

News You Can Use

Brought to you by: Deb Orth, Keller Williams Realty

www.RichmondHomes4You.com

804 314-4575

Easy, Green Ways to Keep Your House Cooler

The arrival of glorious summer makes it a challenge to be cool indoors. Here are six cost-effective ways to make your house greener and keep the heat out.

- **Block the sunlight.** Light colors, especially white, reflect light better than dark colors. Block the sunlight by covering windows with white blinds or shades. Install awnings over south-facing windows.
- **Circulate the air.** Ceiling fans and portable models gently move the air, making it seem several degrees cooler. They consume far less energy than air conditioners. Open north- and east-facing windows to create draft.
- **Maintain the air conditioner.** Change the air conditioner's filter once a month. Do a maintenance check to ensure that the unit runs efficiently. Provide shade for its compressor without blocking the air flow. Keep heat-producing lamps and electronics clear of its temperature gauge.
- **Generate less heat.** Substitute compact fluorescent bulbs for incandescent ones, as they are much cooler. Shut down idle electronic equipment by switching off the power bars to which they are connected. Air-dry dishes and laundry rather than running appliances.
- **Insulate.** Weather stripping, caulking and insulation keep summer heat out as handily as they keep winter heat in. Check your home for leaks, and plug them. Insulate areas, like the attic, that trap heat.
- **Create a cool landscape.** Bare asphalt, cement and rock magnify heat from the sun. Trees, shrubs, and grass are cooler. A few deciduous trees on the house's south and west sides will shade it in summer and let sunlight through in winter.

Putting Your House Up For Sale? Get These Essential Tips



If you want to get the best price for your house, it's essential to prepare it for sale. Homes that have been "staged" go for a lot more money...and sell much more quickly too.

To give yourself a head start, get my free guide, "50 Essential Tips to Prepare Your Home for a Speedy, Top-Price Sale."

Just call me at 314-4575 and I'll send it right out to you.

How to Make Tax Time Less Stressful Next Year

Filing taxes without preparation is like running a marathon without training. It is a long, hard go. With good preparation, filing next year's tax return will be more like a walk in the park. Start getting ready now.

- **Develop a system:** Create a practical filing system for your financial papers. First, make files for the categories required on your tax return. When next year's deadline comes, everything will be pre-sorted. Group non-tax-related items into categories, and make a file for each category.

- **Record income and expenses:** Keep a day-by-day record of all money coming in and going out. Close acquaintance with your financial situation leads to easy tax filing and eventually to prosperity. Keep receipts for everything, and make notes of small cash outlays. Update your records at least once a week. Pay bills on time, and send invoices promptly. Acquiring this habit saves money and reduces bookkeeping.

- **Use software:** With simple bookkeeping software, easily track and calculate financial data. Spreadsheet programs, such as Excel and Numbers, provide tremendous flexibility and portability.

- **File the backlog:** File any piled-up documents for the 2008 tax year. Get the job done with least effort by following this rule: If you touch a paper, file it. Securely dispose of any unnecessary documents.

- **Get help:** The assistance of a professional bookkeeper or accountant is valuable for saving time and effort, as well as for ensuring accuracy. On the Internet, you'll find many qualified, low-cost virtual assistants who will help you to set up a good system and to keep it running smoothly.

Boost Your Home's Value with Summer Projects that Sell

Everyone loves summer and with good reason: after a long winter, the bright sunshine beckons young and old alike to sit by the pool, enjoy a little music, and soak in the warmth. Summer is also the most popular time to buy or sell a home; and by investing a little time and energy into these summer projects that sell, your home will look its best whether it goes on the market next week or next year.

Fencing: Families with pets, young children or those just seeking a little additional privacy will appreciate the functionality and appearance of an attractive sturdy fence. Major home centers sell everything required for the do-it-yourself type, including attractive, low-maintenance PVC options. If your property is already fenced, take time to

make sure it is well maintained.

Outdoor Sanctuary: With a little creativity and a few hundred dollars, it is easy to turn a problem spot into the center of attention. Get creative with an easy to install garden pond, butterfly or flower garden, wind chime and outdoor seating. Consider adding a decorative fire-pit to encourage family time on those warm summer evenings.

