

REAL ESTATE

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SUNDAY

AUGUST 1, 2004



Mary Umberger

Edwardses pay \$1.3M for land at Chapel Hill

Unless you've been living under a rock for the last week, you know that John Edwards would dearly love to live in the stately Victorian home at 34th and Massachusetts Avenue in Washington that is the official residence of vice presidents of the United States.

But if that plan doesn't pan out — well, there's always Chapel Hill.

At the end of June, vice presidential candidate Edwards and his wife, Elizabeth, paid \$1.3 million for 102 acres of forest and farmland about 4 miles outside the town where both attended law school at the University of North Carolina. The couple own a home in Raleigh that they bought more than two decades ago.

What will happen next on the acreage on Old Greensboro Road isn't clear. But one of the two brothers who sold them the property said that he expects the Edwardses to build a house there.

"The sale had the requirement that the land would be satisfactory for a personal residence, a barn and an office," said Paul Guthrie of Chapel Hill, who inherited the land along with his brother when their mother died in 1996. "That was the only contingency, other than the normal zoning kinds of stuff."

Guthrie, who is now retired, said he grew up on the farm after his father bought it in 1947. A parcel that included the Guthrie family farmhouse was subdivided and sold several years ago, he said. Guthrie wasn't present when Elizabeth Edwards toured the land last spring, and the Edwardses didn't attend the closing, though they were represented by a lawyer in the all-cash transaction, Guthrie said.

He said that the closing went smoothly, and that the Guthries were happy with the prospect of the land remaining relatively untouched because intensive development has crept toward the farm in recent years.

"We're delighted that the plans that we were aware of would leave the land intact," Guthrie said. "One of the attractive parts of the offer was that we could see the Edwardses doing minimum disruption to the property. Over the years, large-scale developments have mushroomed there."

Any timetable for building a house there remains to be announced. An Edwards spokesman did not return calls asking for details.

But, there is a recent precedent, sort of, in having a high-profile candidate's family plunge into a construction project in the midst of a national campaign. George and Laura Bush arranged to design and build their retreat just outside Crawford, Texas, while immersed in his presidential campaign in 2000.

Nixon house is history

Apparently not all such retreats withstand the test of time. The late President Richard Nixon's so-called Winter White House on Bay Lane in Key Biscayne, Fla., was bulldozed late in July to make room for another house. Local media reports say the current owner of the property is a local developer.

The relatively plain, concrete-block, ranch-style home that Nixon frequented between 1969 and his resignation in 1974 was said to be the spot where plans unfolded for the break-in at Democratic Party offices at the Watergate complex in Washington. It was also his frequent getaway destination during the height of the ensuing scandal. Nixon's neighbors at the time included confidantes with the once-familiar names of Bebe Rebozo and Robert Abplanalp.

For Mary Umberger on WBBM Newsradio 780 at 6:21 p.m. and 10:22 p.m. each Thursday and Friday and 7:30 a.m. each Saturday and Sunday.

Here comes the sun

Solar may be easiest way to break the fossil fuel habit

By Dennis Rodkin
Special to the Tribune

Looking to save money, some people buy diapers in bulk, some buy chicken nuggets and some buy motor oil. Jerry and Patricia Bohmann bought hot water.

Last year the Bohmanns, who live in north suburban Antioch, bought a set of solar panels designed to heat enough water for their family of five's baths and laundry. The system cost them \$9,000, but Jerry Bohmann expects it to have paid for itself in about 7 years, thanks to the huge savings he's seeing on his natural gas bill. Once it has paid for itself, heat for the family's water will be virtually cost-free, an efficient byproduct of the sun that would be falling on their roof anyway.

By buying solar panels, the couple switched a big chunk of their home's energy consumption from the pay-as-you-go model (getting a monthly bill for their use of natural gas) to the pay-upfront model (paying a high initial cost for a system that will harvest free energy over the long term).

PLEASE SEE SUN, PAGE 71

FINANCING

Assess the risks before taking that 'bargain' mortgage

By Marilyn Kennedy Melia
Special to the Tribune

Hunting for a bargain-rate mortgage?

It won't take long to spot rates advertised in the low single digits. Choosing a "bargain" loan, though, could end up being a costly mistake.

More lenders are aggressively pushing mortgage products designed specifically so that borrowers' payments will hover below what they'd initially pay if they chose the industry standard—the 30-year, fixed-rate mortgage, says Jack Guttentag, who dubs himself "the mortgage professor," and runs a consumer-oriented Web site.

