

REAL ESTATE

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THE FRONT

ating dinner

nio Young Real Estate is hosting a dtable from 6-9 p.m. at the Embassy West Loop 410. There will be small gifts with real estate. Hosts include Ben Brewer, Downtown Alliance, vice president; Bob Leonard of the San Antonio Realtors; Michael of the Greater Builders Association; and owner of development.

Costs \$40 for members or nonmembers. For more information, visit MySA.com or call (210) 250-2345.

— Creighton A. Welch

help class July

Homeowners can get help with mortgages during a free workshop from 9 a.m. to 12 p.m. at the Alamo Center for Governments, 8700 Tesoro Drive.

Workshops will be held in the city. For more information, call (210) 250-2345.

— Aissatou Sidimé

Real Estate Blog

Did you know? HGTV's Real Estate Blog includes the latest open house tour? Is the Real Estate Blog the first part of the series to be on weekends? Find out the launch of the Real Estate Blog, Nest Fest, which covers real estate in San Antonio, on the next page at MySA.com



CREIGHTON WELCH/welch@express-news.net

Though it might look like a regular house, Doug Littlefield's home, built by green builder Imagine Homes, has an average electricity bill of \$100 per month.



CREIGHTON WELCH/welch@express-news.net

The geothermal system Wayne Thomas had installed cost him about \$25,000, but has helped him cut his electric bill in half and is barely noticeable.



COURTESY OF NOVASTAR ENERGY

Dustin Aubrey (left) and Aaron K. Geer installed the solar panels on Dawn Roberson's home. Her most recent CPS bill, for 2½ months, was \$11, including a monthly connection fee.

GREEN ENERGY

Homeowners find swap to eco-friendly alternatives is good for both the planet and the monthly budget.

BY CREIGHTON A. WELCH
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Dawn Roberson has been a frugal energy user for years now, with an average monthly electric bill of \$13 in her Boerne home.

But that wasn't enough for the professor at the University of Texas at San Antonio. So last year, she started looking into additional options, and hired local startup Novastar Energy to install some solar panels.

"There are now two meters on my house, one going in and one going out," she said. "I'm selling back more than I'm generating."

Her most recent bill — for part of March and all of April and May — was \$11, and that included a \$4.35 monthly connection fee from CPS Energy.

"It's a combo of I want to have the minimum impact, and in all honesty it's the right thing to do," she said. "In my real job, I'm an engineer, so I like toys."

Roberson's home is an example of the true savings people can see by in-

stalling green and environmentally friendly products into their homes. While you might not be able to afford the \$18,000 solar array that she has (\$10,000 out of pocket after rebates), or find it impossible to cut your bill to single digits, there's a range of homeowners across San Antonio who have been able to save some dollars here and there with a few different green techniques.

Options are available for high-dollar solar systems and geothermal pumps, but there are also cheaper products out there, and even passive building methods that can help save you dollars. And as the technologies improve, more products and designs are available for everyday homeowners.

Doug Littlefield is a dentist in the Air Force. Almost a year ago, he, his wife and four kids moved back to San Antonio from Guam.

His family moved into a home built by Imagine Homes, a local builder that has garnered national acclaim for its attention to green building.

"I came back and had about three or four days to figure everything out," Littlefield said. "Imagine was the last place I visited. It had been a long day but I figured I'd go check this Imagine Homes thing out. I checked it out an

See GREEN/3G



PHOTOS COURTESY OF NOVASTAR ENERGY

A 2-kilowatt solar system may not be cheap to install, but Dawn Roberson says, 'It's the right thing to do.'

Green energy helps homeowners save green

CONTINUED FROM 1G

it just made sense."

The Littlefields moved into a 2,600-square-foot home in the Lakeview neighborhood off Texas 151 and Ingram Road.

They have average monthly bills of \$100 for electricity and \$17 for water.

And the family's not the kind to turn everything off during the day. The four kids are home schooled, so someone's home most of the time and the air's kept at 77 degrees. And the home is on a half-acre lot with a sprinkler system.

"The expenses have been pleasantly affordable," Littlefield said. "They sold us on the idea that we might save some money. The best part is it doesn't interfere with our day-to-day life. It has made a difference for us, and it doesn't take a lot of effort."

To add to the benefits, Imagine Homes says that its homes, with all the green features, will cost only about 2 percent more than a home that's built to today's building code.

"We definitely stayed under \$200,000, which included granite and tile upgrades," Littlefield said.

Some of the standard green features in Imagine Homes include an aluminum radiant barrier along the inside of the roof to keep the attic cooler, a blown-in insulation that keeps air from coming in and out of the home, low-flow water appliances, a tankless water heater and double-paned windows.

These are some of the things Roberson has been doing to cut her bills so low as well. She also has 35 oak trees on her property and 3-foot roof overhangs, so there's plenty of shade. She even has special skylights that use aluminum foil and a light diffuser to enhance the sun and to act like an indoor light.

A lot of these things are what can help every homeowner cut down on the bills.

"My philosophy was not to go with all the gizmos, but to go with the old-fashioned," said Gary Woods, who has lived in the King William area for nearly 22 months. "So many times, when people think of green, they think of all the neat stuff that could help them live off the grid. That stuff is neat, but it doesn't really ever pay for itself."

