulting in homes resonating with warmth and affection.

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**12261 Quinn Road · Athens:** Private 2BR, 2.5 Bath Retreat on 5 Acres near Athens. Includes 30x40 insulated shop/garage, 20x20 barn, mini farm setup. Hardwood floors, s/s appliances, master jetted tub. **\$342,400**

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**103 Clubhouse Ln · Madison:** ORRB location. Charming 4BR/3 BA brick home w/ spacious sun room. Living room boasts hardwood floors, trey ceiling w/ crown molding, & gas-log fireplace. **\$339,900**

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**21257 Saratoga Dr · Athens:** Must-see 4BR/ 2BA home in east-side neighborhood. Features eat-in kitchen, dining, living area w/ gas fireplace. Covered back porch; partial basement workshop. **\$338,900**

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**619 Norton Dr · Athens:** Wood lot, 3BR/2BA in coveted subdivision. Brick home with spacious living: living, dining, eat-in kitchen, den on main. Owner's suite on main. New flooring, & more. **\$334,900**

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**21704 Daveen Dr · Elkmont:** Remarkable ranch home, custom features, exceptional craftsmanship. Open floor plan, perfect kitchen w/ tiled backsplash, adjoining dining, large gathering room w/ wood fireplace. **\$288,000**

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**16266 Evans Road · Athens:** 4BR, 3BA home, spacious kitchen & living room. Master suite w/ sitting area, luxurious bath & walk-in closet w/ built-ins. Dual rain heads & handheld sprayer in master shower. **\$275,000**

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**21261 Red Clover Ln · Elkmont:** 3BR, 2BA home w/ new LVP flooring in living & master. Updated fixtures, trim, moldings. Upgraded French doors to fenced backyard w/ finished accessory building (AC). **\$249,400**

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# HEARTS FOR HOMELESS

by Mark White

Founded in 2014, co-founder Angie McElyea says that Hearts for Homeless is almost 5,000 members strong.

“In 2014, it was me, Richard Waltman, and Larry Pierce. Richard actually got us started in it. We had just been helping local organizations in Madison, Limestone, and Huntsville.

Richard was with a different organization at the time, and we started going out to visit the homeless with him. At that time, we saw such a great need when it came to the homeless in our community. That’s when we turned our focus to the homeless and homeless veterans,” said McElyea.

Until those experiences with Waltman, McElyea had no idea that the homeless situation was as critical as it was.

“I had absolutely no clue. You always hear Athens is small and Athens doesn’t have a homeless problem. At that time, there wasn’t a big problem, but there were homeless in Athens, and we reached out to those we found. It’s very eye opening to see the need of the homeless in our community,” said McElyea.

### HEARTS FOR HOMELESS IS COMING UP ON ITS 10TH ANNIVERSARY AND THE NEED FOR RESOURCES HAS INCREASED.

“There’s so much need. We definitely need more resources when it comes to mental health. We need more help for veterans. We need housing. Those are the things we need help with. Some get checks and some get pensions, but it’s not enough. With the economy the way it is, they can’t afford rent and utilities. They can’t afford it,” said McElyea.



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**WHEN IT COMES TO SUPPLIES, THERE ARE A FEW ITEMS THAT ARE AT THE TOP OF THE LIST.**

"I'd say tents. We try to keep two or three tents on hand, but tents aren't made to live in. Our friends are living in those. We also go through a lot of food. People ask for batteries a lot because they need them for things like flashlights. During the winter months, we definitely have to have propane. We give out the My Buddy heaters as well," said McElyea.

**MCELYEA CONSIDERS THE HOMELESS SHE SERVES FRIENDS.**

"I call them friends because they do become our friends. A lot of people don't understand that, but they are human beings just like we are. They may have had a rough time, or they are just down on their luck. That's what we are out there for, to find out their needs and what we can do to help get them out of there. We spend time with them," said McElyea.

**HEARTS FOR HOMELESS HELPS MAINTAIN CONNIE'S CABINET WHICH WAS ESTABLISHED IN HONOR OF CONNIE RIDGEWAY WHO WAS MURDERED IN ROGERSVILLE IN OCTOBER 2015.**

"I absolutely love Connie's Cabinet and I think it's one of the greatest things we could have ever done. I know for a fact that Connie's Cabinet helps a lot of people. I have been there filling that cabinet up and people have come up to me with bags in hand. They would even tell me their story, so I know it's helping," said McElyea.

