

Apartments for Rent (Furnished).....550
Apartments for Rent (Unfurnished) 540
Bed and Breakfast.....512
Business Investment Property.....588
Business Places For Rent.....590
Business Places For Sale.....591
Business Places Wanted.....592
Coastal Resort Property for Rent.....572

Type of mortgage	2.5		2.0	
	Aug	Sept	Aug	Sept
30 yr. fixed	5.750%	5.333%	5.250%	4.833%
15 yr. fixed	5.350%	4.933%	4.850%	4.433%
1 yr. ARM	4.100%	3.683%	2.850%	2.433%

Figures represent the weekly averages of rates offered by Durham, Orange and Wake County lenders for residential mortgage loans with a one percent origination fee and zero points.  
Source: Mortgage Information Services, Inc. SEE FULL MORTGAGE CHART ON PAGE 20

Coastal Resort Property for Sale.....582
Condos/Townhouses for Rent.....555
Condos for Sale.....515
Farms and Acreage.....596
Historic Homes.....511
Homes for Sale.....502
Houses for Rent.....560
Lake Resort Property for Rent.....574

Lake Resort Property for Sale.....584
Land.....598
Lots for Sale.....525
Manufactured Homes for Rent.....536
Manufactured Homes for Sale.....538
Manufactured-Home Lots/Spaces.....539
Mortgage Lenders.....534
Mountain Resort Property for Rent.....573

Mountain Resort Property for Sale.....583
New Homes for Sale.....501
Office/Condos Rent-Sale.....593
Office Space for Rent.....594
Office Space for Sale.....595
Open Houses.....504
Other Resort Property for Rent.....575
Other Resort Property for Sale.....585

Real Estate Loans.....
Real Estate Manager.....
Real Estate Wanted.....
Rentals to Share.....
Room for Rent.....
Roommate Wanted.....
Townhouses for Sale.....
Wanted to Rent.....

NEW HOME COMMUNITY



The first two things that strike you about Oxford Park are the beautifully crafted homes and the wide range of styles and prices.  
See Oxford Place in the New Home Community profile page 66.  
New Homes Notes.....66  
Newsmakers.....226  
New Home Design.....226

MR. HANDYPERSON

Cold kitchen can warm up

BY MARK HETTS  
Dear Mr. HandyPerson: My house is about 65 years old. It has plaster interior walls and thick ceramic tile about three-quarters of the way up the kitchen walls from the floor.

Although thermal windows have been installed throughout the house, it is exceptionally cold to sit in the dining area of the kitchen bay because it feels so cold next to the ceramic tile walls. What could be done to provide better insulation and warmth in this area? -- Marjorie, Elmwood Park, Ill.

Dear Marjorie: Well, to begin, you could make sure you have an extra sweater handy at all times in the kitchen! OK, Mr. HandyPerson is joshing a bit here, though in the short term, this could help.

One thing he should make clear, though. The ceramic tile is not the cause of the chilly dining area. There is probably very little difference in temperature between the floor, plaster walls and tiled areas. The real source of the chilliness is more likely one of two things: either substandard insulation in the exterior walls of the kitchen, or inadequately directed heat to the area during colder weather.

When your house was built 65 years ago, people's ideas about insulation and expectations about what parts of the home should be kept warm were very different from what they are now. In many cases, even with a central heating system, kitchens were overlooked because it was assumed one could warm up by turning on the stove. Without pre-made meals and microwave ovens, people (back then, women more than men) spent a lot more time in the kitchen with the stove and oven on while cooking and baking.

Mr. HP's 1908 home had central heating installed (gas, forced air) sometime in the 1960s. But even as recently as that, no heat ducts were directed to the kitchen, so when it is cold out, the kitchen is the coldest room in the house. Baking a few potatoes in the oven is generally

SEE HANDYPEPSON, PAGE 3G

GREEN HOME: A comfortable, healthy and affordable place that reduces energy and water usage, promotes renewable energy use and helps protect the land where



The southeast corner of Kim and Pat Kasdorf's home, above, has a roof overhang, 6 feet, 8 inches at the peak, that shades all but the lowest level of windows on the porch, thus greatly reducing solar heat gain in mid-summer. The Kasdorf's home under construction, right, reveals the timber frame structure as well as the structural insulated walls. The SIP walls and roof provide extremely high R value rating.