Update the Paint: Indoors or outdoors, painting is a simple way to give your home a fresh new look. If it has been more than five years since your home has had a fresh coat, make it a priority to paint. Do not stop with the house: concrete stains and unique drive-way art are other popular options designed to attract attention. Just be sure to keep them neutral.

FREE Home Warranty When You Buy or Sell A Home

As an added service to my clients, I provide an First American Homebuyer's Protection Plan to Sellers to offer to prospective purchasers and to Buyers purchasing a home that does not offer a warranty.

Thanks for All Your Referrals!

I succeed when people like you refer me to their friends, neighbors and loved ones. It's the best kind of feedback I can receive.

So thanks for continuing to pass this newsletter around to people you care about.

Wondering How Much Your Home Is Worth?

Has your home gone up in value? How much are other homes in your neighborhood selling for?

If you are wondering what's happening to prices in your area, or you are thinking about selling your house, I will be able to help.

Just give my office a call for a no-fuss, professional evaluation.

I will not try to push you into listing with me or waste your time.

I will just give you the honest facts about your home and its value.

And maybe I will also give you the "inside scoop" on what's happening in the housing market near where you live!

Just give my office a call at 314-4575 to arrange an appointment.

Alternatively, stop by at the office. The address is on the back page of this newsletter.

Sales Data – as of this printing, there are currently 46 homes on the market in our neighborhoods. They range in price from a low of \$119,900 to a high of \$895,000. Avg. Days on Market =60

June Sales:

8252 Barningham Dr, \$225,080
8330 Trabue Rd, \$190,950
3626 Stratford Rd, \$375,000
2615 Central Avenue, \$154,900
4532 Arrowhead Rd, \$263,000
3447 Stratford Rd, \$400,000
3404 Grandview Dr, \$243,500
2617 Stratford Rd, \$405,000

To check for updated SOLD prices in the neighborhood and for other community information, you can visit my website and click on 2008 Homes Sales for Stratford Hills Neighborhoods

News You Can Use is brought to you by:

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If you would prefer to receive this newsletter by email, just send a note to Deb@RichmondHomes4You.com with "email newsletter" in the subject line

Relocating? Tips to Help Figure Out the Cost

Americans are mobile by nature so it should come as no surprise that relocation is a major reason for buying or selling a home.

Deciding to pick up and move to a new city can be a great opportunity to increase your standard of living for the entire family for years to come, but there are also pitfalls.

Failure to properly consider the full cost of relocation can turn a joyful event into pure stress.

Learn how to calculate the full cost of relocation with these quick tips.

Cost of Living

If you currently reside in a high cost area of the nation like D.C. or New

York City, then most places will seem more affordable.

On the other hand, moving from a relatively rural area to a major city can result in daunting increases for housing, taxes, and even insurance.

Commute and Convenience

Urban warriors relocating to small town life are often giddy at the prospect of saving a bundle on mortgage and insurance.

Before you get too excited, take time to calculate the cost of the new commute and convenience. While it is true that small town living has its advantages, expect to invest more time and money in gasoline, groceries, and other routines.

Cleaning, Clearing and Leaving

Do not forget the cost of moving itself. Whether you rent a truck and do it yourself, or pay to have everything handled professionally, relocation is expensive.

Include moving fees, cleaning, utilities, insurance, down payments, and lost wages, just to name a few of the anticipated expenses.

Taxes

One frequently overlooked expense involves potential taxes. Be sure to calculate the cost of any taxes that may be due on the profit of the home if you have not owned it for at least five years.

It's Tea Time: This Year's Trendy Drink

A cup of tea may replace a cup of joe as the nation's favorite hot drink. The extensive health benefits of drinking tea, combined with consumers' quest for something new, have made tea a hot trend in 2008.

Tea used to come in any color as long as it was black. Now it is also red, green, and white. Green tea is well known for its health benefits, from increasing the body's immunity to weight-loss. Lightly processed white tea is the height of fashion.

As tea bars open across the nation, look for these trends.

- *Tea in food.* Chefs concoct tea-scented rice and sprinkle powdered tea on desserts.
- *Tea-laced alcohol.* Anyone for a marTEAni?
- *Tea bag innovation.* Hand-sewn bags transform into flower designs in the cup. Perforated-foil tea sticks allow simultaneous steeping and stirring.
- *Tea jokes.* Tea will replace latté as the joke du jour on television.

