

Four strategies for trimming summer vacation costs

By EILEEN AJ CONNELLY Associated Press

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NEW YORK -- Shannon Filippelli wants to take her two kids back to Cape Cod this summer. But she's not sure if her family can afford their traditional week at the beach.

"As we started looking at rental properties, we were really surprised to see that prices haven't gone down," said the mom from Belchertown, Mass, who works part-time for a marketing agency. She couldn't find even a cottage for less than \$2,000 a week.

Families across the country are trying to find a way to swing a summer vacation in difficult times. It's a challenge, but with a little creativity and compromise, many are finding ways to make it happen.

Here are some of the tactics that can help:

ADAPT TRADITIONS TO THE TIMES

A big beach house on North Carolina's Outer Banks -- or two or three, depending on the size of the crowd -- has been the tradition for Karen and Dan Kegelman's family for a dozen years. But this year, some were concerned about possible layoffs and couldn't commit to spending up to \$10,000, just on the week's house rental.

It was a big disappointment for Karen, a Wilmington paralegal who looked forward to a week at the beach in a swank oceanside home with amenities like big whirlpool bathtubs, not the sort of place she and her high school math teacher husband could normally afford. "You can pretend for a week that this is where you live," she mused. "It's like staying in a four-star hotel."

Disappointment didn't deter her for long. "I said, 'I need to see the ocean and what are we going to do to salvage this?' " she resident recalled. She did some searching on Craigslist.com, contacted some other family members and came up with a plan.

Instead of vacationing with her husband's siblings, this year vacation will be spent with 10 people from her side of the family. They'll be closer to home -- Fenwick Island -- which will save on gas and tolls. And they'll stay in a townhouse that cost \$4,000 for the week, rather than a more private, and more expensive, beach house. "It doesn't shout luxury," she admitted. But she's looking forward to a different experience.

AVOID THE CROWDS AND BE PREPARED TO BARGAIN

With her husband, Keith, working a commission-based sales job, Filippelli is worried about making an expensive commitment. She tried to talk down some of the asking prices, but had no luck. "Negotiating didn't even seem to be an option," she said.

She might want to try again.

Part of the problem may have been that cut-rate prices can be harder to find at particularly popular destinations like Cape Cod or the Jersey Shore. But the recession is pressuring property owners to lower rates, said Christine Karpinski, director of the property owner community for HomeAway.com, which operates vacation rental Web sites.

"In the past, if you didn't book something by January, February, maybe into March, you were out of luck for having dibs on any of the best places," Karpinski said. This year, she expects more last-minute deals.

Owners may be reluctant to cut rates, but Karpinski said it's worth asking for discounts -- some owners reduce prices for members of the military or first responders like cops and firefighters. Others are willing to rent for less than a full week.

She also suggested looking in off-the-beaten path locations, which can cost far less, and to look at off peak-times -- either early or late summer.

CONSIDER SHORTER TRIPS AND THE GREAT OUTDOORS

Danny and Tracey Kofke love to travel. But with Tracey now a stay-at-home mom raising their two young daughters,

\$500 a day in Europe or New York City is not in the cards.

That doesn't mean they're going to stay in their backyard. They can't afford a big trip, so they're planning several shorter getaways within driving distance of their Hoschton, Ga., home.

That includes day trips to nearby state parks, a weekend visiting an uncle in Alabama and a trek to Gatlinburg, Tenn., outside Great Smoky Mountains National Park.

Danny, a special education teacher, said he'll teach a summer school session to raise extra cash -- about \$1,000 total -- to pay for vacation. The trips obviously won't be lavish. "The kids are at the age where going to McDonald's will make them happy," he said. And the family is likely to spend time doing things like hiking and exploring the park that don't require a lot of cash. "We can set that precedent that you don't necessarily have to spend a lot of money to have a good time."

National parks and recreation areas can be bargain destinations, and with the global recession weakening foreign tourism, they are expected to be less crowded this year. Many parks are free, and entrance fees top out at \$25. For frequent visitors, a \$80 National Parks and Federal Recreation Lands Pass will cover fees for a full year at all parks.

Lodging inside parks can range from affordable cabins to pricey hotels. At most big parks, towns like Gatlinburg on the boundaries typically offer a range of accommodations that can fit any budget.

