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## Finally - A Home Buyer Tax Credit for the Rest of Us!

I suppose I would be remiss as a housing industry professional to not at least mention the new \$6,500 tax credit for existing homeowners that was part of the Worker, Homeownership, and Business Assistance Act of 2009, signed by President Obama.

According to the Washington Realtors, over 60 percent of current / existing homeowners will be eligible for this new tax credit. Basically, if you've owned and lived in your home five consecutive years over the previous eight years you may qualify for a tax credit of up to \$6,500 if you purchase a home by April 30, 2010. Purchase, for this credit, is defined as having a mutually accepted purchase agreement signed, and you have up to up to July 1, 2010 to close. This is especially helpful if you are looking at new construction. The past tax credits have been focused on the first time homebuyer, and the \$8,000 first time buyer tax credit was extended as part of this new bill.

Homeownership has been considered part of the American way of life and the Federal government has supported these initial home purchases for years. The basic premise is to continue to maintain and build our society of owners. By getting people to own their own home there have been a variety of social and economic benefits that we have all benefited from. Traditionally there is a trickle down economic theory associated with this policy.

### Maintenance for Major Appliances

Major kitchen and laundry appliances are among the most reliable products in a new home. As professional builders, we select appliances to provide the best balance of performance, energy efficiency and budget to ensure the maximum satisfaction for our new home buyers.

But the performance and durability of these items doesn't happen by accident. It's true that appliances are built better these days but they are also more complex. Periodic care and maintenance by homeowners is essential to keep them in optimum working order. Lack of cleaning or care can force an appliance to work harder than it needs to, straining its motor and other moving parts and, in turn, shortening its usable life. Major repairs and replacement costs can be expensive so routine preventive maintenance is worth a small effort.

Appliance manufacturers do a good job of providing maintenance tips for homeowners, as do warranty service providers for each appliance or brand. We make sure to supply those manuals to our buyers when they move in to a new house and add our recommendation that they follow the tips provided.

Even so, here are a few basic appliance care tips that have a positive impact on the durability and performance of these products:

**Dishwasher.** Give dishes at least a light scrub and rinse before loading them. That eases the strain on the dishwasher's built-in system that breaks down and disposes of food particles. Dishwashers also benefit from a routine interior wash with special scale-reducing solutions to help keep the parts working properly. The dishwasher drain should be cleaned out at least twice a year.

From time to time, inspect the door seal and keep it clean. Soil, food and soap build-up on the seal can cause deterioration or mold. Replace a loose or broken seal to avoid leaks.

**Refrigerator and Freezer.** At least twice a year, vacuum the front grill and the radiator coil on back of the refrigerator and freezer (if you have two separate or multiple units), to help ensure proper air circulation and optimum efficiency. Don't forget to empty and clean the drip trays located underneath the appliance.

As with the dishwasher, inspect and clean the perimeter door seal and replace any loose or moldy seals. Good seals help the appliance maintain the temperature settings with less stress to the motor.

Defrost and clean the freezer regularly, as ice build-up will block proper airflow and lower the appliance's efficiency. To maintain an even energy use and extend motor life, keep temperatures constant and within the recommended range.

A stand-alone freezer, that might be put in a garage or on a covered porch, should be located away from direct sunlight or heat sources so that the appliance does not work harder or less efficiently than it has to. Ideally, find a cool, level and dry spot with adequate clearance at the back for good air circulation.



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Existing homeowner sells their home to first time buyer, seller buys larger home that works for growing family or general needs, the purchaser ends up buying new or buys an existing home of another person, this new seller needs to find a new home that better needs their lifestyle. This home may be a home they will live in as they enter into retirement or just looking for lower maintenance. Each of these transactions along the way is an economic generator and meets societal needs for all of us. Generally, it all starts with the first time buyer and that is why the focus is traditionally on them. Well, in this previous round of tax incentives it didn't play out quite that way. With the economy such as it has been, here is what we saw. As opposed to a family selling their starter home and purchasing a move up house, or people move out of their long term home and move across to a home that better suited their current needs, we saw was people just sitting tight and not making any changes to their lives. There was little reason to do so with all the uncertainty in the world. The first time buyer has been finding their homes in the bank owned and foreclosed properties, short sales, etc. We have noticed in some of the submarkets we work in, that a third to over a half of all homes sold have been bank owned or short sales, and under the \$250,000 mark. Candidly, they've done a good job of sucking up that excess inventory at the lower price points. Here is where I think the new tax credit is closer to getting things right, compared to what has happened with the more recent tax credits. It rewards the responsible. There are some great homes to buy out there right now. With interest rates still at historic lows and pricing is pretty amazing. Part of the great news is if you are looking at new construction. This gives many homeowner / homebuyers a brief window of opportunity to get the home they

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**Laundry Equipment.** Today's increasingly popular (and more energy-efficient) front-load washers require more care than their predecessors to prevent the build-up of mold, which can cause myriad problems. To reduce that possibility, leave the door open once all of the laundry is done and wipe down the rubber gasket.

Manufacturers note that we consumers have a tendency to overload both washers and dryers. Each brand of appliance has its practical capacity, but overloading puts a strain on the belt that turns the drum. The extra strain can accelerate wear and lead to repair or replacement costs. Overloading also leads to higher energy consumption and less effective cleaning.

To maintain the dryer, disconnect the dryer duct and vacuum the duct, the areas surrounding the dryer and the dryer's vent hood outside the house. Restricted air flow can tax the motor. If the lint filter and the areas around it are clean, the dryer will operate more efficiently and safely.

Our best advice? Review the manuals for your major appliances. But if you don't know where they are or if you're short of time right now, don't wait: Follow these few maintenance tips for a longer and happier life with your appliances!

Warm regards,

*Brian*

Brian Gentry  
& the Gentry Family



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