



Cynthia Hash, Realtor/SRES  
 300 Preston Ave., Ste. 500  
 Charlottesville, VA. 22902  
 Tel: (434) 220-2200  
 Cell: (434) 531-5351  
 eMail: hash@kw.com

# News ON THE HOUSE may

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](http://www.FindHomesInCharlottesville.com)



## Summer's Coming!

I hope you enjoy this month's newsletter which is full of tips and ideas for you as a homeowner.

As an experienced real estate professional, I have an in-depth understanding of my clients' needs and challenges. I want you to know that my experience is at your disposal, so please feel free to call me for any of your real estate and/or home warranty needs.

### Low-maintenance, Cost-Effective Home Solutions Can Be Green, Too



Americans are spending more than \$200 billion on home-improvement projects each year, and more than ever, people are going green with their remodeling projects. Here are some tips for homeowners looking to go green with their home improvements:

- Side smart. Fiber cement and vinyl siding are good materials because they resist long-term wear and tear. CertainTeed siding, for instance, features recycled content and has the authentic look of wood. It also lasts much longer than wood, saving money and natural resources.
- Roof for a lifetime. Asphalt roofing shingles have never looked better or lasted longer. Quality asphalt shingles are designed to last 50 years or more, which saves money and prevents the woes of early roof replacement.

- No stain. No pain. New vinyl fences, such as CertainTeed's Bufftech-brand Chesterfield privacy fence, feature wood grain textures. Despite its uncanny resemblance to wood, however, these fences need no annual painting or staining. So, there's less hassle, less out-of-pocket spending and no need for chemicals.

- Southern exposure. Southern exposure is a great natural tool that, through the use of the sun's rays, allows you to take advantage of solar energy. During the cooler months, make the most of southern exposure by taking in as much sunlight throughout the day as possible. The reverse goes, of course, when it's hot outside. Close the curtains to keep the warm sunrays outside during the summertime.

- Mitigate mold. Use products that enhance indoor comfort and air quality. Smart insulation products such as DryRight fiber glass insulation help wall cavities stay dry and help prevent the risk of damaging mold and mildew. Be sure to look for products labeled GREENGUARD Indoor Air Quality Certified.

- Hire a green team. The U.S. Green Building Council's Leadership in Energy and Environmental Design Web site lists their accredited building professionals.

## DID YOU KNOW...

Having **the right home protection plan** helps ensure that **your home & your budget is protected.**

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



## Tax Rebates May Find Uses Other Than Spending



The government's efforts to stimulate the U.S. economy by sending out checks to workers could backfire, suggests a survey asking consumers what they will do with their checks. Nearly three-quarters of those asked said they will either pay down debt or save the money that's being sent to them as part of an economic stimulus package. The goal of the program is to have the people spend the money, which only about a quarter said they would do. The survey, conducted by

the International Council of Shopping Centers, found that 46% of respondents said they would pay off debt, 28% said they would save the money and 26% said they would spend the money. This means only about \$37.5 billion out of the proposed \$150 billion stimulus package will be used for its intended purpose. In case you are one of those who want to save your rebate, what is a good road to take? "Overspending is the problem, not the solution," says Eric Solis, a certified financial planner and chief executive officer of SAVE252. "A sound, long-term savings program like an IRA will help you reach your financial goals sooner." Individual Retirement Accounts (IRAs) offer huge tax breaks. Even if you contribute to your company's 401(k), it is still possible to put additional earnings aside. If you are under 50, you can put up to \$5,000 in your IRA account every year tax-free. For those over 50, there's a catch-up provision that allows you to put in an extra \$1,000 tax-free.

For those who like the idea of an IRA, but would like to apply their money over time, there are programs, like SAVE252, designed to allow individuals to fund IRAs in increments throughout the year. Taking advantage of such programs can help provide some discipline into saving more money while allowing you to be in complete control of your savings. For example, putting \$19.92 away 252 times a year with the SAVE252 program will allow you to have your maximum IRA contribution in by the end of the year and save \$1,600 on your taxes, depending on your tax bracket. If you are in a lower tax bracket, you can opt for a more flexible program that allows you to put as little as \$1 a day into savings for your future.



### Can a Brick Do the Trick?

When it comes to water conservation, most people think of shorter showers or more efficient appliances, but few have ever imagined a brick could do the trick. Newer clay brick pavers allow rainwater to soak back into the ground gradually through their permeable surface, which creates a natural filtering process that decreases storm water runoff and flooding by allowing water to dissipate into the watershed.

Runoff is a major environmental concern because water that is not able to soak back into the ground finds its way to bodies of water such as streams, lakes and rivers and carries with it pollutants such as fertilizers, wastes and other chemicals. As a result, building materials that reduce runoff are integral to both water conservation and its cleanliness.

Used to build driveways and parking lots, RainPave and StormPave from Pine Hall Brick save water, reduce pollution and work great in cities like Atlanta, where local ordinances limit the amount of area allowed to be impervious to water infiltration. In fact, these pavers have even been used to replace retention ponds, which translate to more available land.



First American  
Home Buyers Protection  
Corporation



### Give Your Fiesta a Juicy Twist

Cinco de Mayo - the remembrance of the Battle of Puebla - is usually marked by fiesta-inspired gatherings and a sense of independence. But what's a fiesta without some traditional Mexican cuisine?

From tacos and salsas to tortillas and other spicy eats, California Raisins can offer a new twist on some old favorites this year. When slow-cooked with beef or other meats, raisins enhance the juicy quality and flavor of the dish while making it healthier to boot. Raisins are a healthy addition to any part of the meal because they are fat-free and cholesterol-free, high in antioxidants, contain fiber and are an excellent source of energy. Here's a recipe from California Raisins that will help you kick off your fiesta this Cinco de Mayo:

Lightened-Up Pulled Pork With California Raisins

Prep time: 20 minutes, Cook time: 5-10 hours, Yields 8 to 10 servings  
5 lbs. very lean, boneless pork loin roast

- 1 tablespoon chili powder
  - 2 1/4 teaspoons ground cumin
  - 1 1/4 teaspoons each: oregano, cinnamon and salt
  - 1 (28-oz.) can crushed tomatoes
  - 1/3 cup lime juice
  - 2 medium chopped onions, divided
  - 3 cloves minced garlic, divided
  - 1 cup California raisins
  - 5 dried ancho/pasilla peppers, stems and seeds removed, torn into strips
- Trim fat from pork, and cut into 2-inch cubes. Stir together dry seasonings in a small bowl, turning pork to coat all sides. Place tomatoes, lime juice, one onion and one clove of garlic into a large slow cooker, and top with pork and raisins. Cover and cook on high for five hours or on low for ten hours. Remove meat from slow cooker and place in a large bowl to keep warm. Pour juices into a medium saucepan. Add the remaining onion, garlic and dried pepper to saucepan, and bring to a boil. Reduce heat, and simmer for 20 minutes, stirring occasionally. Let cool slightly, then puree in a blender or food processor. Shred pork using two forks, and stir in half the sauce. Spoon into tortillas, if desired, and serve with avocado, cilantro and remaining sauce.