

Awareness, action embedded in daily living

Awareness and action.

These two characteristics of today's world are becoming more ingrained in all aspects of day-to-day life. The three utilities serving Fountain Hills and the Northeast Valley - Salt River Project, Arizona Public Service and Southwest Gas -- have adopted policies to help their customers and make the world a better place.

All three utilities have Web sites that offer information about cost-saving programs, energy saving hints, advice on technological advances in home and business energy.

Salt River Project

SRP provides electric service to Fountain Hills. Programs are available to help customers save money on electric bills. There are pricing plans and options, as well as product discounts and specials offered by the company.

A popular plan is to sign up for "off-peak" hour use. Customers do laundry, dishes and run the pool pump during the times of day that electricity costs are lower.

SRP provides extensive information on appliances and their efficiency (or inefficiency). The company also provides rebates and incentives for customers to buy more energy efficient products.

SRP also offers a "Home Energy Manager" online. The feature provides a number of analyses of appliances, insulation, coolers and heaters, air leaks and other items in the home to calculate how much each appliance or situation costs the resident and how to

save money making changes.

"PowerWise" offers energy savings advice and information on buying products to ensure customers get the most value for their money. The program generally outlines the options available to consumers, providing them with ways to save.

Salt River Project is actively participating in the green movement and offers customers a number of ways to participate in alternative power sources. With its EarthWise Energy program, SRP produces electricity from renewable resources. Customers can participate in the production of clean energy by electing to pay a small added amount on their monthly electric bill. Customers can support the program in \$3, \$6, \$9 or \$12 increments per month.

Using renewable sources such as solar, wind, water and others reduces dependence on fossil fuels. Salt River Project, with a long history of environmental stewardship, has ongoing research into alternative energy sources and environmental projects.

"As the nation's oldest multi-purpose reclamation project, Salt River Project is committed to employing sustainable strategies that reflect our vision of environmental stewardship as we work to help our customers and shareholders use water and electricity wisely," said SRP's Associate General Manager of Environmental, Richard Hayslip.

SRP's Web site is www.srpnet.com. The site enables customers to see their bills online, pay their bills online and sign up for various programs. For

additional information by phone, call (602) 236-8888.

Arizona Public Service

APS is another electric service provider in the Valley. A portion of Northeast Scottsdale is served by APS. The Phoenix company also provides programs to help its customers save on electricity costs and benefit the environment.

APS has its "Green Choice Rates" program, offering customers options to use energy from renewable resources. APS offers three Green Choice Rate choices for customers. Customers can select the amount of energy in 100-kilowatt blocks that would come from renewable resources. Each kWh is priced at a premium of \$0.01 plus tax over and above the normal monthly charge.

A percentage option also is available where customers select the percentage of monthly energy that comes from renewable resources. Residential customers can choose percentage increments from 35 percent to 100 percent.

APS also offers a Total Solar Option on Green Choice Rates for customers who want solar energy but don't want to install a solar PV system. Each kWh is \$0.1666 plus tax in addition to the regular monthly charge. Customers may choose 50 or 100 percent of their energy to be generated by solar.

For cost savings, APS offers incentives to its customers to install solar features such as a photovoltaic system or solar water or space heating systems. Rebates are available to customers who change to solar, and additional

tax incentives are available as well.

APS also offers a program for customers to take advantage of "off peak" hours to do high use tasks such as washing or running the pool pump. There are equalizer payments available to budget the monthly payments, as well as other payment methods.

APS' Web site is www.aps.com. A user friendly site, customers can find details on any number of choices available to their customers. The telephone number is (602) 371-7171.

Southwest Gas

Southwest Gas Corporation is the state's natural gas provider. There are pockets of homes in Fountain Hills and Northeast Scottsdale that have natural gas availability, but not every neighborhood has access to the service.

SWG has energy efficiency programs to help its customers save money and energy. Some of its programs include a high-efficiency water heater rebate program, and a combined heat and power program. The water heater program reimburses customers who have a qualifying natural gas water heater \$75 for a limited time.

Customers may qualify for financial support of up to 50 percent of installed costs for qualified combined heat and power systems.

The gas company also provides its customers with energy and cost savings tips, as well as other incentives to lower their costs and usage.