When he bought his house, he decided to take advantage of the neighborhood's style.



UTSA professor Dawn Roberson's 2-kilowatt solar system cost her \$10,000 out of pocket after rebates were paid.

Woods' 900-square-foot home has 32 windows to take advantage of breezes.

"My house is designed for the hot weather," he said. "Every single room has windows on three sides. There are ceiling fans in all the rooms. My washer and dryer are outside so all that heat is outside."

He's also upgraded to blown-in insulation and double-pane windows to help keep the temperature more constant.

It seems to have paid off. So far, his largest electric bill has been \$33 and his lowest electric bill was \$11.

Woods also doesn't have a huge lawn to water. He's on a quarter-acre lot, but covered it with mulch and put in shrubs and perennials. His largest water bill so far has been \$21, which was when he first put the plants in.

Some neighborhoods with strict remodeling regulations can make it difficult to put in green products.

Four years ago, Wayne Thomas put in a geothermal pump system in his front yard. Geothermal pumps use the earth's temperature to help heat and cool the home. Water is pumped into pipes in the ground, where the water is either heated or cooled, depending on the season.

Thomas put his system in not really by choice, but because his home in the Deco District faces tough regulations on windows.

"Windows should be an exception, that's a big waste of energy," Thomas said. "They'll allow you to change your windows, but they have to be the extremely high-end windows that don't pay for themselves. Since we couldn't change the outflow and make the home

tighter, we bought a 5-ton geothermal system."

The whole project cost \$25,000, which included \$15,000 for drilling the five 150-foot holes.

"Our bill's about in half, and we've lowered our thermostat to 72 degrees," he said. "Before we were hot and uncomfortable in the summer. And now we're very comfortable. When it's 95 and you really want air conditioning, it doesn't always work so well. The geothermal is consistent throughout the year."

Thomas also enjoys the system because, unlike a large air-conditioning unit, there's nothing outside except two small pumps the size of softballs and it doesn't make as much noise.

He said it hasn't become as popular because of the cost, and because other home improvement options are less expensive and easier to install, but that geothermal can be good when there are building restrictions.

"It's a thing that people back out of a lot because at the end they go for something else," Thomas said. "Most people will consider it, then decide to make their house tighter instead. If it's a new house, they'll put their money into other angles. If you're in an older house where you can't insulate, or in a historic district where changing out things doesn't pay off, geothermal is one choice to make your input incredibly efficient."

Thomas does admit that though it cuts down on his bills, the payback for the project won't come quickly. "The negative side is even though people claim you can make your money back when you sell, you should plan to be

there for a long time," he said.

Homeowners also can testify about improved health benefits from greener environments. Imagine Homes puts an air intake vent into each room, which helps circulate the air and keep it fresher.

Angela Miller who also owns a home from Imagine, says the energy saving features of the house have cut her electric bill about in half from the \$275 per month she paid in her old house to \$135 currently. But for her, the biggest green advantage is the air, especially for her 4-year-old daughter, who has an immune deficiency.

"Her body doesn't detect viruses as bad," Miller said. "We found out a lot of the bad chemicals could be removed in the home. That has to be better for her breathing. Yes, we still get dust, but it's not nearly as much compared with what I had before."

Cases of her daughter becoming ill have gone from once a month to once every eight to 10 weeks.

"Since we moved in here, she gets sick a lot less," Miller said. "I truly believe that one of the reasons is the air quality in the house. You don't have as much in the air because of the air intakes in each room."

Prepayments help pay off mortgage ea

Q: I own a home. In 2004, I refinanced and got a \$200,000, 15-year loan at 5.25 percent. For one year, I paid an extra \$500 per month. I now owe \$125,000. I am still paying 1/2 of the payment each month.

I am not sure how many years I have left at this point due to all of my prepayments. I want to pay the house off in the next five years. How much do I need to add to my monthly payment in order to pay off the house in that time frame? Thank you very much.

A: You haven't quite provided me with all of the information I need to calculate exactly what you have to do to pay off your loan in the next five years, but I've pulled some general numbers that I think will help you figure out what's going on.

First, congratulations on prepaying your mortgage. You're doing a great job of building equity in your home. If you prepaid an extra \$500 per month on your \$200,000 loan at 5.25 percent, it would take you four years to pay down the balance to \$125,000. Since you're about four years into your loan term, I'm guessing that you've actually been paying \$500 per month all this time, not just for one year. That's how you'd get to about \$125,000.

If you only prepaid the loan for one year, I'm wondering if you made any extra prepayments on top of that amount. Going forward, if you paid the \$500 monthly plus \$1,607 per year, that works out to \$634 per month. At that rate, you'd pay off your loan in around 9 1/2 years, depending on when you made the extra \$1,607 payment (I calculated it as if you added an extra \$634 to each monthly payment, although if you paid the \$1,607 in January of each year, you'd pay off your loan slightly faster).

Since you got your loan in 2004, you'd pay it off in 2013, or about five years from now. Good luck in reaching your goal.

Q: We are builders, and we have a buyer who wants to



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