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News ON THE HOUSE

November



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

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Time for Thanksgiving

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.

Granite Countertops Still Top List of Home Improvements

Despite the sputtering economy, consumer spending on home renovation remains healthy. Across the nation, homeowners are investing in home remodeling projects - especially kitchen makeovers - either to make their homes more appealing to buyers or more comfortable and enjoyable while they ride out the housing slump. And one of the most popular home improvements is, once again, granite countertops.

A recent study of 10,000 consumers, conducted by the Research Institute for Cooking and Kitchen Intelligence, found that kitchen renovations remain at the top of the list for consumers seeking to add value to their homes. When the study asked homeowners, "If you were changing your kitchen now and had no budget constraints, what improvement would you make?" granite countertops were among the kitchen features they coveted most.

Consumers continue to invest confidently in kitchen makeovers because the projects typically increase the resale value of their homes. In the last five years, kitchen remodeling projects have generally returned 80 to 85 percent of consumers' investments, according to the "Cost versus Value Report" from Remodeling magazine.

Because kitchen renovations increase resale



values, experts agree that if consumers can only afford to renovate one room in their homes, it should be the kitchen. In fact, an all-new kitchen "that looks great and is fun to work in" was the top priority of 2,200 home enthusiasts surveyed recently by Better Homes and Gardens magazine.

"What we've discovered is that the home continues to be our emotional center and the sweet spot of everyday life," said Gayle Butler, Better Home's editor in chief. "Economic uncertainty aside, we won't stop spending, improving and dreaming."

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As families gather for the holidays, some will face a conspicuous absence - their mothers, fathers, brothers, sisters, sons, daughters, uncles, aunts or cousins can't make it home because they are serving abroad.

Military service requires sacrifice, but service members feel the distance between themselves and their loved ones most keenly on holidays. While families enjoy holiday feasts and gift exchanges, they should remember to support the members of the military whose jobs keep them far from home, in many different parts of the world, including Afghanistan, Korea, Japan, Germany and Iraq.

The USO (United Service Organizations) supports the troops through the year. Although most people do not realize it, the USO is a nonprofit organization that depends on individual and corporate donations. This grassroots funding and the support of 44,000 volunteers are the lifeblood that enables the USO to ease the burden placed on the troops and their families.

The USO operates centers around the world to help support military members and their families. In 2007, more than 7 million troops and their family members received support from 135 centers around the world. The USO also sends entertainment tours overseas to lift troop spirits.

In addition to care packages, the USO hands out prepaid phone cards. When troops return home, USO volunteers meet them at airports, guaranteeing that they come home a hero. Other programs let deployed service members record videos of themselves reading stories to their children.



Enjoy Fall's Bounty With Comfort Foods

Autumn, with its vibrant leaves, crisp, clean air, and bountiful harvest, invokes a sense of comfort and family togetherness that no other season can match.

Choosing local harvest foods, such as pumpkins, apples and squash, is a great way to support your community and the environment, too. "Squash is a traditional staple food, rich in beta carotene, fiber and a satiating sweetness," said Autumn Brennan, Organic Valley Family of Farms' food aficionado. "It's a versatile veggie with a well-rooted history and diversity in flavors. From the caramelsque aroma of delicate squash roasting in the oven, to spicy pumpkin pie on Thanksgiving Day, squash surrounds you with a sweet and subtle warmth that soothes the nerves and delights the senses." This fall, gather around the soup pot and breathe in the soulful aroma of this recipe for Harvest Moon Squash Soup.

Due to recent increases in gas, food and home energy costs, efficiency has become a major concern for many homeowners. In addition, homeowners are demanding products that help them become more environmentally responsible.

Homeowners can protect both their pocketbook and the environment by ensuring they have proper insulation in their homes. According to the U.S. Department of Energy, homeowners can save up to 30% on heating and cooling costs with sufficient insulation, which, for the average homeowner, equates to more than \$500 a year. Consider the following energy-responsible and wallet-friendly actions:

Conduct a home energy audit. An auditor can pinpoint areas where your home loses valuable energy and can suggest ways to conserve hot water and electricity.



Check for leaks. Cracks and openings near windows and doors make home heating and cooling systems work harder to regulate indoor temperatures. Spray foam insulation, which creates an air seal and provides outstanding comfort and indoor air quality by hindering moisture and outdoor allergens.

Seal and insulate. For the most cost-effective way to improve energy efficiency and comfort, "Energy Star" recommends sealing and insulating the shell of your home, including its outer walls, ceiling, windows, doors and floors.

Maximize efficiency throughout the home. Although 56 % of the average home's energy costs go toward heating and cooling, homeowners can do a number of things on a daily basis to reduce their home's total carbon footprint, such as using compact florescent light bulbs, purchasing Energy Star appliances and unplugging chargers and electronics when they're not in use.



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HARVEST MOON SQUASH SOUP (Makes 4 servings)

- 1/2 medium onion, chopped
- 1/4 cup shallots, minced
- 1 cup carrots, grated
- 3 cups Organic Valley butternut squash, seeded, peeled, and cut into 1-inch pieces
- 1 tablespoon Organic Valley Salted Butter
- 1/2 bay leaf (remove prior to serving)
- 1 large Granny Smith or tart baking apple, peeled and chopped
- 1/2 teaspoon curry powder
- Water (as needed for thinning soup)
- 2 cups organic low-salt chicken broth
- 1/4 cup Organic Valley Sour Cream

In a heavy saucepan over medium heat, saute onion, shallots, carrots, and bay leaf in butter until softened. Add the squash and apple, chicken broth and 1/2 cup of water. Add curry, salt and pepper to taste. Simmer for 45 minutes or until squash is tender.

In a blender, puree the soup. Add enough additional water to thin soup to desired consistency. Top each bowlful with a dollop of sour cream and enjoy with hearty whole-grain bread.