

The Washington Post

## REAL ESTATE

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## WHERE WE LIVE

**A neighborhood that celebrates together**  
Westmoreland Hills rallies to save its community center. **F1**



**A pause for reflection** Now's the time to prepare your property for next year. Tips on lining your driveway, coaxing artichokes and more. **GREEN SCENE, F1**

**Can you rent it back?** That may be an option if you've lost your home, under a new Fannie Mae program. **HOUSING COUNSEL, F1**



## MORTGAGE RATES

**30-year loans go down again**  
It was a big quarter for refinancing as rates stayed low. **F2**  
**4.91%** ↓

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KENNETH R. HARNEY

The Nation's Housing

## New tax credit may be worth pouncing on

Take a close, hard look at the new \$6,500 federal tax credit for "move up" home buyers that passed the Senate and House last week. Though it's been getting second billing to the original \$8,000 credit for first-time purchasers — now extended by Congress through June 30 — the \$6,500 credit for current homeowners just might have your name on it.

How does it work? When will it be available?

First things first: The new credit is available now. It took effect Nov. 6, the day President Obama signed the legislation. This means that if you fit the key criteria — you've owned and resided in your current home for a consecutive five out of the past eight years, and your adjusted household income doesn't exceed \$125,000 if you file taxes singly, \$225,000 if you are married filing jointly — you can claim the credit as soon as you close on a qualifying home.

That could be next week, next month or next spring. There is no actual move-up requirement in the new credit.

HARNEY CONTINUED ON E4



## DECISION MAKER

## A warm feeling for gas fireplaces

When John Lynn's wife, Ellen, moved into his Arlington home a few years ago, allergies made it impossible for her to enjoy the wood-burning fireplaces in the living room and basement. So he had the fireplaces converted to gas — and he finds he is using them much more often.

"Once the weather gets cold, we're having a fire five or six times a week, for a very simple reason: You just have to flip on a switch," he said. "Often we wouldn't have a wood fire because it was a two- to three-hour commitment since you had to watch it until it burned down. And gas certainly doesn't involve the mess."

The only downside? "I miss the wood smoke aroma," he said. To get the aroma back, he has added a fire bowl in the backyard.

● **Average cost:** The cost for a gas fireplace varies considerably depending on whether an existing wood fireplace will be converted or a new fireplace will be built. All require that a gas line be extended from the meter or utility room. Cost for the line starts at \$700 and rises depending on how far it must be run, according to Rich Cartlidge, an owner of Bromwell's, which has fireplace showrooms in Rockville and Falls Church.

The cost for gas logs in an existing wood-burning fireplace ranges from \$500 to \$900. A gas insert, similar to a wood stove without legs that is placed in the fireplace, costs \$2,000 to \$3,500. A new fireplace can range from \$1,000 to more than \$4,000, Cartlidge said.

● **Homeowners insurance:** Neither conversion to a gas fireplace nor installation of a new one will raise homeowners insurance premiums, according to State Farm agent Tim Navarro in Kensington.

● **Property value:** "Definitely, buyers ask, 'Does it have a fireplace?' But it's at the bottom of the top 10 must-haves when buying a house," said Jane Fairweather, a Coldwell Banker real estate agent in Bethesda. Still, sellers may be able to recoup installation costs, she said.

● **Of note:** Younger buyers, in particular, are interested in gas fireplaces because they seem more modern, while older buyers "see wood as nostalgic, remembering the smell and crackle of a wood fire," Fairweather said.

— Barbara Ruben

# House painters

Artists carry on a regal tradition capturing pride of place, cherished memories



BY MARYANN HAGGERTY  
Special to The Washington Post

Randal and Judith Lemke have a very personal art collection on display in their Falls Church townhouse.

There's a pen-and-watercolor picture of the Falls Church house where they used to live, hanging on the wall with a painting of their West Virginia cabin, a picture of their boat in Solomons and one of their townhouse. All were done by Neil Shawen, a friend and fellow Falls Church resident who has made a post-retirement business out of such artwork.

"Each time, he's been able to capture it nicely," Randal Lemke said.

Their little gallery is in a tradition that stretches back at least to the ancient Romans — excavations of the ruins of Pompeii found that the walls of some lavish seaside villas were adorned with paintings of those self-same villas. It's a proclamation of pride in a home, as well as connection to it.

"There has been a continuing Anglo-American tradition of house portraits from at least 1678, when Henry Winstanley published one of the first sets of country house engravings,"

PORTRAIT CONTINUED ON E4



PHOTOS BY DAYNA SMITH FOR THE WASHINGTON POST

Montgomery County artist Debra Halprin paints house portraits in her home studio. She usually takes her own photos of the house, with an eye to light, shadows and composition — "what makes a painting really pop." She then paints in watercolor, on paper or canvas. Prices for her work begin at \$450 for a 12-inch-by-16-inch painting.

"It's not an architectural rendering. It's a painting, a representation."

— Carol Porter



At left, the historical residence of the Commandant of the Marine Corps, Capitol Hill. It was painted by Carol Porter as a proposal to Hill residents for future commissions.

At right is a rowhouse entryway in the District's historic LeDroit Park neighborhood, also by Porter.

COURTESY OF CAROL PORTER