



Serving North Wake County Buyers and Sellers 2/09 Issue

What's in your heart for Heart Month?



Happy Heart Month!

Did you know that February is not only the month we traditionally celebrate affairs of the heart, it is also the day we remember care of our hearts.

February is American Heart Month and it is also Women's Heart Health Month.

And... of course February holds Valentine's Day right in the very, well, heart of the month.

What's in your heart this month?

Your sweetheart? Your health? Something else?

If a new home is in your heart, I hope you'll give me a call. I'll find you the home of your heart's desire!

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Condo or house - The decision in one word

Lifestyle. That one word sums up the top factors in deciding between a condo or a single family house. And that word is loaded.

Typically, condos are the preferred dwelling of couples without children and retirees who don't want obligations. But whether they like their choice, comes down to how they want to live as much as where they want to live.

If you love city life - the action, the people, entertainment and the amenities - you might well love a condo in the center of a city. For your money, you'll be able to choose great city views and probably find a hip granite countered wonder with romantic bamboo floors. You'll also enjoy a property that you don't have to spend much time on. You won't have to mow grass, repair your roof, chlorinate the swimming pool, or

keep the landscape manicured.

You'll save lots of time, but you probably won't save much money. Every building has condo association fees that take care of the costs of shared areas. So condo living is not often inexpensive.

With a condo, while you own everything within your walls, it is still shared living and one of the

most important questions you can ask yourself is how much privacy and control of your property you need to be happy.

It is one thing to say you don't want to mow the lawn. It's another thing to realize you have no say over when the lawn is mowed, or how the landscaping looks.

Those moving from a single-family home to a condo, might have to adjust to sharing a wall with other people. That doesn't mean there is a lack of privacy in a condo, but it is certainly a different kind of privacy than living in a home separated from the neighbors by a lawn.

If you like to garden, tend to the yard, and do small maintenance chores, you might prefer a house. If you are retiring, consider downsizing instead of condo life.

One question many potential condo buyers ask is whether condos are difficult to sell. The answer

usually depends on the overall real estate market and condos follow the trends of the market.

But, generally, condos may be part of the new trend back toward urbanization, a trend expected to take hold so long as gas prices remain high and long commutes stay expensive. According to research by the Brookings Institution, the new condo buyers are looking for a 'walkable environment' and that market will grow with gas prices.



Ask the expert



Giving the buyer reassurance

Q I have a potential buyer for my house but the buyer wants some guarantees on the appliances. How can I give him peace of mind without exposing myself to all sorts of claims after the sale of the house?

A You need home warranty insurance.

Considering what a home warranty plan costs, and the many things it covers, it can be a very good investment for a seller.

For the buyer, it offers peace of mind for their purchase. After all, a buyer might be feeling the pinch right after he buys a house and is in no mood to replace the refrigerator or work on the air conditioning system. Buyers can often come back to the seller and ask that the seller make good on his promise that the air conditioning or refrigerator are in working order. A major appli-

Across

- 1. Mire
- 4. Buddy
- 7. Alliance
- 9. Radio operators
- 10. History Muse
- 11. Battery contents
- 12. Ticked off
- 14. TV agency
- 15. Stem the flow of
- 19. "Ah, me!"
- 20. Attired
- 22. Strengthen, with "up"
- 23. Giving
- 24. "Yikes!"
- 25. Rover, for one

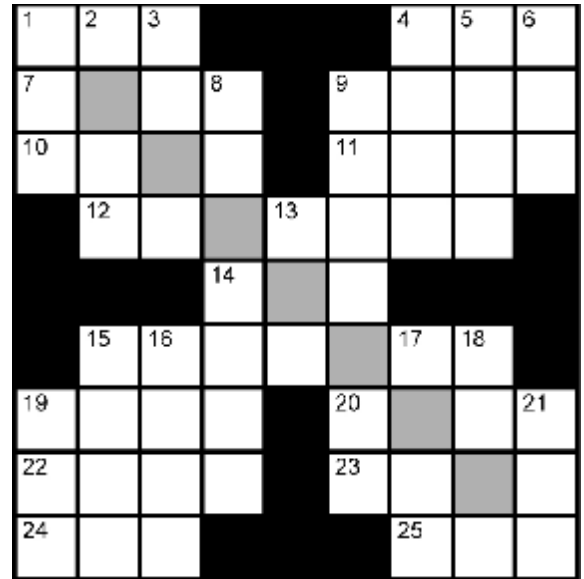
Down

- 1. "Monty Python"

Sixteenth President

airer

- 2. Earthen pot
- 3. Enter
- 4. Rate
- 5. During
- 6. "Acid"
- 8. Befuddle
- 9. Found in a farmer's field
- 13. Columbus Day mo.
- 15. ___ gin fizz
- 16. Aaron or Williams
- 17. Gymnast's feat
- 18. Temple: Arch.
- 19. Did lunch
- 21. Banned pesticide



The headline is a clue to the answer in the diagonal.

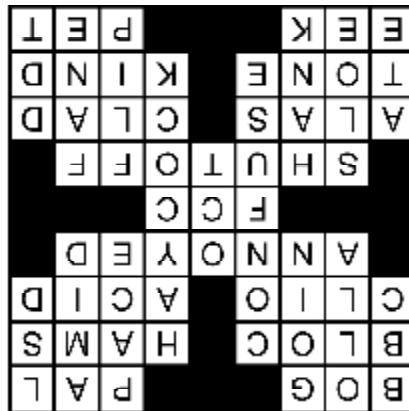
Trivia answers...

