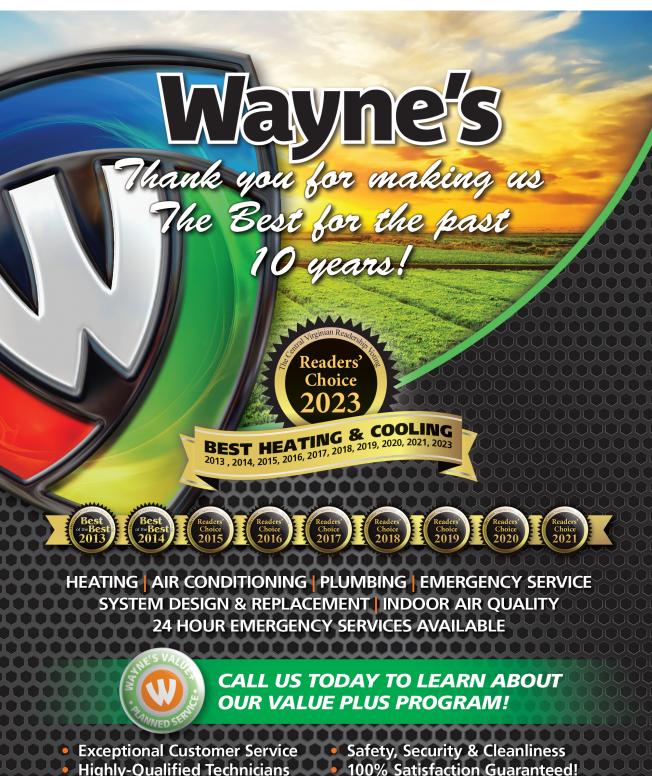


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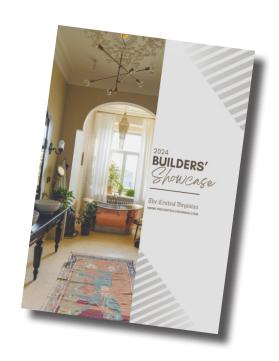


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Bills to preserve trees during home building awaiting action from governor

Environmental groups back proposals to give localities across the state the option to require tree preservation; developers want more flexibility with them

By Charlie Paullin

Virginia Mercury

When Dr. Seuss wrote his book The Lorax, a story about a creature who works to save trees from the destruction of a businessman known as the Once-ler, he probably didn't think it would come up during the Virginia General Assembly.

But it did, with Sen. Danica Roem, D-Manassas, moving to pass a bill dealing with tree conservation and replacement "on behalf of the Lorax" earlier this year.

That legislation, from Del. Patrick Hope, D-Arlington, is one of three proposals awaiting a signature from Republican Gov. Glenn Youngkin that aim to expand the powers local governments have to preserve their tree canopy.

Environmental groups have pushed for the bills by pointing to the numerous climate benefits trees offer, ranging from cooling neighborhoods to sequestering carbon, limiting erosion and capturing pollution that would otherwise run into waterways.

"Trees act like sponges," said Ann Jurcyzk of the Chesapeake Bay Foundation during one hearing. "Once we remove them, once we remove that canopy, we're creating additional impervious surfaces — that's the roofs and parking lots and driveways. That increases the amount of stormwater that localities have to control."

But at least one proposal has sparked concern from developers, who worry it could let governments impose strict requirements on projects that would drive up costs.

"There needs to be some ability to work with the locality and be less rigid," said Andrew Clark, vice president of government relations with the Home Builders Association of Virginia. "If you work with the development community...you see a lot more developers, saying, 'alright we can preserve more open space, preserve more trees.' It just seems like [a] more collaborative approach instead of just a top down-mandate."

Christian Martinez, a spokesman for Youngkin, said in an email, "The Governor is reviewing the legislation that has been delivered to his desk, as he continues to watch how the General Assembly chooses to act on other important priorities."

Replacement of trees

Currently, localities that are in the Chesapeake Bay watershed or have a population density of at least 75 people per square mile have the authority to adopt ordinances that require developers to replace trees that are lost during the homebuilding process. For example, local governments can require developers to plant enough trees to cover certain percentages

of a site after 20 years.

Hope's legislation, House Bill 529, would extend that authority to all localities statewide.

