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Realty News

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Monthly Tip:

- Healthy green grass outside the windows of your home can cool the breeze off hot pavement by as much as 10 degrees F
- Lawns should be fertilized in late September or early October
- Clean up fallen leaves and other dead plant material to prevent diseases over wintering

Computer Safety Operating System Tips

There are a couple of easy tasks you can do yourself to keep hackers out of your computer: Configure it for safety and update its software regularly. Hackers also take advantage of unsecured Web browsers (like Internet Explorer or Netscape) and operating system software (like Windows or Linux). Lessen your risk by changing the settings in your browser or operating system and increasing your online security. Check the "Tools" or "Options" menus for built-in security features. If you need help understanding your choices, use your "Help" function. Your operating system might offer free software patches that close holes in the system that hackers could exploit. In fact, some common operating systems can be set to automatically retrieve and install patches for you. If your system doesn't do this, bookmark your computer manufacturer's website and visit regularly and update your system with defenses against the exploit du jour. Updating can be as simple as one click. Your email software may help you avoid viruses by giving you the ability to filter certain types of spam. It's up to you to activate the filter. In addition, consider using operating systems that allow automatic updates.

Real Estate

Homebuyer Aid Expands To Sacramento County

A special financing program that helps first-time buyers get below-market loans to buy foreclosed homes has expanded to Sacramento County.

The program, established last month by Gov. Arnold Schwarzenegger, sets aside \$200 million to help up to 1,000 homeowners buy houses repossessed by banks. It is available in areas hit hardest by the foreclosure crisis.

Sacramento County was added Thursday, alongside San Benito and Monterey counties.

In Sacramento County, a family of three or more earning up to \$99,400 would be eligible for a home valued up to \$580,000. For details, go to the California Housing Finance Agency's Web site:

www.calhfa.ca.gov. Click on Community Stabilization Home Loan Program.

State Tax Relief for Borrowers?

Struggling borrowers who persuade lenders to forgive part of their mortgage debt would get new tax relief under a bill, SB1055, on its way to the desk of Gov.

Arnold Schwarzenegger.

The bill, by Sen. Mike Machado, D-Linden, copies the federal tax forgiveness approved late last year by Congress and President Bush. Machado's version applies to California state taxes.

The bill largely affects people who sell their homes in short sales, where the lender agrees to take less than owed to avoid the higher costs of foreclosing. Some lenders have also agreed to forgive some of what they're owed when restructuring or refinancing mortgages.

The bill applies only to debts forgiven on owner-occupied homes during the 2007 and 2008 tax years. It is not for investors. There is also a \$250,000 cap on debt that can be exempted from taxes.

Staying Well

Earth Friendly Home Remedies

ALL-PURPOSE CLEANER – Mix one-quarter cup of vinegar with one gallon of hot water. Keep on hand in spray bottle.

ABRASIVE CLEANER – Mix equal parts of salt and baking soda. Scrub with mixture and wet sponge. Rinse with all-purpose cleaner and then warm water.

ANT REPELLENTS – Place chili powder, talcum powder or powdered chalk at points of entry.

BATHROOM CLEANSER – Scrub area with baking soda and wet sponge. Rinse with all-purpose cleaner.

DRAIN CLEANER – Pour one-quarter cup of baking soda down the drain, follow with one-half cup of vinegar. After "fizzing" stops, flush with boiling water.

FLOOR CLEANER – Mix one-half cup of white vinegar with one-half gallon of warm water.

FURNITURE POLISH – Mix together one-half cup of lemon juice with one cup of mineral oil. Rub on wood furniture with a soft cloth.

WINDOW CLEANER – Mix together three tablespoons of vinegar and one quart of hot water. Put in spray bottle. Spray on windows and glass. Wipe off

with crum-
bled news-
paper or a
squeegee.