Visit Southwest Gas online at www.swgas.com. For more information, call (877) 860-6020.



www.mcorealty.com



Dry spell in real estate seeing recovery signs

By Barbara Charzuk

Realtors are starting to see a glimmer of light at the end of a long and torturous tunnel.

"Buyers are taking advantage of the great home prices and interest rates," said Realtor Lisa Murray of RE/MAX Sun Properties.

Sold or closed escrow in March 2009 were 62 homes, more than double the number from February, she said.

"Overall, with prices down, interest rates low and a huge selection of available homes, it's a great time to buy," said Murray.

March is historically the month in which home sales begin a seasonal increase that generally last through August, said Jay Butler, director of Realty Studies at Arizona State University.

"There is an increasing hope that the housing troubles are beginning to ebb," said Butler.

Foreclosure activity decreased by 38 percent in Maricopa County in March, said Butler. He attributed the decline to many banks holding back on foreclosures as they awaited details of a Treasury Department program to standardize the loan-modification process for mortgage borrowers.

Economic recovery is about making people feel more confident, said Mark Zandi, chief economist for Moody's Economy.com.

Increasing home sales and gains in the stock market are promising signs that the worst may be over and people could start spending again.

Bargain hunting is the order of the day, and why not? There is so much inventory available that buyers can pick and choose with so many sellers in desperate straits.

This "deep discounting," as the National Association of Realtors describes it, is helping boost sales, especially in places where there is an overabundance of distressed properties. Sales activity involves either foreclosure sales or short sales, where the mortgage lender agrees to take less than the loan balance.

Secondly, Uncle Sam is willing to

help first-time buyers, defined as anyone who hasn't owned a home in the last three years. These buyers are entitled to a maximum \$8,000 tax credit. Mortgage interest rates are at record lows hovering around 5 percent and the Federal Reserve is doing its best to make mortgage loans available.

"Cash is king," said Robert W. Peirce, Jr., chief executive officer of Scottsdale Area Association of Realtors. "Good things are starting to happen out there." He commented on a recent upturn in activity at a Fountain Hills Realtors Marketing Session.

As of April 1, 777 homes were listed for sale in Fountain Hills with 463 of them single-family homes and 63 foreclosures, said Murray. The average price is \$733,362. Currently in escrow are 78 homes with an average price of \$532,619.

March was the second consecutive month where more than one house per day received an accepted offer.

"Again, a good sign," said Realtor Erica West with Sonoran Properties GMAC Real Estate.

The most popular price range for both listing and sales is between \$200,000 and \$500,000, said West. Within that price range, about 150 homes were available in early April.

"Real estate markets are local. The values in Fountain Hills are not influenced by what is happening in Queen Creek," believes West.

"Our median price declined only seven percent in 2008 while it declined 12 percent in Sun City. Fountain Hills is unique. We offer a small town lifestyle."

Single family and patio home sales for all Maricopa County rose 77 percent for the first quarter of 2009 over the first quarter of 2008, said Jerry and Irene Cain, MCO Realtors, who track statistics for the local housing market. The median sales price went down 45 percent to \$132,000.

Fountain Hills sales for this category showed a marginal drop from 97 closures to 91, said the Cains.

"Our median sales price went down too, but only 28 percent to \$365,000,"

said Jerry Cain.

Condominium homes and Gemini home sales for Maricopa County rose slightly (4.3 percent) from the first quarter of 2008 to first quarter of

"These properties in escrow are a small indication of price stabilization. However, there still is a lot of inventory out there and it still is very important for property owners



RE/MAX Sun Properties Realtor Lisa Murray attempts to attract potential buyers in an El Pueblo Boulevard house by advertising the property is a short sale. Under a short sale, the buyer can often negotiate a deal that is 10 percent or more below the price of comparable properties. The seller gets out from under a mortgage without foreclosure.

2009. The median price fell 40 percent to \$105,000. The number of Fountain Hills' closings for condos and Gemini homes in the same time period dropped from 47 to 30 with a 37 percent decline in median price to \$159,000, said Cain.

"However, currently there are 23 condominium/Gemini homes in escrow and the median list price for those is up to \$194,000, another positive sign for our town," added Cain.

to price their property accordingly if they want to sell."

Members of FireRock, the town's first luxury gated residential community, heard in early April that five projects were under review and 29 homes were under construction.

Marianne Wiggishoff, Community Association manager, reported 190 homes have been completed in the upscale residential community off Shea Boulevard. FireRock has 379 custom sites.