The idea, said Jurczyk, is to require that the overall number of trees on a parcel remains stable but give developers flexibility to construct projects as they wish without requiring them to preserve specific trees.

Hope's bill would also allow localities to require developers to give them money if certain percentages can't be met. The locality can then dole out those funds to community groups to maintain

newly planted trees.

House Bill 1100 from Del. Betsy Carr, D-Richmond, would also expand the reach of an existing tree law.

Conservation of trees



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Trees

Continued from Page 2

Current law lets localities in Planning District 8 — a region encompassing the densest parts of Northern Virginia — pass ordinances to require the conservation of trees during land development. If passed, those rules can prohibit developers from disturbing existing trees while they build new structures.

Older trees tend to provide more ecological benefits than younger ones, environmental groups argue.

"If you can keep on site a 50-year old tree, that thing is providing so many environmental and habitat benefits," said Jurczyk.

Carr's bill would let all local governments have those powers.

Sheri Shannon, co-founder of Richmond-based Southside ReLeaf, an environmental group that advocates for tree preservation, said Richmond hasn't been able to pass ordinances to restrict developers from razing tree stands, even though the city set a goal to have 30% tree canopy coverage in all neighborhoods.

"It's really important the [development] focus isn't just on gray infrastructure," said Shannon. "It has to be on green infrastructure, greening solutions as well."

Shannon said Richmond isn't alone in wanting to pass conservation ordinances. "This gives localities the ability to say this is how we want to build, we want to make sure green space and tree areas are incorporated as we develop and grow," she said.

But some developers have argued the tree conservation requirements all local governments could be allowed to impose are impractical. They say mandating certain amounts of trees at a site could lead to less dense developments that could in turn drive up housing costs because fewer are available.

"Everyone agrees that tree preservation is a great thing and makes our communities better, but we've also got to hold strong the need to put more units on the ground, or else we're just gonna keep perpetuating this problem where incomes aren't keeping pace with housing costs, and we've got folks stretching their budgets well beyond what's sustainable and healthy for their income," said Clark of the Home Builders. "Developers will find a way to make these ordinances work, but it may undercut localities' objective to provide an array of housing. That's just kind of a trade-off."

Similarly, Randall Grumbine, executive director of the Virginia Manufactured and Modular Housing Association, said the "vast majority" of the homes its members build "are going to be in that highest category requiring 30% or greater tree canopy coverage and also require septic systems to be installed. ... When you have to clear a large area to provide a septic field, it's difficult to get the canopy coverage that this bill would require."

Phil Abraham, a lobbyist for the Virginia Association for Commercial Real Estate, told lawmakers that even in Northern Virginia, conservation ordinances haven't been widely adopted by local governments.

"Fairfax County has adopted this statute, but in the 16 years it's been in existence, that's the only major jurisdiction in Northern Virginia that has adopted it," Abraham said. "Not Prince William, not Loudoun, not Arlington, not Alexandria. They all have gone with tree replacement statutes or a variation thereof."

A credit for trees

The third bill, House Bill 459 from Del. Rip Sullivan, D-Fairfax, would let local governments offer developers a credit that could reduce their tree replacement requirements if the developer allowed the locality to review their tree-planting plan prior to finalizing their development proposal.

The idea is to give localities the ability to encourage conservation of mature trees instead of planting younger replacement trees after development. Having the review upfront would allow plans to be altered before design dollars are already spent, Jurczyk said.

"Let's look at the site ahead of time. Let's determine what's feasible," said Jurczyk. "We want to be intentional about what we preserve."

The proposal is the result of a 2022 workgroup formed to make legislative recommendations regarding tree canopy that balanced environmental and development interests.

"You all participated in a very historic meeting this morning to see consensus on a tree bill," Sullivan said in committee testimony.



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Faith, baseball, and Cherokee identity

By Mitchell Sasser

In October of this year, Loudin Building Systems will celebrate its 25th year serving Louisa County.

When Howard Loudin first started the company, he worked out of his basement for six months. He conducted field work, estimated projects, worked on project management, as well as supervised in the early days of the company.

Loudin knew he had the experience but didn't know how the company would grow. Now, as President of LBS, they have an office in Mineral, a shop around the corner, and 13 employees.