It could prove costly if a borrower grabs one of these mortgages without carefully examining the provisions in the contract for future payment hikes.

notes Albuca Calder, research analyst at Harvard University's Joint Center for Housing Studies.

Calder worries that some home buyers are selecting the lower rate mortgages—which are usually adjustable rate mortgages (ARMs)—so that they can afford payments on a house right now, without seriously pondering how they'll handle payment hikes later. Calder says her fear is borne out by the fact that "higher shares of ARMs are being made in cities where housing costs are relatively high."

As every consumer knows, however, a bargain should never be ignored. Experts say that ARMs and other loans offering initial discounts are appropriate, as long as borrowers study key issues.

■ How does this loan really work?

When a borrower applies for an ARM, lenders are required to provide them with a special disclosure sheet that outlines how the interest rate may change over time.

The disclosure will detail how the rate can go up or down, based upon the movements of an index, like the one-year Treasury. The rate of the index at the time the mortgage comes up for adjustment, plus a margin, like 2 percentage points, is the new rate the borrower pays.

"Different lending companies write their disclosures differently, and some of the disclosures are clearer than others," Guttentag says.

It's not unusual for borrowers to ask for a copy of the disclosure to take to their financial adviser or to study at home before they sign it and formally apply, says Dave Mallon, vice president of the Midwest

PLEASE SEE FINANCING, PAGE 2

INSIDE AND ONLINE

MORTGAGE RATES

View national average mortgage rates as reported by Freddie Mac.

PAGE 2



HOUSE POTATO

Norma Vally is the "Tooltbelt Diva" on Discovery Home.

PAGE 3



HOME OF THE DAY

Find details on this Gurnee house and others like it.

PAGE 12



CLASSIFIED MARKETPLACE

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SUN: Solar may be easiest alternative

CONTINUED FROM PAGE 1

Shelling out the money in advance may not be easy, but Jerry Bohmann sees it as a smart strategic choice. "I paid out a lump sum, but I'm recouping it every month with my lowered monthly expenses," he says. "And in this country, natural gas prices are only going to go up—all the research says that—so I'm probably going to recoup my money faster than I thought I would."

It's not news to anyone that this nation relies heavily on fossil fuels. "There is no choice anymore; we have to get away from fossil fuels," says Nathan Kipnis, an Evanston architect who specializes in environmentally friendly projects. "It's getting pretty hairy; there's little doubt that the only way to go is with renewable energy."

Breaking the habit, though, is a formidable challenge. Natural gas and electric lines are there, plugged into our houses; if we're going to make a switch, it has to be to something relatively easy and inexpensive to take on.

Solar-heated water may be the most feasible and cost-effective alternative to our homes' fossil-fuel consumption. Other technologies are advancing toward a day when we can all install them. They're technologies such as heating a home with solar power; heating and cooling geothermally; or with the help of air from below the earth's surface; and generating electricity with wind turbines. But as of now, solar-heated water is more accessible than any of them.

Its edge over the others is mostly thanks to a little-known rebate that homeowners get for installing any solar system. Every taxpayer to the big utilities kicks in a few cents a month to a Renewable Energy Resource Trust Fund, which rebates half the cost of solar systems up to \$10,000 (for a maximum rebate of \$5,000). That rebate cut the Bohmanns' cost from \$14,000, where it would have needed a far longer payback time.

Their system is more elaborate than some, they went for the upgrade to partial home heating via solar energy. Some of the heated water backs up their furnace, pre-heating air before it goes in so the furnace doesn't work as hard and doesn't use as much natural gas. To heat water only, a system large enough for a family of four starts at about \$7,200, says Brandon Leavitt, who as the head of Solar Service Inc. in Niles has installed solar systems in at least 600 Chicago-area homes since the mid-1980s. Subtract the \$5,000 state rebate, and the startup cost is mitigated.

Most homeowners, however, can't easily afford to make a big investment strictly on the principle of lowering dependence on fossil fuels. It has to make sense financially. Solar-heated water just might.

Leavitt estimates that a family of four pays about \$400 to heat water in a year and that solar-heated water cuts that bill by 70 percent. During extended sunless stretches, the existing gas-fired water heater has to kick in, so you can't expect a 100 percent reduction in the gas bill. That means the family saves \$300 a year, enough to recoup the cost of the system in about 13 years at today's natural-gas price. "But gas prices went up 40 percent last year... we think you'll cut your payback time in half," Leavitt says.