Streamlining short sales long overdue, believe Realtors

Banks are quickly accepting bids and writing contracts for foreclosed homes, but many Realtors and buyers are complaining that settlements are taking excessively too long.

Michael Collins, a Fountain Hills resident and Realtor, has been campaigning to encourage Realtors to voice concerns about lenders' rules, regulations and procedures.

Collins, a Realtor since 1995, recently was elected a director of the Scottsdale Area Association of Realtors and Arizona Association of Realtors. He and his daughter Shannon comprise the The MoveUp AZ Team at Square One Realty in Scottsdale.

"It is the U.S. banking industry, not the U.S. government which can provide the most expedient solutions to our slumping housing market," said Collins.

"It is the U.S. banking industry that needs our full-focused attention right now. After years of working REOs and short sales, we know one thing conclusively, lenders make terrible property owners."

REOs are properties that return to the mortgage company after an unsuccessful foreclosure auction.

short sale properties in the Greater Phoenix area, lien holders feel that they can dictate policies and procedures to Realtors.

"I can tell you first-hand the stimulus package just passed seems to have emboldened the lien holders to be even more assertive. In doing so, they often ask us to violate our ethics, our fiduciary to the homebuyer, and our time-tested rules, regulations and procedures. Hungry for a commission in these tough economic times, some real estate agents feel pressured to cooperate."

If left unchecked, Collins said the housing recovery will be unnecessarily extended.

Collins recommends:

- Lenders restructure loans for homeowners heading into foreclosure.
- Negotiate in good faith and streamline the short sale process for a four to six week approval period instead of four to six months.
- Lien holders should hire Realtors under the same terms and conditions as homeowners do.

Collins has mailed his comments to the Arizona Department of Financial Institutions, national, state and local associations of Realtors.

Eagles Nest arranges financing, release of new lots for buyers

MCO Properties, the master developer of Fountain Hills and the town's newest luxury custom lot community, has announced a special non-recourse financing program for lot purchasers for a limited time.

Eagles Nest, the 500-acre gated community on the eastern slopes of the McDowell Mountains, has home sites available ranging from one to five acres. Residents in this community enjoy open space and unparalleled mountain views of the Four Peaks, McDowell, Superstition, Goldfield and Mazatzal mountain ranges.

"Traffic is on the rise, and interest has been good so far," said Steven B. Vargo, vice president and designated broker, MCO Realty. "With financing terms nearly impossible to find from traditional banks and the release of new inventory, more buyers are call-

ing for tours."

Many of the private home sites in Eagles Nest are adjacent to natural open space and offer some of the most serene mountain and desert views in either Fountain Hills or Scottsdale.

"Eagles Nest lots offer some of the most beautiful mountain views in Arizona, and some of the last available real estate in the McDowell Mountains," said Vargo.

Eagles Nest boasts a natural desert setting with native wildlife, abundant desert foliage, hiking trails and rolling terrain. Custom lots are priced from the \$200,000s to more than \$1 million.

To arrange for a private tour of Eagles Nest, call one of the Eagles Nest sales executives at (480) 837-1005 or visit the Custom Home Sales Center located on the southwest corner of Palisades Boulevard and Eagle Ridge Drive.

Selecting security system requires research

By Ryan Winslett

Much like choosing a home, picking a proper security system can be an involved process requiring lots of research and loads of consideration for individual needs.

There are many factors to be considered when investing in a home security system including what type of home you live in, do you own or rent, is the home pre-wired for a security system, do you want wireless or wired, do you want camera integration, do you want to monitor the outside as well as the inside, and more. You want to pick a security system that is specifically tailored to your home and the protection you desire.

If you want to tackle everything yourself, be sure to check with the local building department in order to find out what kind of fire codes and electrical codes may be in place. For larger homes, though, you will likely want to enlist the aid of a professional security company to handle installation and possibly monitoring as well.

For those wishing to go wireless, usually best suited to smaller residences or rental properties, always double-check with the landlord before installing a system. Wireless, though usually more expensive, is easier to install and protects the house without heavy drilling or wire running.

For these systems, the keypad, panel and wireless receiver come all in one unit and the only necessary

hard wiring is from the phone line to the unit itself.