"Louisa is a great place for us to be in Central Virginia," Loudin said. "We work in Louisa, do a lot of work in Fredericksburg, a lot of work in Culpeper, some in Charlottesville, Fluvanna county—a lot of churches. We've been blessed with a lot of church work."

Recent projects included finishing the new dugout and concession stand at Louisa County High School.

"We try to give back a lot to our community," Loudin said. "We've been blessed with good owners to work for, and we have good subcontractors and good employees, and we treat people the way we want to be treated."

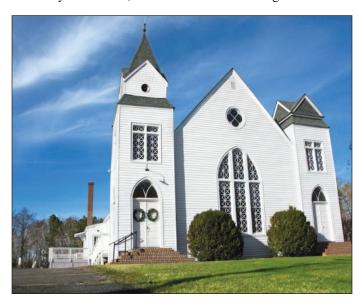
Loudin observed that some of his employees have been here for over two decades, and when people stay, they become part of the team and family.

Jansen Talley is a project manager for LBS and has been working for Howard for 20 years. Talley started off in the field as a field superintendent and is now a project manager.

"Howard, I've known him since I was a kid," Talley said. "Growing up around him and his family. When he asked me to come on, it was a no-brainer."

Talley observed that employees at LBS stick around, and relationships with co-workers feel like family.

In 25 years at LBS, Loudin looked back during the recession



Loudin Building Systems has specialized in the construction of religious facilities and churches like Mineral Baptist Church since the early years of their business.

in 2008, when "everyone was looking for a nickel and taking jobs below cost." Loudin said they wouldn't do that, and just tried to maintain their backlog and keep the company rolling. LBS didn't get a job for a year, even while bidding on projects, but the backlog kept them busy.

"After that, all these people that took all of these low prices were calling us to fix things that other contractors had messed up," Loudin said. "After that, we started getting our clientele back, repeat business, and that's what we learned, if you treat people the way you're supposed to and you do the job like you're supposed to, then you get repeat business. Word of mouth is the best advertisement."

Baseball has particular importance for Loudin. His grandkid is currently playing baseball for the high school now. Loudin reflected on 1998, and said he saved the high school \$180,000 when they got dugouts put together at no cost to the school.

"We love baseball, I coached all the way through little league," Loudin said. "My son is coaching through little league now with his kids."

Howard's son, Kevin Loudin, is a partner/project manager for LBS and started working in 2001. Kevin shares the importance of faith, just like his father. Both feel that God has put it on their plate to be a church builder.

"God blesses us beyond measure," Kevin said. "God is the center of my life. Some of these projects that we've done have been through his blessing. Some of the ones that we haven't got, that we may have bid on and didn't get, turned out to be a blessing as well. We believe that everything is a part of God's plan. We have good faith that God provides for us, and He always has."

Loudin said right now LBS is working on three different churches. In the fall, they will be working on a church in Spotsylvania County. They will also be working with the little league in Cuckoo to hopefully get their concession and bathroom facilities started.

"We've done a whole lot of church work, and we've been blessed to get it," Loudin said. "We like to be in the community, do things in the community, work and give back to the community. The clients that we have worked with have been such a blessing. We've been paid for every project we did, except for one, and that's awesome in 25 years."

Loudin said everybody in the community recognizes their logo. Loudin is half-Indian, and said his mom was a full blooded Tuscaroran Indian out of North Carolina.

Kevin said he likes that the logo keeps the tradition alive of the Cherokee Indians, and that it's a good conversation piece. Kevin said his great uncle is still an active chief of the Lumbee Tribe.

"To me, I think the only time we really hear about Native Americans is when you refer to the Washington Commanders, with their name change, or the Cleveland Indians who are now the Cleveland Guardians," Kevin said. "A lot of times, that's the only recognition the Native Americans get is through negative publicity, where they've been forced to change their name. I love that dad designed this logo so people can ask us about it, and we can tell them."

You can learn more about LBS at https://www.loudinbuild-ingsystems.com/



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How to green your home or apartment for maximum savings

Whether you own or rent the place you call home, ensuring that it's energy efficient can help you save money, increase your comfort and contribute to improved indoor air quality. It's also better for the planet.