It's also easy to find low-cost campsites in or near most parks. Kyle McCarthy, editor of the Web site Familytravelforum.com, said camping can be a daunting prospect for the uninitiated, but noted many private campgrounds now rent spots where tents are already set up, or have cabins that offer a similar experience without the hassle.

Another trick is to look for state parks near national parks, where cabins or cottages often rent for less. Some state park systems, like Oregon's, offer unique alternatives like yurts, wooden structures covered with canvas, that rent for \$35 to \$39 per night.

ECONOMIZE AS A FAMILY

A few years ago, Lanny Grossman's extended family gathered for a reunion at a Virginia golf resort. When talk started about getting together again this summer, some family members wanted another resort trip.

But resort rooms cost upwards of \$200 per night, and every meal would be eaten at a restaurant. With 15 adults and 5 children expected, the tab would have been enormous.

Then someone suggested sharing a house in Virginia Beach.

The idea of everyone staying under one roof wasn't popular with all the cousins at first. "Once the people that were opposed to it realized the economic implications, they were easily swayed," said Grossman, a New Yorker who works in public relations.

They booked a week in June at a house that sleeps 20 people -- and has its own pool -- for \$6,500. "We're going to go to Costco," he said, "and we'll be making family-style dinners.

Some family members were concerned about the privacy implications of sharing a house for a week, but Grossman said everyone got on board because of the savings and family time.

"We'll still go and play golf during the day," Grossman added. "We can choose from a variety of courses instead of one course."

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50 simple tips for living the green life

If you haven't already jumped on the green bandwagon, now is the time. You'll do right by the Earth, save some money and have a safer household. Here are 50 tips for real people (with kids, budgets and mortgages) who want to do the right thing.

While some of these adjustments might seem inconsequential, taken together, these little lifestyle changes can have a huge impact.

1. THE DISHWASHER

Use it. Contrary to popular eco-belief, it's greener than hand-washing — if you run it with full loads and scrape rather than rinse. The average dishwasher in American homes today uses 8.7 gallons of water a load. Washing by hand for 10 minutes with water running can use 20 gallons. If you fill the sink, you still use about 5 gallons for washing, 5 for rinsing.

2. DRYING LAUNDRY

Do not over-dry laundry. An electric dryer operating an extra 15 minutes a load can cost you up to \$34 a year in wasted energy; a gas dryer, \$21 a year. If your dryer has a moisture sensor that turns the machine off automatically when clothes are dry, use it.

3. LAUNDRY

Wash only full loads of laundry and save (the average American home) as much as 3,400 gallons of water a year.

4. WATER-SAVING PLANTING

Plan for wise watering. Group thirsty plants in one bed close to the house. Fill farther beds with drought-tolerant perennials that need little or no watering. Mulch around trees and plants to keep water from evaporating.

5. THE GARBAGE DISPOSAL

Use it. It's greener to feed the disposal than it is to encapsulate food waste in a plastic garbage bag and send it to the landfill. Sent down the disposal and into the sewer line, organic waste gets treated by the sanitary district and turned into fertilizer.

6. HOME ELECTRONICS

Power them off. A home office with a computer, printer, fax machine, computer speakers, scanner and cordless phone could consume as much power as two 75-watt light bulbs left on 24/7. And that could cost you \$100 a year in electricity. Plug equipment into a surge protector- power strip. Power off all equipment and then turn off the power strip at the end of the day. If you have a high-speed cable connection to the Internet (i.e., Comcast), plug that modem into a separate outlet and keep that "on" all the time, as Comcast updates during the night. If you have AT&T DSL (high-speed Internet), it's OK to power off that modem. In fact, AT&T's technical folks recommend it, to preserve the modem's life.

7. THERMOSTATS

Get a programmable thermostat and save as much as \$150 a year. Set it way up (in the summer) or way down (in winter) when everyone's at work or at school and when they're asleep. And program it to turn up the heat (in winter) or air conditioning (in summer) shortly before folks get home or shortly before they wake up.

8. DOGGIE WASTE

Switch to eco doggie bags that biodegrade in the landfill — which means Fido's poop won't be forever preserved in the landfill, in the plastic bag you grabbed without considering its end-of-life issues. Among them: Corn-based Poop Bags (poopbags.com) and biodegradable Pooch Pick-Up Bags from PetSmart.

