

Over the Fence

NEWS FROM YOUR REAL ESTATE PROFESSIONAL...

Dream Home Real Estate, Inc.

Teresa Berry
Real Estate Agent



www.seattlesoldsigns.com
Seattle, WA 98188
Phone: 206-218-3970
teresa@teresaberry.com

Find Yourself @ Home!

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Federal Tax Credits for Energy Efficiency Extended in 2009

On October 3, 2008, President Bush signed into law the "Emergency Economic Stabilization Act of 2008" which included an extension of the residential tax credits for energy efficient improvements. The previous tax credit expired at the end of 2007. The extension is for improvements made January 1–December 31, 2009. Improvements made in 2008 are not eligible for a tax credit.

Selected Tax Credits

- \$300* Central air conditioner or heat pump.
- \$150* Furnace or boiler.
- Up to \$200* Windows.
- Up to \$500* Insulation and sealing.
- Up to \$2,000 Ground-source heat pump.

* Maximum of \$500 total for home improvements.

What is the difference between a tax credit and tax deduction? A tax credit reduces the tax you pay, dollar-for-dollar. Tax deductions—such as those for home

mortgages and charitable giving—lower your taxable income. If you are in the highest 35-percent tax bracket, the income tax you pay is reduced by 35 percent of the value of a tax deduction. But a tax credit reduces your federal income tax by 100 percent of the amount of the credit.

What do I need to do to get the tax credit? File IRS Form 5695 with your taxes. In addition, you will need to keep receipts proving that you purchased the improvements and a copy of the manufacturer's certification (or the ENERGY STAR label for windows).

Visit the IRS website at www.irs.gov.com for full information.



Ten Low-Cost Fixes to Spruce Up Your Home

You don't have to spend a fortune to spruce up your home. Just paying attention to some of the smaller details can make a huge impact right away. Here are 10 inexpensive tips:

- Trim bushes so they don't block windows and cut down on light.
- Buy a new doormat.
- Put a pot of bright flowers (or a small evergreen in winter) on your porch.
- Upgrade the outside lighting.

- Polish or replace your house numbers.
- Clean your gutters.
- Buy new pillows for the sofa.
- Make a centerpiece for your table with fruit or artificial flowers.
- Replace heavy curtains with sheer ones that let in more light.

January is a good time to Plant Bulbs

Live for today, but plan for a showy spring. Get outdoors and plant bulbs! It's an easy and low cost way to add color to your yard this spring. Below is a general list of bulbs which can be planted now; to be sure, visit your local garden center for more information.



- Agapanthus
- Alstromeria (Peruvian Lily)
- Calla
- Canna
- Eucharis Lily
- Eucomis (Pineapple flower)
- Gloriosa (Climbing Lily)
- Hemerocallis (Day Lily)
- Lilium
- Lily of the Valley
- Nerine (Spider Lily)



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My best to you and yours in 2009 and beyond!

- Teresa



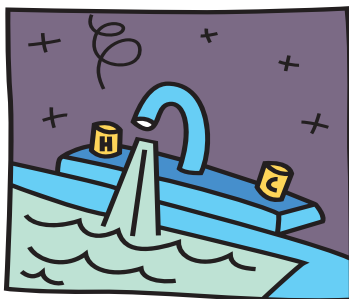
Repair, Replace, Relax with Fidelity National Home Warranty (FNHW). A home warranty from FNHW provides both the home buyer and seller with “peace of mind” when it comes to repairs and/or replacement of a home’s major systems and appliances. FNHW prides itself on superior customer service, including quick response time and efficient solutions for homeowners’ problems and needs. The homeowner only needs to make one call and pay one small service fee when a problem or a repair need arises.



If you are thinking of buying or selling a home in the near future, please call for a personal interview and property assessment with no obligation.



This is not intended as a solicitation if your property is currently listed with another agent. These materials contain information and articles obtained from third parties. FNHW does not endorse the recommendations of any third party nor guarantee the information provided is complete or correct.



Three Ways to Save Energy on Hot Water

- 1. Heater Jackets:** These insulation “jackets” are especially made to fit a hot water heater and are secured with special ties.
- 2. Pipe Insulation:** By wrapping hot water pipes with pipe insulation made for this purpose, you can keep hot water hot longer, and, therefore, save fuel. A big advantage is that hot water will flow at the faucet faster—so there also is some savings on water. There are several styles of pipe insulation available.
- 3. Lower Thermostats:** Keep the water thermostat between 110 to 140 degrees. If you run out of hot water often, the problem isn’t temperature but the small capacity of the heater. You may want to replace it with a larger model.

January is National Soup Month

BUTTERNUT/WINTER SQUASH SOUP

This delicious, warm soup is low in calories and good for you!

Ingredients

- 2 1/4 lbs butternut squash
- 1 cup chopped onions
- 1 tbs grated fresh ginger
- 1 tbs butter
- 4 cups vegetable or chicken broth

Directions

- Preheat oven to 450.
- Cut squash in half lengthwise. Scoop out seeds and place cut side down on a baking sheet. Roast the squash for 40-45 minutes or until it is very tender. Allow squash to cool.
- While the squash is roasting, sauté the onion and ginger in the butter over medium heat until the onion is translucent and soft. Add the broth, cover and simmer for 10 minutes.
- Scoop the cooled squash from the skin.

Place half the squash and half the broth in a blender. Puree until smooth. Repeat with the other half of the squash and broth. If needed, add water to achieve the desired consistency.



Return the soup to the sauce pan and reheat. Salt and pepper to taste. If desired, garnish each serving with a spoonful of sour cream.

Makes 4 servings.

Amount Per Serving: 195 Calories, Total Fat 4.6g, Total Carbohydrates 34.6g, Dietary Fiber 5.6g, Protein 7.8g