The economics of solar-heated



With solar panels atop their Antioch house, the Bohmanns: Patricia and Jerry and sons Jon (left), Matt and Noah. A rebate from the state made their alternative energy investment economic.

ed water are much better for investor-owners of two-flats. Leavitt says that a combination of rebates, federal tax credits and depreciation writeoffs mean an investor owner can pay out as little as \$1,500 to install a system that will provide hot water for six people. A resident-owner wouldn't get all the same writeoffs and would pay out almost twice as much, he estimates.

About 75 percent of our utility bills cover heating and cooling our homes, Kipnis says, so reducing that function's use of gas or electricity can have a bigger effect than simply heating water with solar energy.

Leavitt and David Dwyer, a former home builder in Evanston who is now a partner in Intergo, a firm that recommends and installs a variety of alternative-energy systems, advise stepping up from solar-heated water by adding a heat exchanger that backs up a furnace. That setup brings installation to more than \$10,000, where the rebate ends, which means homeowners who go for it are paying the rest out of their own pockets. In other words, you only get \$5,000 back, though your system costs \$14,000, as the Bohmanns' did. The payback, then, is slower, though the amount recouped per month can be much bigger, as much as \$1,000 annually in a four-person household, Leavitt says.

Solar power, whether it's used to heat water or the home, has a few things against it.

The first is a widespread belief that while it's fine for sunny places like Arizona, it can't work in gray, wintry Chicago. But Leavitt and others say Chicago is actually a very good place to collect solar energy. The coldest day of the year is sunny," says Leavitt, who initially worked in solar power in Florida, then returned to his hometown, Chicago, in the 1980s to see whether the technology could work here. "Below zero, there's not a cloud in the sky," he says. "I have clients who say in December, six hours after the sun goes down, they are still heating their homes' with the energy stored in their homes' solar panels."

The second problem is not as easy to counter. It's that solar panels muck up the appearance of a home, make it look like part of a skylab fell on it. In some very sunny regions, solar panels now lie down flat on the roof and look almost like extra skylights. Here, though, it's essential to jack them up at a steep angle to the roof, to let them capture the rays of the low winter sun. But that makes them look as if they're stood up straight to show off how ugly they are. Most panels get installed on the back or side of the house, to minimize their visual intrusion. The Bohmanns weren't so lucky; theirs are on the back of the house, but that side is in full

view from a major street approaching Antioch, Jerry Bohmann shrugs it off. "It just makes it easier for people to find our house," he says. Though solar-heated water gets an edge from the state rebate program, another technology known as geothermal heating and cooling appeals on its functionality even if it's still prohibitively expensive for

most people. Installing a geothermal system entails circulating water down into a hole 4 inches in diameter and 100 to 150 feet deep. In the summer, the air arrives back at the house cooled, and a fan blows its coolness around the house. In winter, very cold surface air warms up when taken underground, because the temperature there stays steady in the 50s; when it comes back up, partially heated, it doesn't demand as much heat from the furnace.

"Once that system is in place, the energy cost for the home should be 50 percent less than it was previously," Dwyer says. He estimates a savings of about \$1,000 a year for a typical four-person household. The cost to install a system, with five holes drilled in the back yard, would be about \$20,000, Dwyer says. There is no rebate, but Dwyer says a partner firm to his offers financing in which the cost of the monthly loan payment and the new, lower energy payment is smaller than the old energy payment.

That's relying on current low interest rates, he acknowledges, but "as interest rates creep up, gas prices are creeping up too, so the savings stays good or gets

better." So far, Chicago and Evanston have allowed his firm to drill the holes for geothermal systems with no additional permits or requirements, Dwyer says. Jay Kalayil, a spokesman for the Board of Underground in Chicago, the agency that controls all drilling in the city says that because the holes are small in diameter and are drilled on private property outside the central business district, there is no special requirement.

One of architect Zoka Zola's current projects is a 2,500-square-foot, \$400,000 house on the city's Near West Side. The owners commissioned her to make the house independent of the big utilities' grid, something she is accomplishing in part by incorporating geothermal heating and cooling—along with many energy-efficiency and alternative-energy features. Unfamiliar with the geothermal concept before this project, she examined Dwyer's specifications and she's hooked.

"The information I have on this is fantastically optimistic," Zola says. "These are figures that are reliable and not just marketing. It looks to me as if whoever doesn't install geothermal is losing money."

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