

Pack an *extra suitcase*

Collect for your home while abroad

Talie Jane Interiors
Special to the Tribune

Japan, Costa Rica, Peru, Ecuador, Morocco, Madagascar, Belize, Western Europe and beyond ... I am extremely lucky to have traveled to some of the most beautiful and intriguing areas of the world. But, there are so many more places to see and explore.

Each country, city or location has its own unique design. Local artisans craft some of the most exceptional pieces.

India, Pakistan, Iran, Afghanistan, Turkey and Nepal are known for their rugs; Mexico is known for its pottery and leatherwork; Murano, Italy, is known for its blown glass; Tibet, China, is known for its knife makers; Hokitika, New Zealand, is known for its jade lapidaries; and Lisbon, Portugal, is known for its Azulejo tile making.

You get the idea. Buy antique



GETTY IMAGES/ISTOCKPHOTO

Visitors create a connection with the places they journey to and explore. It's not easy leaving these places or experiences behind. Luckily, one can relive the memories with souvenirs.

furniture in China, carved wood chairs in Italy and native fabrics in Africa.

These "ethnic accessories" bring a worldly feel to your design, adding depth, dimension and interest. Not to mention, one-of-a-kind pieces that distinguish your home from your neighbors, friends and page three of the latest Crate and Barrel catalogue

During my travels, I love to bring home souvenirs. They act as a constant reminder of my travel memories. And, these keepsakes personalize my home, making it truly mine. The myriad pieces I've collected over the years create a meaningful treasure trove of remembrances.

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COURTESY TALIE JANE INTERIORS

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\$339,000



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PENDING SALE \$420,000



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Regional home-buying tips

The merits of down payment assistance programs

Mark Treiber
Special to the Tribune

One of the nagging issues facing Tahoe locals is a lack of affordable housing. Rent increases have far outpaced the cost of living index and rents are rising more quickly than home values. This statewide problem is more pronounced in Tahoe due to the conversion of many long-term rentals into more lucrative vacation rentals.

Most renters would rather be homeowners and owning a home can sometimes cost less than renting, but many potential home buyers remain on the sideline due to a lack of a down payment. Down payment assistance programs (DAPs or DPAs) address the No. 1 obstacle to first time home ownership, namely acquiring the necessary cash.

Available in California and Nevada, DAPs offer loans and grants that provide the funds needed to buy a home without adding to the buyer's monthly house payment. Plus, these programs feature reduced rates for

mortgage insurance (which lowers the payment) and mortgage tax credits (MCC/MTC) that can deliver income tax savings and count toward the buyers' income to qualify. Further, the seller of the home can contribute toward the buyer's closing costs.

Home buyers don't need to be first-time buyers or have perfect credit (down to a 640 credit score). There are income limits and property price limits, but these limits are fairly high. The number and combinations of DAPs is bewildering so choosing an experienced lender is key. Online lenders generally are not sufficiently familiar with all of these programs so, as always, there is no substitute for choosing an experienced lender with local knowledge and an ethical reputation.

Recently, we were able to help a local family buy a home using a Nevada rural grant, and not only is their payment a few hundred a month less than they'd originally hoped, but the payment is quite a bit less than rent for a comparable property. That's even before the income tax savings. It helped that they bought in Gardnerville where homes are more affordable, but a home in Carson Valley

is by no means a downgrade from Tahoe. Valley sunrises and sunsets are routinely stunning, the snow-capped Sierra Nevada rising five-thousand feet above the valley floor is breathtaking, property taxes are about half of California, and if your paycheck comes from a Nevada employer, you might not need to pay state income tax. (This is not tax advice.)

Adjusted for inflation, today's Tahoe median home price is comparable to the median price in early 2003, according to local MLS data. And interest rates today are almost a full 2 percent lower than they were in 2003, according to HSH.com, which means that the same mortgage payment today will buy you 25 percent more than it would have in 2003.

So if you thought that you missed the opportunity to buy when prices were low, think again. And if you think you need a suitcase full of cash for a down payment, talk to a knowledgeable local lender and explore your options.

Happy home hunting!

Mark Treiber works with Dignified Home Loans. He can be reached at 530-208-6704.

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And I'm not alone. Visitors create a connection with the places they journey to and explore. It's not easy leaving these places or experiences behind. Luckily, one can relive the memories with souvenirs. I'm not talking about airport gift shops (although I absolutely love the shops at the Johannesburg airport).

I'm referencing artifacts made by locals.

For example, while in Peru, I purchased a tapestry. Taken at face value, this piece seems quite common. However, when I tell you that I watched the dyes being made with local "ingredients" and witnessed the artisan make the tapestry from these colored yarns, it becomes much more significant and meaningful. And, when I add in the fact that it was a family vacation, the significance increases even more.

I also purchased an oversized vase. Again, seemingly typical. However, I met the artist (Pablo Seminario), toured his pottery-making facility and saw some of his other works on display in a local museum. Working in partnership with his wife, this world-renowned artist creates artwork and sculptures based on ancient Incan symbols. Another meaningful memento to include in my home.

These are just two of the most recent purchases I made (on my latest

trip to Ecuador, the Galapagos and Peru). But there are many other pieces I've collected on previous trips, and will continue to collect on future adventures.

Some of the pieces I've collected/look to collect are plates, jewelry, lanterns, pillows, vases, belts/clothes, fabrics, statues/sculptures, trays, canisters, books, rugs, mirrors, candleabra, blankets, tables, chairs, object d'art, cabinets and tchotchkes.

Plates can be hung on walls, displayed on shelves or actually used for the intended purpose of serving food. Jewelry can be framed in 3-D box-frames and displayed on walls or shelves. Likewise, clothing, blankets, fabrics or belts can be framed for display.

Be creative with your purchases; they don't have to be used in the traditional way they were intended.

Don't panic about sending your purchases back to the states. Most reputable stores will ship directly to your home. Or, bring another suitcase to fill with your goodies. Carry the most fragile pieces with you on the plane, if possible.

Where to next? No matter the destination, I'm sure to find "gotta have it" treasures to incorporate into my home, providing a lifetime of memories. I hope you will too.

Talie Jane is the owner and principal designer of Talie Jane Interiors. Call 855-TALIEJANE today for help incorporating your travel souvenirs into your home.

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