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Greetings! You're receiving this newsletter with hopes that you find it informative and entertaining.

If you're thinking of making a move, or are just curious as to real estate trends in your area, please feel free to call at any time. It's always good to hear from you!

All the best,

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In With the New or In With the Old?

Looking for a new home? Or is an "old" house more to your liking? There are many factors to consider when deciding between an older house versus a newly constructed house.



New neighborhoods continue to be developed all over the United States. In fact, the deep freeze that gripped the U.S. housing market for months started to melt in May when housing starts posted their biggest jump in three months, while building permits went up by four percent. Starts of houses and apartments rose to a seasonally adjusted annual rate of 532,000 units, ahead of the 500,000 units economists had expected.

The advantage of a new house is that your basic structural and decorating issues are confirmed at the point of purchase. With an existing home, you're inheriting the previous homeowner's tastes, which may differ from your own. Structurally, most new homes will come with some kind of warranty to cover any repairs necessary as the house settles, while older houses invariably need repair work, which is the homeowner's responsibility. However, older homes are usually located in established

neighborhoods, and they often have a certain charm that comes with their history – a feature impossible to replicate in a brand new house.

Moving outside of the city core into a new subdivision may mean your new house is priced more affordably than its city counterpart, but there are a number of other costs you need to consider. Transportation costs to get to work, school, shopping and other destinations can add up, while landscaping for your new property can also run up the bill. Property taxes may be higher in a new area to cover everything from sewers to sidewalks to schools.

There are a hundred good reasons to buy in a new housing development, and a hundred other good reasons to buy in an older neighborhood. Let's talk about your individual situation, and together we'll investigate all the options to find the "new" home that's ideal for you and your family.

USSF

THE GREEN TREATMENT



In the quest to make your home's interior more environmentally friendly, you probably think first of things like installing energy-efficient appliances and CFL bulbs. Note that window treatments, while less obvious, can be part of your green home makeover, too. Here are some options for dressing your windows in an eco-friendly fashion.

BUY BAMBOO

Bamboo is a fast-growing, biodegradable grass that requires no replanting or fertilizers. It's also versatile: choose from bamboo roman or mini shades, matchstick or roll-up blinds, verticals or shutters. Because they're lightweight, bamboo window coverings aren't very durable and provide little to no insulation, but they're inexpensive, low-maintenance and offer a natural look that complements — and even inspires — many a room's décor. Very similar to bamboo are jute, reed, and rattan window coverings.

GO NATURAL

Synthetic fabrics like rayon and polyester contain petrochemicals harmful to your health and the environment, so opt instead for curtains made of natural fabrics like silk, cotton, linen, hemp or wool. Be aware of fabrics that have been chemically treated to be stain resistant or fire retardant, and look for those that are naturally pigmented or that have been colored with non-toxic or low-toxic dyes. You may need to add a backing to your natural-fabric drapes to add insulation, or to help darken the room to your liking.

EVERYTHING OLD IS NEW AGAIN

More and more manufacturers are offering consumers window coverings that are either entirely or partially made from recycled materials, and that are either wholly or partially recyclable. For example, a can of soda pop could

enjoy a reincarnation as a window covering — aluminum is a common material from which recycled blinds are made, as is hardwood. Polyester and natural fabrics like cotton can also be given new life as recycled curtains.

THE REAL THING, ONLY BETTER

For some people, there's just no substitute for the look and feel of real wood. If this applies to you, choose window coverings that are made of Basswood, a renewable hardwood that's recyclable and biodegradable. Any type of wood will do, really, so long as it's certified as coming from a sustainably harvested forest (by the Forest Stewardship Council, for example). Alternatively, you can purchase window coverings made from sawdust or reclaimed wood, diverting waste from our landfills.

ENERGY SAVERS

Another way to green your window coverings is to choose more energy-efficient ones, which will help keep your utility bills and carbon footprint down. The energy efficiency of window coverings is measured in R-values. Look for treatments with a high R-value; the higher the R-value, the more effective the treatment is in preventing heat from escaping your home. Its shading coefficient is also important — the lower the coefficient, the less heat entering through your windows. Thanks to their honeycomb-like cell structure that serves to trap air, cellular shades are among the most effective insulating window coverings on the market.