BUILDING GREEN



Green building uses designs, materials and processes that reduce energy consumption and pollution, and decrease impact on the land

BY IRE JUNE VINEGAR  
CORRESPONDENT

Driving around Wakefield Meadows in Zebulon, Laurie and Tad Barube were pleased to find such an abundance of trees in a new-home community. But the couple was even more impressed when Chad Ray, owner/manager of Olde Heritage Builders, pointed out the many green features in his

company's 2005 Parade of Homes house that won the gold award in its category. The 2,400-square-foot home was priced at \$299,900.

The Barubes, who have two young children, have always had a keen interest in the environment. In fact, Laurie is an environmental science teacher and Tad teaches high school biology. The couple bought the house.

Their passive solar-designed home with porches and overhangs includes a kitchen with built-in recycle center, Energy Star appliances, paint with low volatile organic compounds (VOCs), reclaimed heart-pine flooring and carpeting made from recycled plastic bottles (low VOCs). And the window and door panes received the highest energy rating.

Framed with sustainable lumber and a formaldehyde-free sub-floor, the sill plates above the sub-floor in the Barubes' home were sealed with silicone to eliminate leakage. And all during the building process, trees on the site along with 75 percent of its topsoil were protected. "Any time we take one tree down," Ray told the couple,

"we plant two in its place." The Barubes were also impressed with the fact that their lot was landscaped with native drought-tolerant plantings and grass.

"There are some builders that don't honor the land," noted Laurie Barube. "It means a lot that Chad Ray's company and our family share the same stewardship for the environment."

For Ray, that stewardship began three years ago when he attended a "green" conference in Texas sponsored by the National Association of Home Builders. He learned about the government-backed Energy Star program that helps businesses and individuals protect the environment through superior energy efficiency. And he discovered then that there were 22 different green building programs in place nationally, including the N.C. HealthyBuilt Homes Program sponsored by the N.C. Solar Center, the State Energy Office, N.C. Department of Administration and local professional building organizations.

SEE GREEN, PAGE 3G

GREEN BUILDING RESOURCES

- www.healthybuilthomes.org  
N.C. Consumer and Building industry information
- www.ncsc.ncsu.edu  
N.C. Solar Center-Professional Directory, fact sheet
- www.ncgreenbuilding.org  
Database of green building technologies in N.C.
- www.ncsolar.net  
N.C. consumer groups advocating renewable energy
- www.energync.net  
N.C. Department of Administration, state Energy O
- www.ncgreenpower.org  
N.C. renewable energy utility program
- www.advancedenergy.org  
N.C. energy efficient envelope, sealed crawlspace
- www.ncenergystar.org  
Energy Star in N.C., for buildings
- www.energystar.gov  
National Energy Star program
- www.natresnet.org  
National Residential Energy Network
- www.toolbase.org  
National Association of Home Builders technical I



The main room of Deb and George Christie's home has exposed ductwork (allowing for no heat loss into unconditioned space), low-outgassing cabinetry made of MDF and 4-inch thick concrete floors that absorb sunlight/heat and release the heat when surrounding temperatures drop.



The south side of Christies' one-story stucco house has active solar water heater panels on the roof and a galvalume roof material, which is superior to shingles in water repellence, heat reflection and maintenance. Windows and doors have fiberglass frames, which expand and contract in sync with glass, resulting in less likelihood of seals breaking.

FEATURE HOME

Charming executive home in Wyndfall at Regency

FEATURE HOME

Full unfinished basement in Heritage V

## HANDYPERSON

CONTINUED FROM PAGE 16

enough to heat the room comfortably for a few hours. But using your stove as a home heating device is not advisable, and energy efficient, and not safe for a number of reasons. You didn't say what kind of heating system you have, but it can probably be adjusted, modified or added on to so it will reach the cold areas in the kitchen. You'll need to get some advice from a heating professional to see if this can be done and how complicated changes would be.

As for the insulation, if you have no record on file or memory of the insulation being upgraded, the original insulation would almost certainly be considered inadequate by today's standards. Depending on what was used, it could have become compressed or damaged (or removed entirely) by mice, rats or squirrels.

For this, again, Mr. HandyPerson would advise calling an insulation professional. These days there are less intrusive ways to determine what's in there and what condition it is in. Without tearing out a wall to eyeball it. There are also several varieties of insulation materials that can be injected, sprayed or blown into the spaces between the studs with relatively little damage to interior or exterior walls. If this were his own kitchen, Mr. HP would start by making sure the exterior kitchen walls were well-insulated before doing anything to alter or expand the heating system, which could be relatively simple, but also could be complicated and very expensive.