Use Jerry Seinfeld's Motivation Technique

Comic Jerry Seinfeld uses a great technique to keep himself motivated. He revealed it to Brad Isaac, who reported it on lifehacker.com.

Seinfeld said the way to become a better comic was to write every day. He used a calendar system to motivate himself to do some writing.

On the wall he hung a big calendar that covered the entire year. Every day he

did some writing, he would make a big letter X over the day with a red marker. "After a few days you'll have a chain. Just keep at it and the chain will grow longer every day. You'll like seeing that chain, especially when you get a few weeks under your belt. Your only job next is to not break the chain."

Instead of using pen and paper, try www.dontbreakthechain.com.

Fascinating Facts About July

- ZIP Codes were introduced for United States mail on July 1, 1963.
- President Lyndon B. Johnson signed the Civil Rights Act of 1964 on July 2, 1964.
- Steve Fossett became the first person to fly solo around the world nonstop in a balloon on July 2, 2002.
- The first savings bank in the United States opened in New York on July 3, 1819.
- The Dow Jones published its first stock average on July 3, 1884.
- The first issue of the Wall Street Journal was published on July 8, 1889.
- Telstar, the world's first communications satellite, was launched on July 10, 1962
- The Hollywood Sign was officially dedicated in the hills above Los Angeles on July 13, 1923.
- Elvis Presley made his debut as a public performer on July 30, 1954.

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The Times, They Are A-Changing

Do you know of anyone concerned about losing their home to foreclosure? If so, they're not alone. The unfortunate fact in these times is that a growing number of hard working homeowners are in danger of losing their homes for any number of reasons.

Foreclosure Activity

In just the first quarter of 2007, foreclosures in Virginia increased by 138% over the same time the previous year. In May 2008, there were 4,827 new foreclosure filings in Virginia, representing a 173% increase over May 2007! According to RealtyTrac, May was the third straight month where we've seen a month-to-month increase in foreclosure activity and the 29th straight month we've seen a year-over-year increase.

We may have a solution.

In some cases it could mean that the owner stays in their home or we could help get the home sold through a "short sale." We will work on their behalf to negotiate with the lender for the best possible outcome and help to avoid the extremely negative impact on their credit, allowing them to move forward, rebuild their credit over time, and someday, possibly being able to enjoy the satisfaction of being a homeowner once again.

"Walking Away From The Home"

You may have read recent articles where homeowners are just mailing the keys back to their lenders, essentially walking away from their homes. This does not necessarily mean that the bank won't foreclose. There are many reasons someone would want to **avoid** a foreclosure:

- Your credit score could drop 300 points or more
- Once you have a foreclosure in your history you will **always** be required to disclose it on every single application for credit and, in many cases, this may have to be disclosed on job applications.
- Some employers will disqualify a job candidate with a foreclosure.
- Homeowners with security clearances may have those clearances jeopardized by a foreclosure.
- Foreclosures do not **"age"** off your credit report.
- A foreclosure is one item that is virtually impossible to **"repair."**

We're here to help navigate through these difficult times. Anyone in these circumstances can speak confidentially about a particular situation by simply calling me on 314-4575

Recipe: Sweet & Sour Olive Raisin Relish

Serves 4

Ingredients

- ½ cup golden raisins
- 1 cup pitted green olives, roughly chopped
- 1 tablespoon minced shallots
- ½ cup extra virgin olive oil
- 2 tablespoons good quality red wine vinegar

Instructions

Place raisins in a small bowl and add warm water to cover, about 1 cup. Soak until plump and soft, about 5-10 minutes, then drain and discard liquid. Roughly chop raisins on a clean work surface. Set aside in a clean bowl.

Add olives, shallots, olive oil, and vinegar to raisins and mix with a wooden spoon. For a smoother consistency, transfer to the bowl of a food processor and pulse until desired consistency is reached.

Serve with grilled fish or chicken, or as a dip or spread, on fresh, crusty bread or sandwiches.

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Thanks for reading! If you'd like to tell me what you think about this newsletter, or if you're thinking of buying or selling real estate, please get in touch.