

THE HYBRID HOME!

Do you find fuel prices are harder to afford? Are you concerned about the environment our children will inherit? Would you like to see a drop in our country's dependence on foreign oil? Finally, how do all these big questions relate to real estate?

We all can have a positive impact by reducing our homes' utility bills and operating costs. "Green" homes leave more green in both the environment and your wallet! It won't be a fad. That's what people thought about hybrid automobiles a few years ago, but look how in demand they are now.

A green home offers better energy efficiency, better indoor air quality, and environmentally friendly building materials. Because of all those features, it will also offer a higher resale value in the future, saving money now and making money later!

Lenders are doing their part to encourage the greening of both existing homes and new construction. Fannie Mae offers an energy-efficient mortgage that allows borrowers to qualify for a bigger loan, and financing for improvements. When you factor in savings on utilities, you may well pay less per month for this kind of loan than a traditional mortgage!

Granted, most "green" homes on the market now are new, and it may be awhile before resales appear. But you can be sure it's not just a fad – it's the future!

RF06A03