It's quite possible that better insulation by itself would be enough to change the climate in your kitchen dining area to something acceptably warmer for you. If not, then maybe you will need to get some additional heat into the chilly area.

But one way or another, the ceramic tile walls are not creating the chill. In these times, the extensive coverage and probably very high quality of workmanship in your 65-year-old tile job would make many people faint with envy. With his deep-walved, heady "reminded" kitchen, Mr. HP certainly is (envious, but not faint). He dreams of the day he can clear his own kitchen back to the bare studs and re-create a more appropriate 19th-century kitchen. It would have ceramic tile walls three quarters of the way up, like yours, or maybe even right up to the ceiling as he has seen in many older mansions. One can dream, at least.

Mr. HandyPerson wants to hear of home repair matters that are troubling you, interesting questions, funny experiences and useful tips you might want to share with other readers. Write to: Mr. HandyPerson, c/o Universal Press Syndicate, 4530 Main Street, Kansas City, Mo. 64111.

## GREEN

CONTINUED FROM PAGE 16

The HealthyBuilt Homes Program, directed by architect Dona Spanus of the N.C. Solar Center, offers homeowners a number of services that include technical and marketing assistance, design review, workshops and field consultation services.

"I assumed myself that I could build healthy homes for a living and feel good about it," Ray recalled. "Because greener homes cost less to operate, they have less impact on the environment and - most important to me - they are healthier for people to live in." Oldie Heritage Homes is in the process of getting a certificate from the HealthyBuilt Homes Program.

Recently, the N.C. Solar Center, N.C. Sustainable Energy Association (NCSA), Million Dollar Roofs Communities and SURGE (Students United for a Responsible Environment), organized an annual tour of 10 green homes in Orange and Chatham counties. They were built with readily available building alternatives that reduce energy consumption and use environmentally-friendly materials. Some of those homes also provide self-generated, clean renewable energy.

The Arndt-Gist home in Carthage, a new two-story home with copper siding, was built in the style of the surrounding historic neighborhood. But builder/owner James Arndt put solar panels on the roof to provide the energy that augments his hot water heater and space heating from radiant floors and solar mass. The solar thermal system and radiant floor were designed by Solar Consultants of Carthage.

"We get 95 percent of our hot water heating from

## Real Estate



Oldie Heritage Builders' Wakefield Meadows home boasts many green features and won the Gold award for its class in the 2005 Wake County Parade of Homes tour.

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## Solar-energy tax breaks; cold-weather prepar

By Ken Sherkoff

KEN SHERKOFF NEWS SERVICE

Back in the early 1980s, we bought a solar water heater for our home in Colorado and took advantage of a great federal tax credit (I think it was around 40 percent). I heard on the news that the new energy bill recently signed by the President has tax credits for solar. Are these the same as what we had before?

Actually, they're a lot better. The Energy Policy Act of 2005 is the first major federal government program on energy in the past 13 years, and it gives tax credits far beyond the solar-only ones that started during the Carter administration and ended at the end of 1985.

The new bill provides tax credits for highly-efficient new homes, for improvements to existing buildings, high-efficient air conditioners and home fuel cell systems as well as solar water heating systems and photovoltaics (solar

electric systems) installed starting January 1, 2006.

While the amount of the credits ranges from 10 to 30 percent or offers a fixed amount, depending on the measures you take, you're eligible to take advantage of multiple tax incentives when you buy a home or improve your current one. And keep in mind that these are new, not deductions — the amount of the credit is subtracted directly from the taxes you owe, unlike deductions which are subtracted from your income to determine your tax liability.

If you're buying a new home that cuts energy use by at least 50 percent as compared to the model energy code, you will get a \$2,000 tax credit. Note that there are many energy-saving strategies that can easily make your next home this efficient.

Fix up your current home with insulation or new windows or doors and you'll get a credit of 10 percent (up to

\$300). Buying high-efficiency air conditioners, water heaters or fans can get you a credit up to \$300. Solar water heating systems and solar electric systems are eligible for 30 percent credits (up to \$2,000 each). There are other products and building strategies eligible for the credits also, including incentives specifically for manufactured homes, so check out this easy-to-follow summary of the incentives at [http://www.aceee.org/press/Tax\\_incentives.pdf](http://www.aceee.org/press/Tax_incentives.pdf) or get a summary of the various programs at <http://www.aceee.org/EPAC>.