To help you make choices that will trim your monthly expenses and reduce your carbon footprint, Freddie Mac is offering the following tips:

When house hunting, your realtor can help you learn about the current energy usage of the homes you're interested in purchasing. If you're explicitly looking for green housing, it's helpful to work with a professional with specific expertise or credentials in this area.

Whether you're in the market to buy or rent, basic energyand water-saving features to check for when visiting properties include good insulation, properly sealed doors and windows, smart thermostats, low-flow or dual-flush toilets, high-efficiency or tankless hot water heaters, and front-loading washing machines. The ENERGY STAR and WaterSense labels are good indicators that the property, and the appliances within it, are designed with efficiency in mind. You should also consider which direction the building faces and whether it's shaded. The amount of direct sunlight your potential home receives can have a large impact on your HVAC needs.

There are many steps you can take to improve your home's energy and water efficiency. If you're unsure where to start, consider referencing the Department of Energy's data-driven tools and calculators. You could also hire a professional to perform an energy audit. This will pinpoint where you're losing energy and what renovations will save you money. Some quick DIY updates to make right now include caulking window casings, weatherstripping doors, replacing incandescent light bulbs with CFLs or LEDs, and installing low-flow faucets and showerheads. Additional money-saving updates include installing a smart, programmable thermostat, replacing older appliances and installing a tankless hot water heater.

Renting? Reach out to your landlord to determine what updates they're willing to make. You may not be allowed to make permanent changes, or interested in making investments in someone else's property, but energy-saving habits, such as washing clothes in cold water and adjusting the thermostat when leaving town, can help.

You may be asking yourself whether all this effort is worth it. The answer? Up-to-date, energy- and water-efficient technologies can save you 20% to 30% on your bills. And because today's savvy buyers are looking for a home that will be kind to both their wallet and the environment, efficiency improvements can also boost resale value. In fact, Freddie Mac research found that homes with high energy-efficiency ratings sold for 2.7% more on average than unrated homes.

Fortunately, there are programs available, such as Energy Efficient Mortgages, to help finance these improvements

See **SAVINGS** page 10







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How to pick plants that will thrive in your climate

When choosing what kind of plants to put down in your yard, you likely focus on the what and the where. After all, a beautiful plant in a prime location enhances curb appeal and even bragging rights.

You may pay less attention though to understanding your plant hardiness zone and all the ramifications that come with it. To help ensure your plants don't just survive, but thrive, the experts at lawn care equipment manufacturer Exmark are sharing the following insights about plant hardiness:

What is Plant Hardiness?

The secret to growing healthier plants is called plant hardiness. Plant hardiness is the ability of a plant to survive adverse growing conditions such as drought, flooding, heat and cold. Ever watched with frustration as a late-season temperature dip leaves your beautiful buds with a serious case of frostbite? That's why plant hardiness zones were developed.

American farming contributes billions of dollars to the gross national product every year, which is one reason why the USDA has long monitored weather data. If determining when the average final frost may occur for every region in the country is worth billions, what could that same knowledge mean for your garden? Well, choosing plants with hardiness levels appropriate to specific planting zones gives you the best chance of gardening and landscaping success.

What is My Growing Zone?

The United States is divided into 13 zones. Zones 1-6 being the coldest, and 7-13 the warmest. Zone 1 averages -60 degrees F while zone 13 never drops below 70 degrees F. A general guideline is to plant anything designated for your zone or lower, but never higher. Know what zone you live in, and be sure to always check the tag on the back of the plant or seed pack before planting anything.

Perennials Versus Annuals

There's a reason you see palm trees in Miami, not Minnetonka, Minn. In the case of perennials, it's not about when the first frost is, but how cold it gets, and whether that plant can survive and thrive through winter.

Plant hardiness zones are less important however when it comes to annuals. Because these plants are only meant to last the length of one growing season; waiting until after the average first frost date will save you from having to re-plant. Know that even if your plant survives the frost, it may never match the photo you saw advertised at the nursery.