For answers, email me at YOU @ YOU.COM

TRIVIA CONTEST
On Broadway

Give the terms of your contest here

- 1. Who played Eliza Doolittle in the original Broadway production of My Fair Lady? a-Mary Martin, b-Audrey Hepburn, c-Julie Andrews, d-Wendy Hiller.
- 2. Which composer's last original Broadway production was Silk Stockings? a-Cole Porter, b-George Gershwin, c-Eubie Blake, d-Irving Berlin.
- 3. In 1997, Cats became the longest-running show on Broadway, surpassing the previous record set by what show? a-A Chorus Line, b-The Fantasticks, c-Oh Calcutta, d-Hair.



ance that suddenly quits after the sale isn't a very happy prospect for the well-meaning seller or the cash-strapped buyer.

That's why buyers can easily (and relatively cheaply) show their sincerity with the purchase of a home warranty. Plans cost between \$250 and \$400 for the first year, with an option to renew at a higher cost the second year. The policy will carry a deductible that the new homeowner must pay. Typically, that deductible is from \$50 to \$150 and will apply to a service call.

Home warranties usually cover built-in appliances such as stoves, dishwashers and garbage disposals, but may also cover a refrigerator or

washer. It will cost more for the home warranty if you want to insure a pool, but will probably be worth it.

Because we have a lot of experience with warranty companies, we usually can give our clients good advice on what company to use and what to cover in the policy. In turn we get a lot of cooperation from our warranty companies.

Take the first step in faith. You don't have to see the whole staircase, just the first step. *Martin Luther King, Jr.*



Homeowners, buyers like solar

New one-time tax break makes sun power attractive

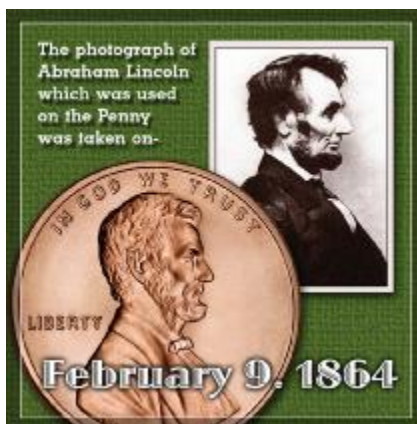
Congress has renewed and increased the tax credit for wind power, solar power, geothermal and other energy saving power plans.

Buyers of green homes will benefit, but homeowners who install solar power in their present homes will get a 30 percent one-time investment credit in 2009. If you install a typical \$25,000 solar panel system on your roof, you will get \$7,500 in income tax credits. That's up from a \$2,000 credit under the old arrangement.

Home builders are finding that including solar power attracts more buyers. Big builders such as Centex and Pulte are including them more often. Even in a soft housing market, when Standard Pacific Homes put solar systems in a group of new models in a development, they sold out. The builder decided to put solar panels on all 304 homes in the development.

Sun power is most attractive in markets where energy costs are the highest, such as California, Connecticut and New Jersey. At OnGrid Solar, an industry research firm, they predict that the pre-tax rate of return on a typical solar system in these areas will be better than 15 percent each year.

The Lawrence Berkeley National Laboratory, which studies the effects of eco-features on real estate values, says more homeowners now view solar panels as a long-term asset.



HIGH GLOSS FLOOR GRAPHICS - German flooring company Resopal has introduced a high pressure laminate gloss flooring with a graphic touch. This wood pattern is just one of many patterns that include various colors and

designs, including flowers. The laminate floor panels hold up well under high foot traffic, and clean with soap and water. Currently available in the UK and Germany.

Web: resopal.de

Design a pantry for your new home or part of your remodeling project

One aspect of your new home plan requires a very personal touch from you. The pantry is a most-important adjunct to your kitchen.

Here are some tips from designers.

Shallow shelves. Keep your inventory in sight with shelves that are a maximum of 18 inches deep. Allow enough space at the top so you can see everything on the shelves or so you can stack cans or cartons one on top of another.

Allow plenty of space on the floor. You'll need it for large packages of paper towels, bottled water and 24-packs of soda. About two feet is enough, unless you buy cartons of toilet paper at a big-box store.

Build a pass-through window to the

kitchen. When you need several items, you won't have to carry them out to the kitchen. The window is also handy for passing groceries from the kitchen to the pantry.

Create a place for bulky appliances. Cubby holes for the food processor, blender, toaster and portable oven allow for more counter space.

If your pantry is small, pullouts, bins, back-of-the door racks and adjustable shelves can help you use the space more effectively.

Drawers and pullout bins work in small pantries and large pantries alike. They are good for storing potatoes and onions or bags of dried beans, rice and peas. Pullout bins are great for anything that doesn't come in a box.

Allow a space for wire baskets where you can store fruit and keep it in sight.



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February 2009

Sun	Mon	Tue	Wed	Thu	Fri	Sat
1	2 	3	4	5	6	7
8	9	10	11	12	13	14 
15	16 President's Day	17	18	19	20	21
22	23	24 	25	26	27	28

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