THE NOSE KNOWS



Few things sour prospective buyers faster than offensive odors. Below are the four most common offenders, and tips for ridding your home of them:

- **PETS:** Use baking soda or a urine-neutralizing product containing enzymes on accident sites. For a deeper carpet cleaning, hire a professional (be sure to let them know pet odor is the problem). Also, keep pets' toys, bowls, bedding, and litter boxes clean. And pets should get regular baths and, ideally, not be home when prospective buyers are viewing your property.
- **CIGARETTES:** Tar deposits are very hard to remove from fabrics, so, have drapes, upholstery and carpeting professionally cleaned. Also, clean hard surfaces with vinegar, excellent at demolishing those deposits. Wash walls with a vinegar-water solution, and then give them a fresh coat of paint. Empty and clean ashtrays – and don't smoke inside while your home's for sale!
- **COOKING:** Until your property sells, avoid cooking strong-smelling foods like fish, don't deep-fry, and cook with windows open and fans on. Place a bowl of white vinegar near your stovetop while cooking to absorb odor-causing particles. Lemon also works: squeeze juice into a pot of boiling water; rub lemon slices on surfaces; run a rind through your disposal.
- **MOLD/MILDEW:** To get rid of the odor, you need to address its source, so your course of action will depend on whether the problem is a rug, a leak, or your bathroom, for instance. But, generally, to absorb musty smells from fabrics, use baking soda; for hard surfaces, use vinegar, lemon, or hydrochloric acid, all of which are highly effective fungus killers.



FIRST THINGS FIRST

If you're moving into your new home soon, you'll want to add these points to your list of moving priorities:

- **Think safety first:** Gather local emergency numbers and place them where they can be easily accessed in your new home, along with your first-aid supplies. Test and install smoke detectors as needed, and ensure everyone in the home knows how to get out in case of emergency.
- **If you've already arranged for utilities at your new residence, check to make sure they're functioning properly so you can address any problems right away.** If you haven't arranged for your utilities yet, consider using the previous owner's providers to expedite the switch.
- **Inspect all your big-ticket items (electronics, appliances, artwork) for damage resulting from the move.** This is a time-sensitive task – if anything was damaged and you choose to make a claim with your insurance company, you may only have a limited amount of time.
- **Change your locks.** Just because you've been handed a set of keys to your new abode doesn't mean there aren't copies circulating in places you don't know about. Changing your locks is a relatively easy thing to do and, if nothing else, it'll give you peace of mind. If moving to a condo, make sure you check with your property management office before changing your locks.
- **Set and make up beds.** The last thing you'll want to do after an exhausting moving day is make up your bed before you can collapse into it.

An Audit That Pays

Thanks to rising utility costs and environmental concerns, "energy audit" is a term you're going to be hearing more of. What is an energy audit and why may it matter to you?

An energy audit is an attic-to-basement assessment of your house's energy efficiency, detailing how it uses energy, revealing problem areas where energy is being wasted, identifying improvements you could make to better its energy efficiency, and helping you prioritize those improvements.

You can audit your home yourself or hire a professional energy auditor to do it for you. An auditor will probably begin by discussing with you any concerns you might have (e.g., your energy costs, comfort, or health), asking you about how you live and use energy, and reviewing your past utility bills.

The auditor should then conduct a walkthrough of your house, assessing things like insulation levels, ventilation, appliances, windows and doors, water flow, and heating, cooling and electrical systems. The auditor will likely use infrared technology to evaluate insulation and conduct what's known as a "blower door test" to determine airtightness. The audit should also address health and safety concerns like air quality and carbon monoxide levels.

The benefits of energy audits are numerous — provided, of course, you implement even some of the recommended improvements. You'll lower your greenhouse-gas emissions, be more comfortable in your home and, possibly, experience improved health. Your house will run more efficiently, costing less money each month, which will boost its resale value. Plus, you may be entitled to rebates and other financial incentives to help offset the cost of the audit and the improvements you implement.



Terminology Tip

Mortgage Calculator — An automated tool that enables users to determine how much money they can afford to borrow — and thus, how much they can afford to spend on a home — at a particular interest rate by calculating what their monthly mortgage payment would be on a given loan. Variables inputted into a mortgage calculator include the amount borrowed, the term of the loan, and the annual interest rate at which the money is borrowed.

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