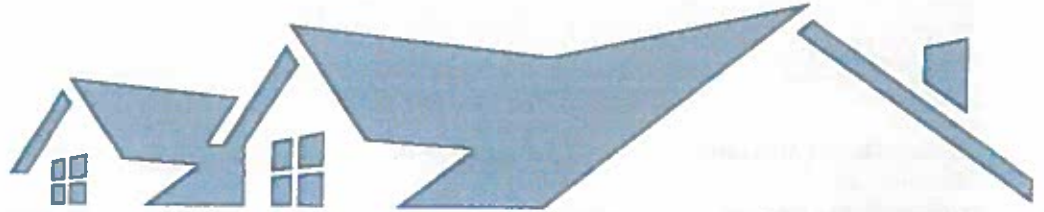


FEATURES

MOVE-IN CHECKLIST

TAKE 5: GREEN UPGRADES

ORGANIC FOOD ON A BUDGET



Home**talk**

take**5**

Five green upgrades that will save money

Going green is great for the environment, but that's not the only benefit. When you make green upgrades in your home, it can also lead to some major savings.

- 1. Solar panels:** The upfront cost is big, but the long-term savings are huge. Solar panels will cost several thousand dollars to install, but ongoing maintenance costs are very low, and a typical system could save you hundreds of dollars per year. You can even sell your surplus electricity.
- 2. Wood furnace:** Wood-burning furnaces are relatively inexpensive, and though the yearly savings aren't as dramatic (about 10% on heating bills), it adds up over the long run.
- 3. Insulation:** There's a good chance your insulation isn't very efficient, especially in older homes. Look into installing floor, cavity, wall, and loft insulation to reduce your heating bills.
- 4. Rain barrels:** Rain barrels are extremely inexpensive, and provide gallons of free water to use when you wash your car or water your garden.
- 5. Geothermal system:** OK, so the price tag is scary at first. A geothermal system uses the earth's temperature to heat and cool your home, but can cost \$30,000 to install. But tax credits allow you to get a lot of that money back, and the energy savings average about \$1,900 per year. If you plan to be in your home for a decade or two, it's a great investment.

Priorities for your move-in

Before you get to enjoying your new home, tackle these important tasks

Moving into a new home is an exciting time, and you're probably daydreaming about decor and paint schemes and new furniture. But before you get into the fun stuff, there are some basics you should cover first.

Change the locks

Even if you're promised that new locks have been installed in your home, you can never be too careful. It's worth the money to have the peace of mind that comes with knowing that no one else has the keys to your home. Changing the locks can be a DIY project, or you can call in a locksmith for a little extra money.

Steam clean the carpets

It's good to get a fresh start with your floors before you start decorating. The previous owners may have had pets, young children, or just some plain old clumsiness. Take the



time to steam clean the carpets so that your floors are free of stains and allergens. It's pretty easy and affordable to rent a steam cleaner—your local grocery store may have them available.

Call an exterminator

Prior to move-in, you probably haven't spent enough time in the house to get a view of any pests that may be lurking. Call an exterminator to take care of any mice, insects, and other

critters that may be hiding in your home.

Clean out the kitchen

If the previous occupants wanted to skip on some of their cleaning duties when they moved out, the kitchen is where they probably cut corners. Wipe down the inside of cabinets, clean out the refrigerator, clean the oven, and clean in the nooks and crannies underneath the appliances.



Diane Bartsch
REALTOR

RE/MAX Realty Affiliates
1320 Hwy 395 N
Gardnerville NV 89410
dianebarstchnv@gmail.com
www.dianebarstsch.com

Office: 775.782.8777

Call me today
Cell: 775.781.5050



RE/MAX REALTY AFFILIATES
 1320 HWY 395 N
 GARDNERVILLE NV 89410

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 Coming Soon! 5/3/2 in
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FHA Mortgage Insurance Premium Reduction

WASHINGTON (January 9, 2017) – Lower costs are coming for homebuyers seeking a Federal Housing Administration -insured mortgage.

FHA announced today that they are cutting annual premiums for mortgage insurance from 0.85 percent to 0.60 percent, a move the National Association of Realtors® said breathes new life into the program. It means more borrowers meet the debt-to-income ratio required to purchase a home. It follows that dropping mortgage insurance premiums today will mean a whole lot more responsible borrowers are suddenly eligible to purchase a home through FHA. That puts more money in the fund to protect taxpayers, and it puts more families in homes so they can live out the American dream.

Organic food on a budget

Organic food can cost nearly 50 percent more than non-organic, thanks to the extra labor required to produce it and consumers' demand exceeding supply. So how do you get tasty organic food without spending a ton of extra money? Follow these tips to get more bang for your buck.

Shop at farmers' markets: You can get fresh organic produce for far less at a farmers' market than you'd pay at the grocery store. It'll taste just as good, and you're getting your food straight from the source.

Choose seasonal produce: Out-of-season produce usually has to be imported, and that can really drive up the price. Focus your meals on in-season fruits and vegetables so that you don't end up paying \$6.00 for a pound of organic asparagus.

Shop more frequently: The trick here is to only buy what's needed for your meals, and to only plan for a week of meals at most. That way you're less likely to allow your produce to go bad.