9. LEAKY TOILET

Fix it now. A leaky toilet can waste 200 gallons of water a day. Check for leaks by adding food coloring to the tank. If you have a leak, color will appear in the bowl within 15 minutes. Flush as soon as you're done with this test to avoid staining the bowl. A footnote: It is estimated that 2 out of every 10 toilets in the United States leak. Those two leakers can waste as much as 146,000 gallons of water a year. That's enough water for a family of four to wash clothes in their washing machine for eight years.

10. NEWSPAPERS

A year's worth of papers from a big-city daily weighs nearly a half-ton. Every ton of paper that gets recycled saves the equivalent of 17 trees, saves enough energy to power an average home for six months, saves 7,000 gallons of water and keeps 60 pounds of pollutants out of the air.

11. LIGHT BULBS

Switch to compact fluorescent light bulbs. If you replace five of your most-used incandescent bulbs with CFLs, you can save \$25 to \$65 a year in energy costs. CFLs use two-thirds less energy than incandescent bulbs, generate 70 percent less heat and last up to 10 times longer. They do contain a small amount of mercury — but the benefits of using CFLs outweigh the mercury issue.

12. CFL DISPOSAL

Get rid of CFLs; recycle them responsibly. The mercury contained in compact fluorescent light bulbs should not be accumulating in a landfill or, even worse, incinerated.

13. HAND SOAP

Rediscover good old bar soap. And eliminate the plastic bottle waste that comes with using liquid soaps.

14. THE MICROWAVE

Use it instead of the oven/stove to reheat food or cook small portions. You will reduce cooking energy by as much as 80 percent.

15. COOKING ON THE STOVE

Match pots to the appropriate-size burner. A 6-inch pot on an 8-inch burner wastes more than 40 percent of the burner's heat. Using the right-size pot can save you as much as \$36 a year with an electric range, as much as \$18 with a gas range.

16. WATER FOR LAUNDRY

Forgo the hot water when doing laundry. Heating water to “hot” accounts for 90 percent of the machine's washing energy; only 10 percent goes to power the motor. Switching to “cold” can save the average household more than \$400 annually with an electric water heater and \$300 annually with a gas heater.

17. MORE ON WATER FOR LAUNDRY

And get over the idea that you need hot water to kill nasties. Cold-water laundering is perfectly healthful in most situations at home, with a couple of caveats. One: If you suffer from allergies, you might need a shot of heat, which you can get from tossing the laundry into a hot dryer for 10 minutes. Here's how it goes: If your problem is pollen or mold spores, cold water (and detergent) can rinse those out of your laundry as well as hot water. You need no heat on the situation. If your problem is animal dander or dust mites, you need some heat. Putting your laundry in a hot dryer (120 to 130 degrees) will kill those allergens. You don't need to precede that with a hot water wash. It's overkill.

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50 simple tips for living the green life

18. MORE ON DRYING LAUNDRY

Clean the lint trap before every load. It's the safe and the efficient thing to do. A clean trap can save as much as \$35 a year in energy costs.

19. GO SOLAR

Residential solar is no longer just for the super-rich. While a typical system costs about \$40,000, state and federal incentives can get that price down to around \$15,000 to \$20,000. With the energy savings and sale of clean energy credits, the return on investment is about five to six years.

20. MULTIPLE-USE PRODUCTS

Pay attention to all the single-use items in your daily life – the throwaway plastic water bottles, paper napkins, paper towels, disposable wipes. And try to figure out alternatives: reusable water bottles; cloth napkins; microfiber dusting cloths that can be washed and reused; etc.

21. BUILD A RAIN BARREL

Put a homemade rain barrel under a downspout to collect free water for the garden. Find a how-to online.

22. BRUSHING TEETH

Turn off the tap when brushing your teeth and save as much as 10 gallons a day, a person. For a family of four, that's 14,600 gallons of water a year.

23. RECYCLING ETIQUETTE

- Rinse out cans and bottles before throwing them into a recycling bin to discourage vermin and keep food waste off paper.
- Remove caps from bottles, since they are made of different materials. But don't bother trying to remove the plastic or metal rings that are often left from caps on glass bottles.
- It's best to keep paper recyclables dry until collection day. But a night in the rain isn't fatal.
- Don't risk cutting yourself by trying to remove the metal tops from cardboard tubes (in products such as scouring powder and ready-to-bake cinnamon rolls). Separation is ideal, but most recycling programs will process the item anyway, either as metal or mixed paper.

