

NEWS YOU CAN USE

Brought to you by: Dick Berger, JD, Green, ABR, ePro
 Email dick@dickberger.com; Cell 843-368-1510

Ugly Stained Roofs and what you can do

I did this article nearly two years ago and some of the roofs I saw then are still—well you know. Here is another wakeup call regarding how to treat the situation.

The black mold-like stains and streaks that appear on roofs, particularly lightcolored asphalt shingles, is actually a blue-green algae (*Gloeocapsa magma*). Commonly found in climates with warm, humid summers, it does no damage to the roofing, but it certainly does look bad. You could replace all the roofing with new shingles dark enough to disguise the staining, or with shingles laced with copper granules, which are lethal to algae. But that would only make sense if the shingles were worn out.

The less expensive solution is to spray wash the roof with a 50 percent mix of water and bleach to get rid of the algae. (No pressure washers, please. They're likely to damage the shingles.) Just be sure to wet your foundation plantings first, and rinse everything in clean water when you're done. Plants don't like bleach, and wetting them with plain water first protects them. To keep the algae from coming back, insert 6-inch-wide strips of zinc or copper under the row of shingling closest to the roof peak, leaving an inch or two of the lower edge exposed to the weather. That way whenever it rains, some of the metal molecules will wash down the roof and kill any algae trying to regain a foothold on your shingles. This is from <http://www.thisoldhouse.com> Do it yourself see <http://www.cleantoday.com/> or call Gentle Spray at 843-671-2929

Putting Your House Up For Sale? Get These Essential Tips



If you want to get the best price for your house, it's essential to prepare it for sale. Homes that have been "staged" go for a lot more money... and sell much more quickly, too.

To give you a head start, get my free guide, "50 Essential Tips to Prepare Your Home for a Speedy, Top-Price Sale."

Just call me at 843-368-1510 and I'll send it right out to you.

So You or a Family Member Wants to Build Green

I know there are times I may seem to stress sustainability and green building, but the long-term benefits outweigh the process.

Advances in green home building are providing choices to consumers that could only dream of twenty years ago. Today's houses are less expensive to heat and cool, are more comfortable, and tread more lightly on the environment than any generation of houses before.

If you hope to benefit from these innovations, it is vital to connect with a green builder who understands your needs and has the skills to meet them. You cannot just add some green products to a house and expect it to perform well; how the parts go together matters even more.

There are lots of information out there about 'Green' building, but one of the best sources is

<http://www.greenbuildingadvisor.com>

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Dick Berger
Full Service—Full Time

Is the Mortgage Interest Deduction at Risk?

The mortgage interest deduction has been part of U.S. tax policy since the federal tax code was first enacted in 1913. Can it survive the government's revenue needs in the future?

In August 2009, the Congressional Budget Office (CBO) has released its annual report identifying possible revenue sources. The CBO report is NOT legislation; it is more like an academic exercise to explore options.

What is the fundamental issue?

Individuals are permitted to deduct mortgage interest paid on mortgage debt of up to \$1 million. The deduction is available for interest on mortgages for a principal residence and one additional residence. The \$1 million limitation repre-

sents the combined allowable debt on two residences. Mortgage interest on up to \$100,000 of debt on home equity loans or lines of credit also qualifies for the deduction.

As part of its FY 2010 budget, the Administration has proposed limiting the value of the MID for upper income taxpayers by, in effect, converting the deduction to a 28% tax credit for those individuals who are currently in the 33% or 35% tax brackets. Individuals with incomes below \$250,000 would generally not be directly affected by this proposal.

Everyone who owns a home should remain watchful of this issue. Revenue needs may bring this issue back.

Wondering How Much Your Home is Worth?

If you're wondering what's happening to prices in your area, or you're thinking about selling your house, I'll be able to help.

Just give my office a call for a no-fuss, professional evaluation.

I won't try to push you into listing with me or waste your time.

I'll just give you the honest facts about your home and its value.

And maybe I'll also give you the "inside scoop" on what's happening in the housing market near where you live!

Just give my office a call at 843-368-1510 to arrange an appointment.



Lowcountry Soup Challenge
Eighteen years running. This event runs from 12:00 to 3:00 on January 24th at Shelter Cove Park. Proceeds benefit Volunteers in Medicine. A great event for all.

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Dick Berger

Keller Williams Realty
8 Lafayette Place, Suite 203
Hilton Head Island, SC 29926
W 843-682-8100; Cell 843-368-1510
Fax 866-241-2213
Email—dick@dickberger.com

Web Site: www.dickberger.com

Web Site: www.GreenHiltonHeadRealEstate.com

Thanks for reading! If you'd like to tell me what you think about this newsletter, or if you're thinking of buying or selling real estate, please get in touch.

