

# The Home Edition



## Dangerous Liaisons

### Tips For Securing Homeowner's Insurance

By Elaine VonCannon

Whether you are buying a home, selling a home, retiring or relocating homeowner's insurance can be a tricky issue. Learning the basics of homeowners insurance is key to completing a smooth real estate transaction. Below are some important tips that can help you secure a homeowner's insurance policy. Knowledge, time management and professional advice will help you avoid common insurance problems.

#### TIP 1

The first and most important tip when purchasing a property is to always begin your search for an insurance policy as soon as you have made your first offer on a property. Homeowner's insurance is required to secure a mortgage, if you are unable to obtain a policy before closing your real estate purchase will not go through. Lack of homeowner's insurance can be a deal breaker, so give yourself as much time as possible.

#### TIP 2

Don't forget to shop around. Investigate all of your options and ask your real estate agent for their opinion and advice. It may take time, but it's worth it when you find the most coverage for the best price available.

#### TIP 3

Be sure to review a CLUE (Comprehensive Loss Underwriting Exchange) report on yourself and the property you want to purchase. Insurance companies report their losses to both of these national databases. During the underwriting process the insurance company will investigate any past claims filed and reported to the databases. If the database reports show a number of claims filed in the past the insurance company can deem the buyer or the property "high risk" and your application for homeowners insurance will be denied. Reviewing your CLUE report is like reviewing your credit report. Once you identify potential problems consult a real estate professional on how to handle the situation.

#### TIP 4

If you are calling to inquire about a possible homeowner's insurance claim state plainly and clearly that you are calling to make an inquiry and not to file a claim. Even zero-dollar claims (claims that do not result in payment) can count against you or the property in the CLUE databases.

#### TIP 5

Always read your homeowner's insurance policy carefully so you understand exactly what the coverage includes. Even the most common "all risks" policy, covers all causes of loss except those specifically excluded. Find out what causes are excluded and then purchase supplemental insurance, such as flood or wind insurance, if necessary.

#### TIP 6

When you choose an insurance company read the underwriting guidelines. These guidelines explain exactly what the insurance company is reviewing. This allows time for you to make any necessary repairs. A good insurance agent will then complete the field underwriting process by visiting and documenting the current state of the property.

#### TIP 7

According to the Virginia Association of Realtors, in the state of Virginia the insurance company can cancel your homeowner's insurance policy any time during the first ninety days after closing, as long as they provide 30 days notice. This often happens because the home inspector has come across a potential problem the insurance agent did not document. In this scenario you must make timely repairs to bring your property into compliance with the underwriting guidelines to avoid cancellation. The insurance agent will again visit the property to document them.

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#### Inside this issue:

Dangerous Liaisons: Tips for Securing Homeowner's Insurance	1-2
Christmas In Hampton Roads: Local Holiday Events	2
Winterizing Your Home, Inside and Out	3
From Nana's Kitchen: Pear Pecan Stuffing	4
Feng Shui to help your home sell faster	4



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## “Dangerous Liasons..” (continued from page 1)

### TIP 8

I recommended that you not file for claims less than \$4,000. Three claims against you homeowner's insurance can lead to cancellation, regardless of the severity or cost of the claim. Smaller repairs are best paid from your own pocket. You can also purchase a homeowner's warranty. I often give home warranties as closing gifts to first time homebuyers, single homeowners and people buying a home over 7 years old. Warranties are renewed yearly. They cover a variety of items such as roofs, appliances, electrical, heating and air conditioning, plumbing, wells and septic depending on the type of warranty you have. These warranties are also a really great option for landlords.

Keeping these tips in mind when buying, selling, retiring or relocating will help your closing go smoothly and easily. To learn more about a variety of real estate topics please visit [www.voncannonrealestate.com](http://www.voncannonrealestate.com) and read more educational articles available on my homepage.



### All Month Long Antebellum Holidays

Visit Lee Hall decorated for the holiday mid-19th century-style. Greenery and period decorations will brighten this historical house. Guided tours throughout the month incorporate holiday customs that were nurtured during the 1800s.

Newport News.

### Newport News Celebration in Lights

Light up your holidays with a two-mile drive-through of spectacular animated scenes set in Newport News Park. View whimsical toys, elegant swans, leaping reindeer, multi-colored snowflakes and scenes from Virginia's past portrayed in a kaleidoscope of dazzling color. Over 200 displays, including 70 animated displays.

### Holiday Lights at the Beach

Over 450,000 lights will adorn the Virginia Beach oceanfront and will feature nautical and holiday displays that you can actually drive through. Jumping dolphins and other animated nautical and holiday displays will shine for over two miles. At the Virginia Beach oceanfront.

### Christmas at Endview

Experience a period Virginia Christmas at Endview Plantation. Greenery and period decorations brighten the house for the 1861 holidays. Newport News.

### Garden of Lights

The Norfolk Botanical Garden illuminates a world of wonders with close to a million twinkling lights during Garden of Lights, now in its 11th season! See the four seasons come alive! Drive along a 2.5 mile route through the Garden, and enjoy a winter wonderland.

