

Tax credit and deduction tips

Home improvement in 2012

(ARA) - With the new year under way, you may be thinking about needed home improvements and how you'll use your credit to fund them. While it's important to understand your credit before making major home improvement decisions, you should also consider another kind of credit - tax credits for energy efficient home improvements.

For the past few years, the federal government has offered tax credits for certain home improvements aimed at increasing a home's energy efficiency. While the most popular and generous tax credits, such as the one that allowed you to claim up to 30 percent of improvements such as a new roof or hot water heater, have expired, you can still get credit for other significant energy-efficient improvements.

According to EnergyStar.gov, you can claim a tax credit for 30 percent of the cost of installing a geothermal heat pump, small wind turbine or solar energy system in your home. The credit has no upper limit and applies to both existing homes and new construction, but not to rental properties. This credit is good until Dec.



Before launching a significant home repair or improvement, it may pay to consult with your tax accountant

31, 2016.

You can also get a credit of up to 30 percent of the cost of residential fuel cells, up to \$500 per .5kW of power capacity, EnergyStar.gov says. This credit is also available until Dec. 31, 2016.

While the initial cost of these improvements may seem significant, they can dramatically decrease home energy bills in the long run.

Depending on the type of home improvement or repair you undertake, you may also be able to claim a deduction on your taxes. Before launching a significant home repair or improvement, it may pay to consult with your tax accountant to see what, if any, portion of the cost may be deductible. And, as you do home repairs throughout the year, keep receipts and discuss the improvements and possible deductions with your accountant when he or she is preparing your tax return.

Knowing ahead of time

which, if any, tax credits or deductions your home improvement may qualify for can help you make a better decision about how to use credit to fund the work. Since how you use credit affects your overall credit score, knowing the cost of a project before starting it can help you better manage your credit.

If you're unsure how a home improvement project may affect your credit score, websites like freecreditscore.com can help you understand your credit. The site offers members a Credit Score Estimator that can help you understand how big financial decisions, like applying for a home improvement loan, may affect your credit score.

To learn more about tax credits for energy efficient home improvements, visit www.EnergyStar.gov. To learn more about tax deductions, visit www.IRS.gov. You can find a list of regional tax credits, rebates and savings at energy.gov/savings.

The advertisement features a blue and yellow color scheme. At the top, it says "Top Quality Automotive Service and Repair!". Below that, "C & A SERVICE AND TIRES" is written in large yellow letters. A "TIRE & SERVICE NETWORK" logo is also present. An inset photo shows the interior of the service center with various tires and equipment. At the bottom left, there is a photo of Amanda Silva, Owner/Manager. The text at the bottom reads "GOODYEAR Your Source For Total Care" and "For All Your Car Care Needs See Us At: 230 South 6th Street 361-592-2696".

POT PIE A comfort food to bring your family together

(Family Features) Studies have proven that cooking together as a family not only strengthens the bond between parents and children, but encourages healthy eating habits.

Here are a few tips provided by Rachael Ray's Yum-O, a non-profit which empowers kids and their families to develop healthy relationships with food and cooking:

- * Allow your kids to measure ingredients using traditional tools.
- * Instruct your children on how to use kitchen shears instead of knives .
- * Teach children to clean utensils.

Chicken and Rice Pot Pie

Total Cook Time: 1 hour, 50 minutes

Makes: 8 servings

- 1 cup Uncle Ben's Converted Brand Rice, dry
- 3 1/2 cups frozen carrot, peas and corn blend
- 1/4 teaspoon cracked black pepper
- 2 cans (15 ounces) cream of chicken condensed soup
- 2 cups water
- 1 cup milk
- 1/2 pound chicken breast, 1/2-inch dice
- 1 sheet puff pastry, commercially prepared

Instructions:

Preheat oven to 375°F.

Mix rice, vegetables, pepper, soup, water, milk and chicken in a casserole dish.

Cover in foil and bake in oven for 45 minutes.

Uncover and top with puff pastry dough, and bake for another 30 minutes or until top is golden brown.

Serve warm and enjoy together.



Nutrition Information (per serving):

Calories: 210; Fat: 3 grams; Cholesterol: 25 mg; Carbohydrates: 32 grams; Dietary Fiber: 2 grams; Protein: 14 grams; Iron: 10% DV

Save money with an 'enlightened' roof - and decorate too

(ARA) - All roofs protect us, and the interiors of our homes, but they can do so much more. They can be the collection and distribution point for an inexhaustible supply of free natural light and energy.

A roof that uses Energy Star qualified venting skylights, for instance, admits healthful natural light while providing passive ventilation through the natural "chimney effect" of rising air.

This is not an insignificant consideration, especially in kitchens and baths that have higher moisture and humidity than other areas of the home. Modern, low profile skylights



are unobtrusive and as dependable as vertical windows. Information about units with a 10-year no-leak installation warranty, plus an installer locator, is available at veluxusa.com.

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