The other devices, including motion sensors and door/window contacts, are wireless and quick to install. For these types of set-ups, it's easiest to buy everything right out rather than lease. If you are renting the property, though, it may be best to lease the equipment. Just be sure to ask if the system has a minimum use time period attached. Some companies will only lease equipment with a three-to five-year contract, and terminating the contract early could result in several hundreds of dollars wasted.

For those in detached homes or who own their apartment or condo, a wired security system may be the way to go. Just like with the wireless system, though, you will want to shop around and find a unit/service perfect for your needs. You may also wish to buy the unit, rather than lease, in this situation.

Word-of-mouth is often a great way to begin the search. If you know someone with a similar living situation who already has a security system in place, ask them who their provider is and how happy they are with the service.

After you've spoken with friends, checked the phonebook and scoured the Internet for every possible provider in your area, it's time to start interviewing. Find out how long the company has been in business. Ask if they are bonded and insured. (This one is important because, if property sustains damage during the installation, you may need to be protected.) Another question to consider is, when they hire employees, do they carry out extensive background checks? You'll also want to know if they sell or lease the hardware and if they offer monitoring as well.

Once you've found a provider you're comfortable with, it's their turn to start interviewing you. Most companies will be able to pinpoint your exact needs based on location, yard layout, the size of the home and more to get you set up with the perfect system.

While the Maricopa County Sheriff's Office does not make specific recommendations regarding security systems, Community Action Coordinator Rita Ulsheimer did offer several additional things to consider in protecting one's home and valuables.

According to Ulsheimer, most

homes have doors with strike plates and hinges attached with 1" screws.

"These screws only penetrate the mouldings surrounding the doors, thus allowing for easy kick-ins," Ulsheimer said. "By simply replacing these short screws with 3-inch to 3.5-inch screws, the doors are made more secure because the screws penetrate the door frame."

Ulsheimer also said placement of motion detector lights is one of the easiest and most affordable ways of protecting one's home as any movement by intruders will trigger the lights to go on.

"Intruders don't know if you're home or not," Ulsheimer said. "Be sure to place the lights high enough so they can't be unscrewed."

Crime Prevention Thru Environmental Design, or CPTED, suggests that, by providing a clear line of sight from home to street, and vice versa, any criminal activity can be viewed by neighbors or passersby. The "3/7 rule" suggests any shrubbery surrounding the home be trimmed to three feet in height and all trees be trimmed so branches do not hang any lower than seven feet from the ground, allowing a better line of sight that may discourage criminals due to the risk of being spotted.

"Dogs are always a good deterrent, too," Ulsheimer said. "They act as an alarm and provide protection as long

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awe |ô| *noun*

an overwhelming feeling of reverence

(see also: Eagles Nest).

Embracing nature and preserving the views is what you can expect at Eagles Nest. Far from the crowds but close to convenience, you'll discover private estate living in the McDowell Mountains in picturesque Fountain Hills. Create your own acre-plus sanctuary. Call 480.837.1005 today for a personal tour of the homesites in Eagles Nest.

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What's hot – or not inside the Home

Judy Thompson is co-director of The American Institute of Interior Design in Fountain Hills, which she founded (with her husband, Dana) in 1988. She is an ASID Allied member and is in Who's Who in Interior Design.

Interior Design Trends from Europe

America still looks to Europe to see what is on the design horizon, so Judy and Dana Thompson of the American Institute of Interior Design take their students to "the old world" to find out what is new. Chances are we'll soon see these looks in our homes and offices. Judy says there generally are a couple of years lag before trends reach the United States.

Here is what the fledgling designers discovered for this year:

Design Trends Spring 2009 Where's the Kitchen?

Kitchens don't look like kitchens -- all the appliances are hidden in base cabinets! Overhead kitchen cabinets have morphed into glass display cabinets or open shelves. Some of these rooms could almost pass as living rooms with fine cabinetry.

With the school located upstairs from the Fountain Hills Design Center, owned by Alice and Phillip Blackerby, students are able to take advantage of that opportunity as they attend the design school.

Color Schemes Hot fun in the summertime

Hot neon hues on everything from chairs to cutlery is the quickest way to brighten up a room.

The Color Green

It's fresh, it's sparkling and, when it tends toward yellow, green conveys lightness and serenity in a room. On-trend right now: soft apple and meadow.

Black is the new black

Black is back in fashion this year, especially in London where it's taking center stage. Think Keith Richards meets Goth girl: black leather, lavish lace, Spanish ruffles and some seriously smoky black eyeliner.