**HEARTS FOR HOMELESS WELCOMES SUPPORT FROM THE COMMUNITY.**

"Please keep supporting us. We're doing all we can do. We're doing the best that we can do. We are making good strides. We have gotten lots of people off the streets and into homes. We help people with their doctors' appointments. We help them get ID's, so that they can get jobs. I believe we are helping," said McElyea.



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# STICKING TO YOUR HEALTHY RESOLUTION

by Dawn Gentry

**W**ith a new year, many people feel that it means a fresh start with resolutions to make positive changes to their lifestyle. It is the perfect time for a new start and a new you. Resolutions are so easy to set, but can be a tad hard to keep, even the small ones. Do you find it hard to stay on track with your goals after making New Years Resolutions? It isn't easy, and you are not alone!

So... what if you have already broken a resolution? It happens. We all have the best intentions but establishing a new habit can be daunting. First, give yourself grace. Everyone slips. Let's dive into ways to succeed in 2024, resolutions or not. A change in lifestyle is a process, and this is often the missing link to failed resolutions. Here are some ideas to start or restart your 2024 resolutions.

**1. CHOOSE A SPECIFIC GOAL.** Being vague with your goals can be daunting on your brain, as well as setting too many or too grandiose goals can set us up for failure. I encourage you to keep it simple and set a simple goal. Give your brain a break! For example, rather than "live a healthier lifestyle," try a more specific item like "drink an extra bottle of water" or "eat one fruit or vegetable per meal". Start small and build.

**2. TAKE A DIFFERENT APPROACH.** New Year's resolutions do not always have to be about weight loss, or even health at all. Set or reset your goals to fit where you are in life. Maybe focus on drinking more water, save money, or even try a new hobby.

**3. REWARD YOURSELF.** This tip will definitely help if you lack motivation. Setting small rewards will help you stay motivated and keep working towards that next goal rather than focusing on the end result. For example, treat yourself to a manicure or a meal out after one month of meeting your goals!

**4. FIND SUPPORT.** Surrounding yourself with like-minded individuals will quickly build a support system to keep you on track and make you feel a part of something bigger. If your goal is to take a walk five days a week, gather up some neighbors and set up a walking group. This will help you avoid making excuses and look forward to meeting up with friends.

I would love to be that support for you. 2023 was a long year and we aren't that far removed from you know what, so let's continue to focus on ourselves while we focus on our jobs, businesses and families. Together, we can make 2024 all that it was meant to be and maybe even more!



## temple built bodies

BY DAWN GENTRY



SCAN THE CODE TO START YOUR WELLNESS JOURNEY



# LIFE INSURANCE IS IMPORTANT, BUT WHICH ONE IS BEST FOR ME?

by David Turner

It's a new year and I want to wish everyone a Happy New Year. With this new year we need to consider our financial future and we need to have our Life Needs taken care of and we can do that with life insurance. But you may not know there are multiple types to choose from, which could make this decision a little confusing but let's explore them and clear up which might be right for you.

We have three types of Life insurance policies on the market today. All three types will create an immediate estate at Death. However, there are two types of policies that do build a cash value and

creates a few more options to your policy. The main type is Term Life. This will usually stay level for a 5-,10-,15-,20- or 30-year term. You can convert some or all of it in the future without going through the underwriting process again. Term provides you with the coverage you need to take care of your needs for today and you can always make changes in the future.

The other two types are known as Whole Life and Indexed Universal Life Insurance. These both have unique features and stay level at the age you buy it at. The cheapest life insurance will ever be is at the age you are now. Whole Life has different terms to pay. You can have a twenty pay life, which means you pay the premium for 20 years and then you can stop paying the premium. These are great for Grandkids or kids. I have one on each of my Grandkids. The cash value growth grows tax deferred, and the dividends buy additional insurance so you can keep it all tax free.

The Indexed Universal Life is designed a little differently since it is tied into the S&P 500 Index. It can perform well or decline slightly, but this option gives you more flexibility to put more money in and save more for Retirement. In that way it is a great choice.

If you have not had your needs evaluated, call me and we can set up an appointment to make sure your needs are taken care of and we place you into the right Insurance plan. The main thing is to take care of your loved ones if you are taken out of the picture.