24. SODA CANS

They're small, but not insignificant. Recycling one aluminum can saves enough energy to run a television or operate a computer for three hours.

25. PRINTER CARTRIDGES — RECYCLE

Office Depot, OfficeMax and Staples take back ink and toner cartridges — and hand you a \$3 store coupon for your effort.

26. PRINTER CARTRIDGES — REFILL

Happy Harry's and OfficeMax offer in-store refilling stations in some of their stores. Bring in your empty printer cartridge and a store clerk will refill it on the spot (or in a matter of 10 minutes or so) and at a price that beats buying a new one. Happy Harry's owner Walgreens charges \$10 for black cartridge refills, \$15 for color. Check the Web site (walgreens.com) for the list of refillable cartridges and for the list of participating stores. OfficeMax charges \$12.49 to \$26.99; call stores to inquire about participation; visit officemax.com for store locations or call 800-283-7674.

27. BATTERIES

Household batteries can be taken to Delaware Solid Waste Authority recycling drop-off centers. Also, many stores, including Office Depot, Staples and OfficeMax, take back rechargeable batteries. Visit earth911.org for a battery recycling site near you.

28. DISCREET RECYCLE STATIONS

Don't be quick to say "I don't have room to recycle all that." Or: "I hate the look of recycling bins in my kitchen." Try scattering

(pretty) wicker or rattan baskets in bare corners of your apartment or condo or in any home where space is at a premium. They will add warmth to your place and be your catchall for recyclables such as batteries, printer cartridges or magazines you plan to pass along to friends and family.

29. PLASTIC NEWSPAPER SLEEVES

Reuse the sleeves that your newspaper comes wrapped in. Wrap paintbrushes in them if you're midway through a project but have to stop for the day. The plastic sleeve will keep the brush soft for up to a day and saves water normally used for rinsing brushes. You can also use them to slide shoes into when packing.

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30. E-WASTE

E-liminate it. Recycle your electronic waste — computer monitors, desktops, laptops, fax machines, printers, scanners, peripherals, keyboards, telephones, digital cameras, VCR players, DVD players, televisions, etc.—which could be chock full of lead, mercury, plastics, etc.

- Visit earth911.org for a list of collection sites (some take items without charge; others charge a small fee).
- Office Depot offers a Tech Recycling program. The store will recycle as much e-waste as shoppers can fit into one of Office Depot's small (\$5), medium (\$10) or large (\$15) Tech Recycling boxes. The only charge is for the box. Visit officedepot.com/techrecycling for the list of acceptable items.
- Some Staples stores also invite consumers to bring in a wide variety of e-waste (but not TVs) for recycling. There is a \$10 fee per piece of large equipment; no charge for small computer peripherals such as mice and keyboards. Some of the items will be refurbished by Staples' partner, Collective Good, and sold with a portion of the proceeds going to charity. For more information, visit staples.com/ecoeasy.

31. PLASTIC BAGS

Bring your own (string, canvas, any kind of reusable) bags to grocery stores and say “no” to the store's plastic bags. Americans toss some 100 billion of those low-quality polyethylene plastic bags annually and the recycling rate for them is just 0.6 percent. Each high-quality reusable bag has the potential of eliminating hundreds or even thousands of plastic bags over its lifetime.

32. PESTICIDES

Avoid using them in your garden and yard. Build up healthy soil instead to help prevent disease. Use barriers such as netting or cutworm collars. Wash aphids away with spray from the hose. Encourage beneficial insects that eat harmful ones. And learn to tolerate a few weeds, spots or insects if it's only an aesthetic problem.

33. FERTILIZERS

Don't over-fertilize. Plants only can absorb so much; the rest washes away to pollute waterways. Follow directions or err on the side of less. Look for organic fertilizers that release nutrients slowly.

34. NATIVE PLANTS

Use them in your garden. They know how to fend for themselves; they're adapted to the local climate, soils and pests. That means less watering and fewer chemicals.

35. WATERING THE GARDEN

Don't sprinkle more than necessary or in the heat of the day when much water evaporates. Put drip irrigation and soaker hoses on timers to water at night or in the early morning. Water lawns long and deep once a week, not lightly and frequently.

36. RAIN GARDEN

Make yourself a rain garden by making a bed designed to collect rainwater so it can be absorbed by deep-rooted natives and perennials.