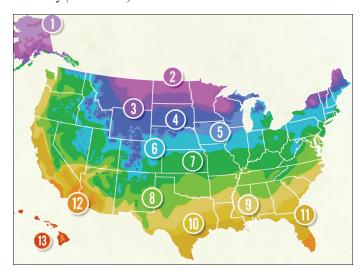
Planting Zone Rule of Thumb

Plant hardiness zone maps are, well, all over the map. Consider the number assigned to your zip code as a starting point. You may live right at the break between one zone and the other. Remember that it's better to guess too low, than too high. In the South, the heat can put real stress on a plant not

made for it. Your particular geography can also affect your hardiness zone, like if you live on a hill or in a valley.

For more insights, check out the USDA Plant Hardiness Zone Map, and watch "Find Your Plant Hardiness Zone," a recent episode of "Backyard Smart," an original series from lawn care equipment manufacturer, Exmark. To watch the video, visit Backyard Life, which is part of a unique multimedia destination with a focus on helping homeowners improve their outdoor living spaces. There you can also download additional tips and view other Exmark Original Series videos.

Understanding what plants will thrive in your climate is essential to having a healthy lawn and garden. Fortunately, free resources abound to help you garden and landscape successfully. (StatePoint)



Hardiness zones can help you decide which plants will thrive in your climate.

Savings

Continued from Page 8

upfront. With the understanding that reducing home utility costs places families in a better financial situation and helps preserve home affordability over time, Freddie Mac offers GreenCHOICE Mortgages that can be applied to a new home purchase or a no cash-out refinance and can be used to cover basic energy efficiency improvements up to \$6,500 without the need for an energy report. With a GreenCHOICE Mortgage you can borrow up to 15% of the home's "as complete" appraised value to pay for basic energy and water efficiency improvements. Speak with your lender about the financing options available to you and which may best suit your needs.

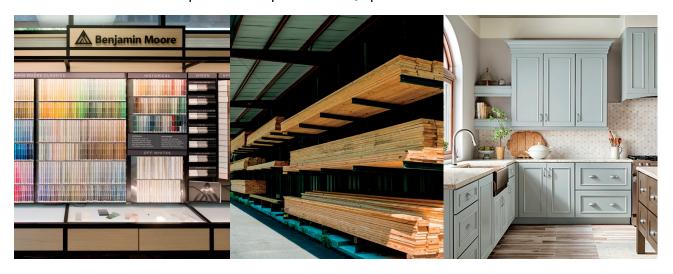
There are no doubt long-term savings and gains to be reaped from greening your home. And thanks to new programs, paying for these updates is easier for more American families. (StatePoint)



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A challenging housing market is keeping Gen Z adults at home longer

By Christopher Alarcon

A recent study from the Pew Research Center reveals less than half (45%) of adults aged 18 to 34 considered themselves financially independent from their parents. A quick scan of the current economy helps explain why.

- A shortage of affordable housing, especially for first-time buyers, has a chilling effect on young adults.
- Average student loan debt is measured in five digits.
- The labor market remains in a state of flux, and
- Entry-level wages make independent living a challenge.

Nearly a third of young adults in the 18 to 34-year-old demographic currently live with at least one parent. The percentage is even higher for 18 to 24-year-olds — 57% still live at home. The "sink or swim at 18" mentality of earlier generations has largely been replaced by a new economic reality.

"Young adults are reaching some key milestones such as marriage and parenthood later in life, even as they exceed their parents' generation in educational attainment, employment, and wages," Pew researchers wrote in their analysis.

While a social stigma remains concerning adult children who "fail to launch" into independence, parents and their Gen Z children are finding ways to adapt to a new family dynamic. In many ways, the shared living arrangement has proven mutually beneficial.

Adult children earn their keep

It's a common misconception. Adult children who still live at home actively take advantage of rent-free housing, free utilities, and minimal household responsibilities.

In reality, Pew researchers discovered that 72% of young adults contribute financially to the household in at least one way. 65% report helping with grocery or utility bills, while 46% assist with rent or mortgage expenses. 64% of stay-at-home adult children say the arrangement significantly benefited their personal financial health.

Parents discover benefits of delayed empty-nesting

While parents from previous generations often looked forward to the day their last child left one family home to start a new one, late Gen X and millennial parents are more relaxed about emptying the nest. Many have a frame of reference regarding the economic challenges of young adulthood and the struggle to find a job in today's market. These parents are often more empathetic to their adult children who are facing difficult times.