### Coleman's Winter Wonderland in Olde Towne Portsmouth

The Courthouse Galleries museum will continue the popular holiday tradition started by Coleman Nursery by exhibiting its Winter Wonderland collection, which began in 1966 with a sleeping, snoring Santa and grew to hundreds of animated figures over the years. The animated figures will be on display in the museum entrance and main galleries at High and Court streets. Portsmouth.

## Christmas in Hampton Roads

Festivals, parades, exhibitions, sports and more in Virginia Beach, Norfolk,

### December 1 - 30 Holiday Season at Colonial Williamsburg

Thanksgiving Day marks the beginning of special holiday programs at Colonial Williamsburg that continue through New Year's Day. Highlights include Grand Illumination, community Christmas tree lighting, and holiday music concerts.

### December 2 - 4 Virginia Ballet Theatre: The Nutcracker

The magic returns as the Virginia Ballet Theatre takes you on a journey with Clara and her Nutcracker Prince through a battle with the Rat King and a visit from the Sugar Plum Fairy, a dreamy snowstorm to Tchaikovsky's memorable music and a magical journey through a land of sweets in this holiday tradition. Ferguson Center for the Arts Concert Hall, Newport News.

### December 2 - 4 Yorktown Celebrates Christmas

The holiday season begins in Yorktown with a Procession in Lights led by the Fifes and Drums of Yorktown from the Victory Monument down historic Yorktown's Main Street to York Hall, where a visit from Santa highlights the official tree lighting. A lighted boat parade follows with hot cider and a beach bonfire. Saturday, privately owned and historic homes throughout Yorktown are decorated and open for visitors.

### December 3 Norfolk Holiday Bizarre

Come see 75 area Artists exhibit their hand-crafted fine arts and crafts in the Selden Arcade. A must for holiday shopping. Food and Entertainment will be on hand. D'Art Center, Norfolk.

### December 3 Williamsburg Christmas Homes Tour

Tour private residences in or near the Colonial Williamsburg Historic Area that are not usually open to the public. Each location will be decorated with holiday floral arrangements. Tickets will be available the day before the tour and the day of the tour at the Visitor Center and the Williamsburg Lodge. To order advance tickets (before November 10) or for information, call (757) 565-7844.

### December 3 Williamsburg Christmas Parade

Merchants Square Annual community Christmas Parade, sponsored by the Williamsburg Area Chamber of Commerce. Starts at Merchants Square.

### December 3 Virginia Beach Farmers Market Holiday Open House

Explore unique and cozy shops filled with holiday gifts and cheer. Take in the scent of fresh evergreen as you stroll the walkway. Find the perfect tree and wreath for you holiday decorating. Sing with carolers as they perform songs of the season. Children can visit Santa in his Country Cottage and make an ornament to take home. Noon to 4:00 p.m. Free. Virginia Beach Farmers Market.

### December 4 Grand Illumination at Colonial Williamsburg

Colonial Williamsburg welcomes the holiday season with candles, fireworks and music.

### December 7 - 23 A Christmas Carol

Dickens' classic story of Ebenezer Scrooge and his encounters with the ghosts of Christmases Past, Present and Future, teaching us the true meaning of the holiday season. Virginia Stage Company, Wells Theater, Norfolk.

### December 9 - 10 Olde Towne Candlelight Home Tour

The warmth and charm of Olde Towne will kindle your holiday spirit. The Olde Towne Civic League's Candlelight Home Tour guides visitors through five historic homes, built from 1790 to 1890. Live carolers and musicians throughout the homes and along the walk.

### December 10 Hampton Holly Days Parade

The peninsula's largest illuminated parade of bands, brightly decorated floats, precision drill teams and a variety of vehicles from antique cars to fire trucks, and Santa Claus. Hampton.

### December 10 Olde Towne Holiday Music Festival

Portsmouth celebrates Holidays in the City with the best local and regional music groups, choirs and musicians featured in venues along High Street. This musical tribute to the spirit of the holiday season is always well attended by families from all over Hampton Roads. Enjoy bonfires, street entertainers, children's activities and a variety of musical performances. Includes musical performances ranging from barbershop harmony and jazz to steel drums and brass ensemble tunes. Concerts are held in a variety of indoor and outdoor locations, such as historic Olde Towne churches and museums.

### December 17 - 31 A Colonial Christmas

Experience 17th- and 18th-century holiday traditions. At Jamestown Settlement, an audio-visual program and guided tours compare and contrast English Christmas with the early years of Jamestown. At Yorktown Victory Center, hear accounts of Christmas and winter in military encampments, and glimpse holiday preparations on a 1780s Virginia farm. Jamestown Settlement and Yorktown Victory Center.

# Steps to Winterize your Home

By Janet Wickell

Ask the staff at your local home improvement center how much insulation is recommended in your area, then check your attic insulation to make sure it's adequate. Some homes benefit from additional wall insulation. Home improvement center staff will explain types of insulation that can be added to existing walls.

## Heating System Checks

- Have a heating professional do a routine-check before cold weather arrives.
- Vacuum the vents and other heating components.
- If it has one, replace the furnace filter. Make future replacements as needed or directed by your furnace manufacturer.
- Consider installing a setback thermostat. It regulates the temperature, allowing the home to be cooler when you are away or asleep.
- Fill oil or propane tanks.

