



Cynthia Hash, Realtor/SRES

300 Preston Ave., Ste. 500

Charlottesville, VA. 22902

Tel: (434) 220-2200

Cell: (434) 531-5351

Fax: (434) 220-2201

eMail: hash@kw.com

News ON THE HOUSE

January

Be sure to talk to your real estate professional on how you can protect your home & budget with First American



Visit me at: www.FindHomesInCharlottesville.com



I hope you enjoy this month's newsletter which is full of tips and ideas. My time as a real estate professional enlightens me with keen insights into my clients' needs and challenges, and I want to let you know that my experience is at your disposal.

Please feel free to talk to me about any of your real estate needs.

To ensure that you live without worries about your home's systems or appliances, please contact me regarding homebuyer protection plans.



Make Real Estate Investment a Snap

History has shown that the best time to be an investor is in a buyer's market; not a seller's. Across America housing sales have continued to slump, and foreclosures are at an all-time high. So, for serious investors, the time to focus their energies on buying real estate is now. There's no time like the present to delve into the real estate investment market; the following tips will help you make good, long-term investment decisions.

- Stay away from "unique" properties. If you've had your eye on that new-age property constructed completely out of sheet metal, you should probably think again. Choose houses that appeal to the average family so that you will always be able to sell quickly and easily if it's absolutely necessary.
- Make the capitalization rate a low priority. The cap rate is merely the projected return as if the property were purchased completely with cash and in most cases, isn't realistic. Instead, focus on the amount of money going in and out as well as the depreciation of your property.



- Pay a little extra for quality renovations done by experienced craftsmen. Whether you're repainting, remodeling the bathroom or giving your property an extreme clean, aiming for cheap when making repairs on any part of your fixer-upper will only cause big headaches later on down the line.
- Stick to your desired outcome. Whether you're new to real estate investment or a seasoned pro, staying firmly committed to your vision and plan will help you succeed. Write down and share your goals and expected fulfillment dates with others to keep yourself on track and accountable.

DID YOU KNOW...



that First American service representatives are available 24/7/365 to assist you with your home repairs?

Call your Real Estate Professional today to find out how you can **save time and money** on home repairs.

Find a cure for your sick building



While enduring a typical day in the office, there may be times when you have suddenly become bothered by overwhelming fatigue, had an unexplainable, dry cough or spells of dizziness that seem to occur for no particular reason. This may leave you thinking you're coming down with a bad case of the flu, until you leave your building and begin to feel better immediately. This is known as Sick Building Syndrome, or SBS, and is garnering more attention than ever before.

Productivity losses from SBS are estimated to cost employers an average of \$50 billion annually, proving that taking the initiative to protect against and solve building-related illnesses is a high priority for any office environment.

While there is no perfect solution for SBS, finding and killing the contaminants at their indoor source, such as in mold-tainted ventilation systems, paves the way to a healthy work environment. According to the OSHA, 30% of non-industrial buildings have indoor air quality problems. To combat this, Red Reef Laboratories has released a family of products dubbed BioClear, which help eliminate organisms that cause SBS: toxic mold and other kinds of indoor pollution.

Make a Safe Exit with Proper Planning



In the wake of the devastating wildfires that have burned across extensive spans of California and the previously active hurricane seasons that have impacted multiple states, more and more people are beginning to plan ahead in case they too, are forced to evacuate their homes and communities. The following tips will help you evacuate safely, quickly and ensure that you are prepared:

- Have it in tow. Bring enough clothing, food and water to last each family member three days. Remember to plan one gallon of water per day for each person. And don't forget important documents such as birth certificates, social

security cards and even your homeowner's insurance policy; your address book to contact family and friends. Finally, if you have time, pick up any prescription medications, cash and a full tank of gas.

- Map your evacuation. Come up with a plan before you face an emergency. Decide on a location where your family will meet if you are not together. Also, map out and be familiar with the emergency evacuation routes in your area.

- Secure your home. Before leaving your home, lock all doors and windows, unplug all appliances and shut off the electrical, gas and water switches and valves.



First American
Home Buyers Protection
Corporation



Sandra Lee Makes Your Gathering a Little Sweeter

Thinking of the perfect dessert for a festive fete with family and friends can bring about frantic rummaging through the kitchen cabinets and unwanted stress. That is, until you start thinking chocolate and how to use it the Semi-Homemade way. Whether it is milk or dark, white or semi-sweet, chocolate has a knack for pleasing many as a satisfying after-dinner treat. Chocolate also contains a wealth of health benefits that only make it more attractive for guilt-free consumption. The following chocolate tips, provided by Semi-Homemade, will give you some fresh new ideas:

- Melt together 1 cup of chocolate chips and 3/4 cup of cream, and add 1 teaspoon of the extract of your choice for a custom chocolate sauce.
- Stir 2 to 4 ounces of bittersweet chocolate into a finished pot of chili or stew.
- Stir 1/2 cup of chocolate chips into sweet baking mixes or pancake and waffle batters.
- Melt chocolate chips in the microwave, and use them to coat your favorite store-bought cookies or fruit.