45% of parents describe the living arrangements with their

adult children as a positive step in the relationship, while an additional 29% said it was at least "somewhat positive." Both parents and adult children need to make sacrifices to accommodate each other, but the overall family dynamic was still solid and functional.

The parental checkbook is still out

Even if an adult child is no longer living under the family roof, many parents still feel the need to provide financial support whenever possible. 59% of parents in the Pew survey said they helped out an adult child in the previous year, while 44% of adult children acknowledged receiving such help.

68% of those beneficiaries were 18 to 24 years old, which is unsurprising. However, 30% of adult children between 30 and 34 also received financial assistance from at least one parent.

The survey broke down these parental financial contributions even further. 28% of the money went to household expenses, while 25% helped pay for cellphone bills and streaming service subscriptions. 17% of this financial assistance was applied to rent, 15% was earmarked for medical expenses, and 11% went towards educational costs.

While only 15% of parents consider these financial contributions as negative, 27% view them as positive, and 55% felt the impact was nominal. Parents with lower or fixed incomes were likelier to report some negative effect on their finances, with 36% admitting the loans affected their financial health "at least some."

Some adult children change the financial polarity

Although the financial relationship between aging parents and their stay-at-home adult children is often portrayed as flowing in one direction, the new cohabitation model is slightly different. 33% of adult children surveyed claim they helped their parents financially in the previous year, while 14% of parents acknowledge receiving such assistance. 38% of parents say their children contributed towards a special circumstance, while 31% say they received payment towards recurring expenses or both.

"Young adults with lower incomes (43%) are more likely than those with middle (28%) or upper incomes (19%) to say they helped their parents financially. Similarly, parents with lower' incomes are the most likely to say they received financial help from their young adult children (29%), compared with 9% of those with middle incomes and 2% of parents with upper incomes," according to the Pew report.

The positive news for aging parents and their young adult children is that the appeal of independent living is still a powerful motivation for younger generations. The nest may not empty out as planned, but the additional family time should still be mutually beneficial.



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Application windows for heating and cooling assistance could expand under Virginia bill

By Charlie Paullin

Virginia Mercury

Virginians who need help paying for their heating and cooling bills could have longer periods to apply to the state for assistance if a bill makes it through the Senate and Gov. Glenn Youngkin's review.

Currently, people can only apply for the state's Energy Assistance Program to help pay for heating bills between the second Tuesday in October and second Friday in November. The application window to help with cooling bills runs from June 15 to Aug. 15.

A bill from Del. Phil Hernandez, D-Norfolk, would let the Board of Social Services extend those application periods as long as there was adequate funding for more staff to handle additional submissions.

"At the end of the day, you don't want people on the hottest day of the summer to not have AC, and likewise, on bonechilling days of winter they have no heat," Hernandez said in an interview. "It is about that basic level of human need that we're trying to address for people who just don't have the money."

Funding for the state Energy Assistance Program, which also oversees weatherization projects to increase homes' ability to conserve energy, flows from the federal government through the Low-Income Heating and Energy Assistance Program.

This year the state has received \$93 million from LIHEAP. In 2022 and 2021, at the peak of COVID-19 relief funding, it received about \$200 million.

The LIHEAP funds are divided up among different projects overseen by the Energy Assistance Program, with \$50 million available for heating assistance this year, a Virginia Department of Social Services spokesperson previously told the Mercury.



Advocates have long complained the short application periods for the programs make it unnecessarily hard for people who need assistance to get it and can lead to Virginia not using all the federal dollars it's granted for the program. Hernandez said that in fiscal year 2021, only 30% of the income-eligible population received the heating assistance benefit.

"When it comes to heating assistance, time is always of the essence because the seasons come and go and we want to make sure that we are using these funds in a way that they are designed for," Hernandez said.

Dana Wiggins of the Virginia Poverty Law Center, which operates a utility helpline, said the organization has heard "horrible" stories of people who just miss the application window and face the risk of service disconnection.

"It should be a no-brainer to keep our own money that's already been allocated," she said in an interview.

Several utilities, including Virginia Natural Gas, Columbia Gas of Virginia, Washington Gas and Appalachian Power Company, are also supporting the bill, as is the Virginia Department of Social Services.

