



From the Broker's Desk Nancy C. Rowe



We are now into the fourth quarter of 2012 so if you plan to take advantage of any of the 2012 home improvement tax credits available you need to stop procrastinating. Many of the home improvement tax credits were eliminated December 31, 2011 but The Residential Energy Efficient

Property Credit remains in effect until December 31, 2016. This tax credit covers up to 30% of the cost to install a geothermal heat pump, solar water heater, solar panels, small wind turbines (\$4,000 cap) or fuel cells (\$500 cap for each .5kw). The cost is significant but considering the available tax credit and the energy savings, it's definitely worth investigating. If you have modified your house to accommodate a handicapped family member, you may be able to write off some of the cost as medical expense. If you are thinking about the purchase of an electric or hybrid vehicle, you will need to check the tax credits for that specific vehicle as most of the earlier tax credits have expired. Whether you are qualifying for a tax credit or just want to save on energy costs this winter now is the time to winterize. I am amazed at the number of home inspections that reveal missing insulation or punctured and loosened ductwork which means the homeowner has been heating and cooling the attic or crawl space instead of the interior of the house. Schedule servicing of your furnace now and have the comfort of knowing you will have heat when the temperature plummets. Cleaning the chimney removes the danger of a larger fire than anticipated. Attic insulation should be a minimum of R38 (12"-15" deep) to be effective so re-insulate if needed. Don't forget to clean out the gutters to prevent ice dams which can damage roof shingles and guttering and allow water intrusion into the house. On a windy day check doors, windows and outlets for air leaks and insulate, caulk or weather strip as needed. For more efficient use of your ceiling fan, turn the blades to push the air downward and don't forget to change the smoke alarm batteries. Your outdoor animals need to have their enclosures checked to provide the best protection from winter's harsh treatment. Trim trees and shrubbery and plant and mulch beds so your landscaping will be ready for the spring growth. The Realtors of WILLOW Realty have many helpful suggestions for improving and maintaining your property so give us a call when you have real estate questions.

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10 Fall Home Maintenance Tips

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In order to keep all components of your home running smoothly and to avoid costly repairs later, it's helpful to conduct seasonal maintenance.

1.) Examine your roof/gutters/downspouts for debris: Clear leaves, dirt, and pine needles from gutters and examine downspouts for damage or loose pieces. Check the flashing around your chimney and any openings in the roof, such as skylights for leaking problems.

2.) Examine the grounds of your property: Check walkways for cracks and loose paver material. Fix walkway and entryway areas before slippery weather can cause a tripping or falling accident.

3.) Change the filters in your home: If you have a central air conditioning system, change the air filter regularly. If you have a window air conditioning unit, remove from the window or place a waterproof cover over it to prevent damage. Change filters in stove vents, clothes dryers and room fans if applicable. Clean air filters will keep your family healthier in the fall months.

4.) Still have leaky faucets? Repair them now: Examine leaky faucets in the kitchen, bathrooms, and utility room locations. Most

likely the time and money spent now to fix leaks will be less than a broken pipe in the dead of winter!

5.) Prepare your fireplace: For some people they use their fireplace more than their central heater in the fall and winter months. Discard old ashes and ensure the damper is open to allow air to freely move through the chimney. If the air is becoming cold, close back the damper after cleaning. Check the damper handle and springs to ensure the flue is operating correctly. Hire a professional chimney sweep if needed.



6) Drain your hot water heater: If your live in an area with hard water extra amounts of sediments could be building up in your tank. Now is a perfect time to drain and make sure rust is not developing in your tank as well. If your hot water heater is extremely old or is rusting considering a new one that will be more cost effective and energy efficient.

7.) Check windows and doors for drafts: The majority of conditioned air in your home is lost through the windows and doors. Go through your home and open windows to ensure the



seal and caulking around the window frame is in good condition. Think of adding heavier drapery around windows that are extra drafty, to help block some air infiltration.

8.) Clean and store seasonal outdoor furniture: Power wash outdoor furniture and cushions. Once dry, store cushions in dry area to prevent cracking, and fading over the fall and winter months.

9.)Have garden power tools serviced: Once your grass begins to enter the dormant stage, take your lawnmower, trimmer, and other tools to get their blades sharpened and fluids recapped off. In the market for new garden power tools, buy now when the season is almost over... you will find great deals!



10.) Take care of your irrigation/lawn needs: Depending on where you live, and the climate, your lawn's irrigation system may need to be checked. Consider having an irrigation service professional fix broken heads. If you want to prevent spring weeds and winter lawn damage, don't forget to fertilize.

It is one of life's bitterest truths that bedtime so often arrives just when things are really getting interesting. ~Lemony Snicket



Fennel Potatoes

© Food Network Magazine

Boil 1 1/2 pounds new potatoes and 4 smashed garlic cloves in salted water until tender, 20 minutes. Toast 1 teaspoon fennel seeds in a skillet with 3 tablespoons olive oil and 1/2 teaspoon salt; add 1 teaspoon grated lemon zest. Drain the potatoes; return to the pot with the fennel oil. Add some chopped parsley, lemon juice, salt and pepper. Cover the pot and shake to smash the potatoes.