Or midnight blue is the new black

The new black is midnight blue; gray is the new beige

Paint it white

Paint furniture white, and it looks fresh and new again!

Living with art!

A site-specific room consisting of floor tiles covered with black-and-white snapshots in the configuration of an area rug.

To accent a room's oyster-inspired color scheme, brilliant butterflies in Prussian blue and regal crimson are attached to walls and ceiling and appear to flutter across the mirror. Check out the look in the design school's showroom walls.

Texturing

All shine on style

Whether it's cars, kitchens, phones or frocks, metallic finishes reign supreme as the finishing treatment of choice, simultaneously evoking luxury while remaining accessible and affordable. Neutral palettes are on the rise and metallics are the perfect foil for neutral -- less demanding and challenging than a print or pattern, yet more sophisticated and interesting than a simple flat color.

Rattleshine suits

Perfectly "suited" menswear upholstery, a new upholstery fabric that looks like liquid leather and a faux metallic snakeskin upholstery that Kevin Moore, one of the current design students has labeled as "Rattleshine".

"Chabby" Chic – or is it Shabby "Shic"

Spaces outfitted with vintage finds from flea markets and online auction houses.

Pixilation

Low resolution meets high design, with pixilated patterns surfacing on everything from furniture to jewelry.

Eco-cool

Get outta Dodge

Budget conscious "staycations" are de rigueur!

Going green

Recycled toilet paper (yes, you read this correctly); and the suggested usage is two squares per visit to conserve. No more fumes

Zero Voc (volatile organic compounds) paint.

Not just for a princess

Pea gravel floors

Decorating -- naturally

Agri-culture design style; This look highlights a surprising display of objets curiosité, including feathers, taxidermy, small dinosaur skeletons, pieces of coral, large decorative sea shells and animal horns. It celebrates simple, natural and authentic beauty.

Used and cozy is the new perfect

Perfection is passé. It seems like just yesterday that ultra smooth, espresso-colored wenge finishes were all the rage. Well, that was then, and this is now. Today perfection is passé. What discriminating consumers want now is furniture that looks old, worn and well loved.

Sleeping in style

Rock star bed in distressed black leather and embellished with gun-metal studs.

Everything doesn't have to match!

Excuse me, your imagination is showing!

The WE generation (20-something) approaches interiors the same way they dress and buy clothes: They don't like suits and don't like wearing all one look. They don't like matched sets. A lot of furniture is still sold this way, but a whole generation of people aren't decorating this way! This style is known as fusion modern.

Love the one you're with

Buying something you love – rather than something you need – to display and enjoy every day is one of the most satisfying acts of self-expression.

And one more for the hot/not books:

What's HOT: The Sully Martini, ingredients Gray Goose Vodka and a SPLASH of water.

WHAT'S NOT: Cosmopolitan martini

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Security systems

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as they are free to roam about inside and outside of the house."

Ulsheimer said all locks installed on a house should be "bump-proof" to prevent a certain type of break-in and to check with a local hardware store for choices that are available. Sliding glass doors and windows are also easy targets for criminals, and the Sheriff's Office can offer a quick safety check and tips to secure these entrances.

Finally, Ulsheimer said the single most important thing a homeowner can do to protect their property is become a member of a block watch.

"Neighbors watching out for neighbors has been proven to be the best crime deterrent," Ulsheimer said. "Law enforcement needs the eyes and ears of residents to assist them in crime prevention."

Ulsheimer said neighborhood residents have an intrinsic concern for their own neighborhood, so who

best to watch a neighborhood than the people who live there?

For information on starting a block watch, contact Rita Ulsheimer at 602-876-3101.

And for those looking to begin the search for a security system, here are a few of the closest providers.

Angel Security— Installs alarm systems and cameras, service and monitoring. Provides repair of old models and sales. Operating since 1980 and in Fountain Hills since 1994. For more information, call 837-8821.

Safeguard Security and Communications— Provides commercial and residential security services and more. Call 609-6200 or go online to safeguard.us. Located at 8454 N. 90th St. in Scottsdale.

R.A.D. Home Integration, Inc.— Specializes in security systems, lighting control and structured wiring. Located at 16410 N. 91st St. Ste. 104 in Scottsdale. or call 816-1900.