"The bill is trying to get the applicants that may need it, because you're not really thinking about heating your house and office when it's 100 degrees outside," VDSS Deputy Commissioner of Human Services Carl Ayers told lawmakers. "By the time you are thinking about heating your house in November, the application window is already closed."

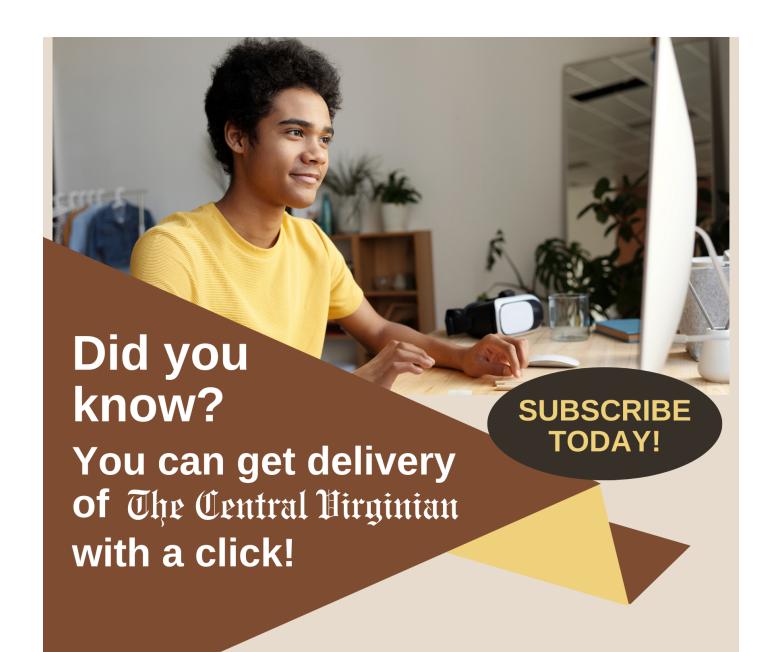
While DSS already has a regulation revision underway that would extend the application window to year-round, Hernandez said it could be three years before the process is complete.

His bill would speed up the regulatory process the Board of Social Services would have to take to extend the application windows by exempting it from certain Administrative Process Act requirements. The law would still require a public comment period, but the exemptions would mean the change could go into effect by the end of this year.

While an initial version of Hernandez' bill would have required the Board of Social Services to adopt regulations to make the application window year-round, lawmakers' concerns about costs led them to make any extension conditional on available funding.

A Department of Planning and Budget document notes expanding the application period to year-round could increase applications by roughly 3%, requiring an additional \$1.8 million to hire more workers at the local level and pay for technology to process applications. It also states that if the bill passes and all the assistance funds are spent, DSS will need to either reduce the average benefit given to applicants or create a waitlist.

"It is assumed that a waitlist is not the desirable outcome, and benefits amounts will be adjusted to provide funding to all eligible applicants," the document states.



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Sales of new US homes edge down unexpectedly

US new home sales ticked down surprisingly in February, according to government data released Monday, after January's rate was revised higher.

New single-family home sales were at an annual rate of 662,000 last month, seasonally adjusted, 0.3 percent down from the revised 664,000 figure for January, said the Commerce Department.

The median sales price of new properties sold was \$400,500, lower than the month prior as well.

The slight decrease comes as mortgage rates remain at a much higher level than in recent years.

But the situation has also made homeowners reluctant to enter the market to sell their real estate, having locked in lower rates previously, which leads to supply shortages.

In turn, this has supported the sales of new properties, which had risen monthly from November to January.

Compared with a year ago, sales of new single-family

houses were 5.9 higher this February.

Analysts warn, however, that new home sales figures can be volatile.

"Unseasonably warm temperatures and below-average levels of snow cover in February probably boosted sales, in contrast to January," according to analysts at Pantheon Macroeconomics in a recent note.

They added that mortgage rates are now so much higher than during the pandemic that "it is prohibitively expensive for many people to move."

This has allowed homebuilders to gain market share, meaning new home sales have become "decoupled from overall mortgage demand" in recent years, Pantheon said.

As of March 21, the popular 30-year fixed-rate mortgage averaged 6.87 percent according to Freddie Mac, sharply higher than in March 2021 when the rate was between 3.0 percent and 3.2 percent. - *AFP*





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