37. COMPOST

It is the basic ingredient of good soil. Start with a simple heap of plant material or buy a bin to keep out animals.

38. GARDEN PLASTICS

Keep them at bay. Take cardboard boxes to the nursery and leave plastic nursery flats behind. Look for plants grown in biodegradable containers. And start seeds in yogurt cups or other recyclable containers (poke a hole for drainage and wash in a 10 percent bleach solution).

39. THE ORGANIC SEAL OF APPROVAL

The term “organic” should mean produced without chemical fertilizers, fungicides or herbicides — but it's best to ask. If you see the OMRI (Organic Materials Research Institute) seal, it means the product has met a strict standard.

40. THE ORGANIC PRICE TAG

Expect to dole out some green for the green. Organically grown plants generally cost more. So do organic fertilizers. But they're worth it.

41. GARDEN POWER

Consider electric yard equipment — and your own muscles. Electric mowers, string trimmers, leaf blowers and hedge trimmers create less pollution and are more energy-efficient than gas ones. Even better: manual equipment.

42. TREES

Plant them. They're like giant air filters. One mature tree takes care of the pollution caused by 13 cars.

43. SCREEN-SAVERS

Get rid of them. It takes more energy to run those floating toasters or even a static image than it does to have your computer and monitor go into a low-power mode. Unlike 10 years ago, the screen-saver does not extend the life of your monitor. Killing it could save \$50 to \$100 a year on your electric bill over a year's time.

44. OLD CLOTHING

Reinvent clothes. Turn children's jeans with worn-out knees into shorts. Reinvent clothes that you still like and still fit, but have minor "style" problems — for example, hemlines that need to be shortened significantly. Many dry cleaners employ seamstresses for those who can't (or can't find the time) to do it themselves.

45. DRIVING

Three simple ways to improve your mileage:

1. Don't drive aggressively. Speeding, rapid acceleration and hard braking can lower your highway gas mileage by as much as 33 percent and city mileage by as much as 5 percent.
2. Don't go super-fast. Driving 75 mph instead of 65 mph can cut fuel economy by as much as 15 percent.
3. Keep up with your car's maintenance. Clean air filters can improve gas mileage by as much as 10 percent. Properly inflated and aligned tires improve mileage by about 3 percent.

46. REUSE

Check out freecycle.org. It's a kind of eBay experience — but without the financial gain. The city-specific site allows people to post items they want to get rid of and others who live close by, in turn, to "shop" for something they need. No money is exchanged between parties.

47. THERMOSTATS — PART 2

Use your programmable thermostat — even if you have a leaky old home and are worried that your furnace is working too hard to bring the house back up to your comfort zone two times a day. Without getting into the issue of proper insulation, it saves more energy to let the house cool down when you're not home during the day and while you sleep at night than to keep it at the comfort zone continuously. But, if you're setting it back to, say, 60 degrees, that may be too far for a very cold winter, especially if your home isn't well-insulated. At 60 degrees, countertops and dishes will seem cold. Try setting the thermostat back to 63 to 65 degrees in the winter. That way the recovery is not so steep, but you still get some benefit from the set back.

48. KITTY LITTER

Consider alternative litter. There are more earthy-friendly, organic options than the standard clay litters, which pile up in landfills. Among them: Feline Pine (made of pine), Sweat Scoop (wheat) and World's Best Cat Litter (corn). When it's time to change the litter, you can let organic litters biodegrade naturally by dumping them in your yard — far, far away from where kids may roam and from the veggie garden and compost. If you would rather not engage your yard, you still can go green with a biodegradable liner for the cat pan. (Biobags makes one; order at dirtworks.net).

49. HARNESS THE WIND

Like solar, residential wind is becoming more financially feasible. If you have at least an acre and average wind speeds of 10 mph, a windmill might be right for you.

50. EAT LOCAL

Try a farmers market or roadside stand for produce. It'll likely be more fresh, and you'll cut on transportation costs and emissions.

CLOSE WINDOW

April 26, 2009

Potential home buyers just looking

No signs of turnaround in market appearing yet

By *J.W. ELPHINSTONE*
Associated Press

With white tin ceilings, original woodwork, bay windows, and a \$699,000 price tag, the two-bedroom apartment at 719 Carroll St. in Brooklyn would have been snatched up in a New York minute a couple of years ago.

Instead, it's been on the market for more than two months. On a recent spring weekend 14 buyers came through, and still no bids.