At a time when gas prices at the pump are at record highs and we're getting ready to face higher heating bills this winter, making your home more energy-efficient is a better idea than ever — especially when the government is helping to pay for it.

What should we be doing now before the cold weather gets here to make sure that our

house is comfortable, energy-efficient as possible? The U.S. Department of Energy says that you can save as much as 20 percent on your winter season energy bills by making sure that your heating system is operating the way it was designed to. Also have a contractor come up to get the furnace, boiler, water heater, air conditioning and gas furnace serviced and cleaned. You should also have a professional inspect the ductwork in the house. Not like leaving a win the middle of winter is trying to keep it use a program that keep the settings levels so that you're not paying for heat that is being lost.

For more information, visit [www.energy.gov](http://www.energy.gov).

and east glass and no west glass. Although the Edwards Pond 5 for sale in the same community. Every solar home in Edwards Pond is a landmark. Kenwood Realty and marketed by Realtor Edward Inc. She lists the 2,982-square-foot home in that community for \$542,400. The green home is packed with features that include a 1,920-watt photovoltaic power system, a Solar team, high-quality windows with crawl spaces, and a "cool roof" temperatures by 30 degrees. A sunup in the home's powder room features with two buttons — one for the gold award. According to Delafield, mounting costs for the Edwards Pond should not exceed \$67,000.

Next month, Silverwood, with ham Ridge in Chatham County community with 24 estate-size built homes, priced from mid-\$400,000 to over \$1 million. Star certified with solar electric the grid, battery backup and solar panels. "When the grid fails, the high neighborhood." Cross promises Kim and Pat Kasdorf's two-story was not on the tour — it isn't on the Raleigh residents chose a fit

SEE GREEN, P.4

# Real Estate

www.news-observer.com/realestate

WEEK OF JANUARY 13, 2005

covering the Real Estate market in South/Eastern Wake County and Johnston County



Zebulon builder Chad Ray offers upscale homes with energy savings measures.  
PHOTOS BY SHANE SNIDER

By SHANE SNIDER  
EASTERN WAKE NEWS

ZEBULON

Chad Ray may not look like a die-hard environmentalist — you won't find him tying himself to any trees or attending any local demonstrations. But Ray is one of a growing number of real estate developers taking environmental issues very seriously.

Ray, part-owner of Olde Heritage Builders, started constructing Energy Star-rated homes almost two years ago. The government program certifies homes that save on energy use, cutting down on fossil-fuel consumption and chopping down homeowners' utility bills.

No one forced Ray to build energy-efficient homes. He attended a National Association of Homebuilders meeting in Austin, Texas, and was inspired by all the talk of energy-efficient home construction. A month later, his company built its first Energy Star house. To be an Energy Star builder, a developer must build at least one energy-efficient home a year. That's not enough for Ray — he has every home he builds certified as Energy Star compliant. Olde Heritage builds about 15 homes a year with an average of 2,300 square feet.

"We're doing it for a number of reasons," he said. "There are too many homes being built that are not energy-efficient. The

'By building energy-efficient houses, the builder can deliver a more comfortable home that costs the buyer less money when you factor in the utility savings. If you're not an energy-efficient builder in the next five years, you're not going to be as successful.'

Sam Rashkin  
national director of the EPA's Energy Star for Homes Program



Ray says proper insulation installation is the first step in creating an energy-efficient home.

homebuilding industry attached itself to the Energy Star program because of the energy conservation movement. The less energy we waste, the better off the environment will be. As a builder, I feel like I have a responsibility to help minimize waste."

But Ray's initiative is not entirely philanthropic. He said the energy-efficient homes are becoming more and more attractive, even in the upscale market. "It sounds odd, but people who buy large homes want them as energy-efficient as possible. When I market the homes, I make sure people understand that they're putting more into the home up front so they can save money in the future. It doesn't take long for them to recoup the costs."

Ray said he adds about \$4,500 into each home in energy saving measures. "I'm not just doing it to make money," he said. "I just believe it's the right thing to do."

See Energy, page 3TR

is week's featured homes

INSIDE TRIANGLE EAST