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# 5 QUESTIONS WITH... THE LIMESTONE COUNTY ECONOMIC DEVELOPMENT ASSOCIATION

by Arky Shea | photo provided by Limestone County Economic Development Association

From L to R: Amber Turner—Project Manager, Bethany Shockney—President/CEO, Blake Williams—Communication & Research Specialist

IT IS FAR FROM A SECRET THAT LIMESTONE COUNTY AND ATHENS ARE EXPANDING IN A MAJOR WAY. YOU CAN SEE THE UPTURNED DIRT ON JUST ABOUT EVERY ROAD WHETHER IT'S PEPPER ROAD, NICK DAVIS, MOORESVILLE, HIGHWAY 72, ETC. IT'S GROWTH. FAMILIES ARE FINDING THIS TO BE A VERY ATTRACTIVE PLACE TO LIVE. SO ARE BUSINESSES.

The Limestone County Economic Development Association is one of several cogs working tirelessly to showcase this area to new prospective businesses. They are also key to relationships with current industries that are able to flourish within these borders and therefore able to expand and provide even more citizens with employment. We at East Athens Living magazine are starting a new series, "5 Questions With" and thought it would be most appropriate to begin with the LCEDA since the boom of Limestone County is here.

**Q. The LCEDA says its mission is to create jobs in Limestone County, Alabama by recruiting new business and industry and by fostering the expansion of existing industries. How has the job and new business growth looked over the last year? Five years?**

For industrial developments, we have been just about as strong with the expansion of existing industries as we have for new industries. In our world, the growth of an existing company is an extremely important indicator of our community's economic vitality because it shows the sustainability of our industrial base. Retail and hospitality in our community have grown exponentially with so many new stores, restaurants, and hotels locating in our community.

**Q. What do you hear most often from businesses after they visit Athens for potential growth/building?**

We often hear from businesses that they recognize several of our great community assets and why they should invest here. Those often mentioned are our great educational offerings, quality local hospital and healthcare facilities, vibrant downtown, and being conveniently located to Huntsville, Nashville, and Birmingham.

**Q. How do you manage the growth of the city and maintain its small-town charm that so many residents hold dear?**

Our organization works in partnership with multiple stakeholders that are involved in the planning and development process. Due to our geographical location, growth is inevitable and we all have a unified goal of staying focused on what makes Athens so desirable. At the same time, this presents a consistent challenge to maintain a high quality of place while ensuring our infrastructure is developed to accommodate this growth.

**Q. What types of businesses and industries do you hear residents clamor for the most?**

Residents often express the desire for the convenience of more entertainment, shopping, and food options. Even though we are conveniently located to bigger cities, we recognize the need for more family-oriented experiences that would allow our families to shop, eat, and play locally.

**Q. Where do you see the state of the city's business portfolio in the next five years in terms of offerings?**

Our organization is an independent, non-profit and can only make professional recommendations to the city's business portfolio.

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# Navigating Tranquility:

## THE ENCHANTING ALLURE OF EUROPEAN RIVER CRUISES

by Angel Waite

Embarking on a European river cruise is like entering a realm of enchantment, where time slows down, and each bend in the river reveals a new story to be told. This unique mode of travel offers a splendid blend of comfort, luxury, and cultural immersion, making it an unrivaled choice for an unbelievable vacation. Let us explore why European river cruises make for truly amazing and unforgettable holidays.

**INTIMATE EXPLORATION:** Unlike ocean cruises that navigate vast expanses of water, European river cruises take you on a journey through the heart of picturesque landscapes and charming villages. The intimacy of these cruises allows you to explore hidden gems that are often inaccessible by larger vessels. Imagine gliding along the romantic Rhine River, passing by medieval castles and vineyard-covered hills, or navigating the winding Danube, encountering fairytale-like towns with cobblestone streets.

**CULTURAL IMMERSION:** One of the hallmarks of a European river cruise is the opportunity to immerse oneself in the rich cultural tapestry of the continent. These cruises often dock in the heart of historic cities, enabling you to step off the ship and into the midst of cultural treasures. Whether it's wandering through Vienna's imperial palaces, exploring the art-filled streets of Paris, or savoring local delicacies in charming Dutch towns, river cruises offer an authentic taste of Europe's diverse heritage.

**LUXURIOUS COMFORT:** European river cruises redefine the concept of luxury travel. While the ships are smaller in size, they are meticulously designed to provide opulent comfort. Spacious staterooms, panoramic windows offering breathtaking views, gourmet dining experiences, and personalized service create an ambiance of indulgence. Picture yourself

sipping a glass of fine wine on the sun deck as the scenic landscapes unfold around you—a moment of pure serenity.

