



If you have any family, friends, or loved ones this month looking to buy or sell a home, please give them our names!

Hello Everyone,

Volume 1, Issue 10, December 2008

“Ask Nate!”

Well winter is here in full force. Hopefully everyone is staying warm and toasty in your homes. If you're feeling a chill in your home you may want to check out this month's **green corner** focusing on green insulation options.

Nate,
Where should I place my Christmas tree in my home?
-Sue

Also, check out the low current interest rates at the bottom of the page. The rates haven't been this low since about a year ago!

Sue,
Trees like to be cool and moist so avoid placing them near heating vents or radiators. Trees in front of window are nice at night, but the tree can sometimes look sparse with the light behind it during the daytime. Don't place a tree in a natural pathway in a room where it might be bumped, but rather in a corner, alcove, or more protected location whenever possible.

Lastly, the design tip is omitted this month because the "Ask Nate" is basically about holiday design.

-Nate

We would like to extend to all a big thank you to all our past clients for your support and continued business this past year. May you all have a Happy and Healthy New Year!

NATE and COURTNEY

Active Listings Oct 07 vs. Oct 08

County	Oct. 07	Oct. 08	% Change
Boone	603	641	6.3%
Hamilton	3,095	2,993	-3.3%
Hancock	714	676	-5.3%
Hendricks	1,522	1,280	-15.9%
Johnson	1,410	1,321	-6.3%
Madison	1,231	1,108	-10.0%
Marion	10,664	8,694	-18.5%
Morgan	683	651	-4.7%
Shelby	406	382	-5.9%
TOTAL	20,328	17,746	-12.7%

DID YOU KNOW?
We can refer you to an out of town Realtor if you or someone you know is moving. All you have to do is give us who you want to work with and let us make the call to them first to refer you or just let us pick a fantastic Realtor for you. Its just that easy!



Decreasing home inventory still indicates a buyers' market

INDIANAPOLIS – October housing statistics point to continued opportunities for buyers to take advantage of lower housing prices across Central Indiana, while a decrease in available inventory reduces competition among sellers.

"Contrary to perception, mortgage money is widely available and rates are quite good. Combined with a steady demand for housing, we are seeing the number of homes for sale in Central Indiana continue to drop," said Donna Kreps." Home buyers are still experiencing unprecedented opportunities throughout Central Indiana."

GREEN CORNER

There are a lot of promising new materials being used for insulation these days.



RECYCLED DENIM (COTTON) INSULATION R-3.5/inch (\$1.00/square foot)

One green option is natural cotton fiber insulation, or recycled jeans. This organic insulation is made from recycled blue jeans. The batted material is treated with borate to give it fire-retardant and mold-resistant qualities.

This denim insulation is 85-100% recycled, and since its good old fashioned cotton, you know its not going to off-gas any nasty chemicals into your house. Better yet, it installs quickly, comfortably and easily – requiring no special equipment and no protective clothing. (see photos above). In general, growing new cotton is tough on the environment because of the heavy use of pesticides, so this may not be the best option, although it's a good use of otherwise wasted material if you use jeans scraps.



ICYNENE R-13 (\$1.25/sq ft for 2-3in) R-22 (\$1.50/sq ft for 5 in)

There are a several varieties of spray-in foam. They start out in liquid form, and expand and solidify almost instantaneously to fill minute cracks and crevices. These high-tech foams are more flexible than the "Great Stuff" you've seen at Home Depot, and also allow trapped moisture to evaporate. Not all of these products are the same, though. Some of these formulas are chemical minefields, while others such as ICynene, are water blown and produce no off-gasses whatsoever. Additionally, these usually cost two to four times more than traditional fiberglass and must be done by professionals.


RECYCLED PAPER CELLULOSE R-3.5/inch (25 cents/square foot)

In layman's terms, loose fill recycled newspaper (roughly 80%). This is just what you think it is, chopped up newspaper with an anti-insect and anti-fire agent added (both non-toxic) and you just blow it in where you need the insulation. One last thought, basement insulation can be different than attic insulation, moisture concerns may make cellulose insulation not as good an option as this stuff **cannot get wet** or its no good.

*****A note on the traditional "pink stuff". Has a notorious itch inducing fiberglass particles that can irritate not just your skin and lungs. Contains formaldehyde.**

Many fiberglass insulation manufacturers are incorporating recycled materials into their products and getting certified from environmental groups for their role in ensuring superior air quality. For example, CertainTeed's and Owens Corning's insulations are certified by the GreenGuard Environmental Institute for low emissions of formaldehyde and other pollutants.

50 cents/square foot R-3.5/inch



Current Mortgage Rates 12/3/08

30 yr fixed	5.64%
15 yr fixed	5.36%
5/1 ARM	5.91%