"We're in the early stages of the search," said Joanna Brett, 33, as she checked out the apartment with Sarah Madigan. "We've been looking on and off for six months."

Welcome to the spring selling season.

The number of house hunters out this spring is an encouraging sign that the real estate market is beginning to turn around. There's just one problem -- a lot of them are in no hurry to buy, according to interviews with dozens of shoppers at open houses last weekend.

The market's turning point will be tough to predict, because it will be gradual and obscured by conflicting signs like recent housing reports that showed sales of previously occupied homes fell 3 percent from February to March, while new home sales seemed to have bottomed out.

Even more puzzling for homebuyers, economists expect sales volumes to recover at least six months before home prices stabilize.

"Prices will continue to fall sharply this spring and summer and will stabilize at year's end," said Mark Zandi, chief economist for Moody's Economy.com.

In March, the median price for a new home dropped 12 percent from a year ago to \$201,400, and the price tag for a previously owned home also fell 12 percent to \$168,200.

The real estate crisis, fueled by reckless lending and borrowing from 2001 through 2006, triggered not only the U.S. recession but also a global financial meltdown. And the nascent signs of recovery in the housing market could be short-lived if employers continue to lay off staff in bulk.

The speed of real estate recovery also varies by region. Since February, sales volumes have been trending upward at different rates in 50 major metro areas tracked in the Associated Press-Re/Max Monthly Housing Report. The report includes transactions from all real estate agents in the metro areas, regardless of company.

Compared with March of last year, sales are only up in 10 cities -- all of them saturated with deeply discounted foreclosures. In San Diego, Los Angeles, Phoenix, Las Vegas, Miami and Orlando, Fla., for example, sales volumes are up at least 50 percent over last year.

"A quarter of the purchases this year in Vegas have been cash purchases, so that's crazy," said Craig Stott, a real estate agent with Coldwell Banker Premier Realty. "You have a lot of investors back in the market."

Home values in Sin City have cratered by 50 percent since their peak. And that has made buyers like

Erik Sandu cautious.

"I'm not sure that we've hit (bottom) yet," Sandu, a 37-year-old advertising executive, said while checking out a \$525,000 five-bedroom house in Las Vegas.

In a few markets around the country, sales are still deteriorating. Detroit and Cleveland, Ohio, where there is an exodus of unemployed auto workers, are among them.

Home sales also reversed course last month in Fargo, N.D., where sandbags were taller than for-sale signs after the Red River busted over its banks.

For prospective homebuyers, who are weighing what is often the biggest financial decision of their lives, the decision to buy this spring can be a sleep-wrecker.

In the yes column: Many can now get the lowest mortgage rates they've ever seen, an \$8,000 tax credit for first-time buyers, and huge discounts on foreclosed or must-sell properties.

In the no column: Record foreclosures are still inundating many markets and driving home prices down, at the same time employers are handing out pink slips by the thousands, making home shoppers nervous.

The majority of prospective homebuyers interviewed at open houses last weekend were like Amy Borgognoni and Seth Cuni -- in no hurry to make an offer.

The couple in Raleigh, N.C., is looking to buy a home after their wedding in the fall. They toured a \$549,000 four-bedroom home near downtown.

"We're just browsing for now," said Borgognoni, 33. "We'll do one stressful thing at a time."

The agent showing the house, Graham Young of Prudential Realty, said, "We've had some people who have shown some serious interest, but they just haven't made an offer."

There are, of course, real estate shoppers who are now ready to go all the way.

Mark and Linda Fussell have been renting in New York for 10 months after moving from Austin, Texas, where they owned a home. The couple want to buy before their lease expires in July.

When interviewed last Sunday, they had visited seven open houses already and had three more to go. They found the two-bedroom rowhouse apartment with original woodwork, tin ceilings and a private deck "a pleasant surprise" for \$699,000.

"We're aggressively looking," said Linda Fussell, 43, a teacher at the United Nations. "We want to make a decision no matter what."

But while foot traffic at open houses -- especially in foreclosures and other must-sell homes -- is up from the winter doldrums, hesitation still reigns.

"We're just driving around, just starting the process," said Victor De Rossi, 33, a renter in Miami. "If I don't find the right house, we'll just rent another year."

If he buys he will qualify for the tax credit for first-time homeowners, but he said that won't sway his decision.