**EFFORTLESS EXPLORATION:** Unpacking just once and waking up to a new destination each day is a luxury many travelers appreciate. European river cruises offer a seamless travel experience, eliminating the hassle of multiple hotel check-ins and constant packing and unpacking. This allows you to focus on enjoying the journey, exploring new destinations, and creating lasting memories.

**CULINARY DELIGHTS:** A gastronomic adventure awaits on European river cruises. With onboard chefs creating culinary masterpieces inspired by the regions visited, you can savor a diverse array of flavors. Whether it's indulging in French pastries along the Seine or sampling traditional German cuisine on the Rhine, the culinary experiences on these cruises are as diverse and rich as the landscapes they traverse.

**EXCLUSIVE EXPERIENCES:** River cruises often offer exclusive shore excursions that provide a deeper understanding of the local culture and history. From private tours of iconic landmarks to intimate encounters with local artisans, these experiences add an extra layer of richness to the journey, ensuring that you take home not just souvenirs but also a profound connection to the destinations you visited.

European river cruises are an extraordinary way to experience the Old World's charm, seamlessly blending luxury, culture, and exploration. Navigating through Europe's waterways, these cruises offer a unique perspective that allows you to uncover the continent's beauty with every bend in the river. For those seeking an enchanting and leisurely vacation, a European river cruise promises an unparalleled and unforgettable experience.

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# BUYING A HOME VS. RENTING: KNOW WHAT YOU ARE GETTING INTO

by Josh Winn

**B**uying a home is a huge part of the American Dream. Choosing to buy or rent, though, is a major decision that affects your financial health, lifestyle, and personal goals. Whichever option you choose depends entirely on your lifestyle and financial situation. Both require a regular income (so you can afford the payments and associated costs) and may also require a certain degree of effort to maintain.

There are several differences that make renting and owning property distinctly different. Renting a property doesn't come with all the responsibilities associated with homeownership and you have more flexibility. Owning a home gives you a sizeable investment, but it does come with costs. So, what are we getting into with each?

## RENTING A HOME

The biggest myth about renting is that you're throwing away money every month. Is having a roof over your head a "waste" of money? You need a place to live and that always costs money in one way or another. While it's

true that you aren't building equity with monthly rental payments, not all of the costs of homeownership always go toward building equity. When you rent you know exactly your housing costs each month. In some cases your landlord may also include other costs within that amount; utilities, storage, and homeowner association fees if you live in a condominium.

If renting you may face rent increases each time your lease is up for renewal. These rent increases can be even steeper if you live in certain parts of town in higher demand. Renting means you're able to move whenever your lease ends. However, it also means you could have to move suddenly if your landlord decides to sell or convert the property. Less dramatically, they could bump up the rent to more than you can afford.

## OWNING A HOME

Homeownership brings both tangible and intangible benefits. Not only do you have your own home, but you can make decisions about the look and design of the space, and you also get a sense of stability and pride of ownership.

The overall cost of homeownership tends to be higher than renting even

Contact me today for any home loan needs!



# Josh Winn

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if your mortgage payment is lower than the rent. Here are some expenses you'll be spending money on as a homeowner that you generally do not have to pay as a renter: Property taxes, Trash pickup (some landlords require renters to pay this), Water and sewer service (some landlords require renters to pay this), Pest control, Homeowners insurance (most landlords require renter's insurance).

Homeowners may receive certain tax benefits. The home mortgage interest deduction reduces any out-of-pocket expenses during the early life of the loan, as long as deductions are itemized.

As noted above, being a homeowner means you're responsible for maintenance and regular upkeep. If you live in a community with an HOA, it may take some homeownership chores off your plate for an annual fee.

**BETTER TO RENT OR OWN?**

The answer depends on your own personal situation — your finances, lifestyle, and personal goals. You need to weigh out the benefits and the costs of each based on your income, savings, and lifestyle.

Renting can be a very predictable as you know most of your costs upfront, but may lack permanent long term stability. Buying a home can be a very good investment. You can build equity which is one of the fastest ways to acquire wealth. However, it requires effort, time and investment. What's right for you? Are you in the best loan possible for your mortgage? All of these are questions I can help with.

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