## Check the Fireplace

- Have the chimney inspected and cleaned.
- Close the fireplace damper when not in use.

## Check the Roof & Its Neighbors

- Replace loose shingles.
- Make sure the flashing around the chimney or vent pipes is watertight.
- Check the bricks and mortar.
- Install a screen at the top of the chimney to keep leaves and other items out.
- Clean drain gutters and point downspouts away from the house.
- Trim tree limbs that are hanging over or touching the roof.

## Winterize the Plumbing

- Take care of known issues with pipes that freeze. Heat tape can be used to keep them warm during extremely cold weather.
- Learn how to turn off water at its source so that you can stop leaks immediately if they start.
- Drain water from outdoor faucets when you think a hard freeze is coming.

## Winterizing Outdoor Items

- Give decks an additional coat of sealer.
- Check the foundation and siding for cracks or gaps. Repair as necessary.
- Drain garden hoses, roll them up, and store them inside.
- Close and cover the swimming pool.
- Prune shrubbery and add mulch to perennial flower beds.
- Cover outdoor furniture or store it inside.

## Collect Emergency Supplies

- Candles and matches or a small butane lighter.
- Flashlight and batteries.
- Fill propane tank or buy charcoal for outdoor grills.
- Battery operated radio or weather radio. Buy extra batteries.
- Snow blower, shovels, and/or chemicals to melt snow.
- Containers of bottled water. Non perishable food to last a few days. Be sure you have a hand operated can opener.



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*"If we had no winter, the spring  
would not be so pleasant: if we  
did not sometimes taste of  
adversity, prosperity would not  
be so welcome."*

*--Anne Bradstreet*

## From Elaine's Desk....



### **Q: Dear Elaine,**

Dear Elaine,

My house is on market for 2 weeks, there are several buyers came to see, but none of them put down an offer, I try all FengSui that I learned from your website but still not worked out. I do not want to have 2 mortgage, please help me to sell this house. Please note the selling price is very reasonable and lower than other one in the same area.

-Hoang

### **A: Dear Hoang,**

The 3 reasons a property does not sell is location, price or condition of home.

Do the walls need painting? Are the floors in good shape, carpets not worn or dirty, tile or vinyl not cracked or torn, wood floors polished not scuffed up? How are you advertising the property? Home books? Newspaper ad? Web sites? MLS? Are you using an agent? Exposure is important. I do not know what market you are in. Here the market is taking a curve to adjust. Instead of 30% to 40% increase in equity a year you will see 5% to 13% a year (which is the normal growth rate it should be at)....read my article on my web site, "Up, Up and Away in my Real Estate Balloon". In my area the curve is not having a seller's market now, but it will adjust to an equal sellers/buyers market. This has homes selling in 30 to 90 days instead of 1 hour to 1 week as it was before. It is still early to panic on the 2 week mark. What is your house number and what is your selling price? You need to do numerology on this aspect as well. See my article on my web site about this subject. If you still have questions please, feel free to call me at my office 757-564-1558 or 757-288-4685 on my cell.

*Elaine*

Each issue (every two months) Elaine will answer your questions on real estate related topics. If Elaine chooses your question to appear in *The Home Edition*, you will receive a \$50 gift certificate to the restaurant of your choice. Please send questions to:

[voncannonrealestate@cox.net](mailto:voncannonrealestate@cox.net)



## From Nana's Kitchen:

### INGREDIENTS:

- 1 pound firm-texture white sandwich bread
- 2 tablespoons butter (no substitutes)
- 1 large onion, chopped (1 cup)
- 2 large firm ripe Bartlett pears, cored, peeled, and chopped
- 1/2 to 3/4 cup water
- 1/4 cup butter (no substitutes)
- 1 cup pecan halves, toasted and coarsely chopped
- 2 tablespoons snipped fresh Italian parsley
- 1/4 teaspoon freshly grated nutmeg
- 1/8 teaspoon salt
- Dash freshly ground black pepper

Recipe taken from *Better Homes and Gardens*

## Pear Pecan Holiday Stuffing

### PREPARATION:

#### Directions

1. Preheat oven to 350 degrees F .
2. Spread bread slices on baking sheets. Place baking sheets in the preheated oven for 20 minutes or until bread is dry.
3. Place the 2 tablespoons butter, the onion, and pear in a large skillet; cook over medium heat until tender but not brown, about 4 minutes. Set aside.
4. Break the dried bread into small pieces. Place in a very large bowl. Bring 1/2 cup water and the 1/4 cup butter to boiling in a small saucepan. Add to bread crumbs, and toss just until moistened.
5. Stir in pear mixture, pecans, parsley, nutmeg, salt, and pepper. Add the remaining water as needed until mixture reaches desired moistness. Stuff turkey and roast in a 325 degree F oven or transfer stuffing to a 2-quart casserole and bake, covered in a 325 degree F or 350 degree F oven about 40 minutes or until heated through. Makes 12 to 14 servings.

