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# June 2017

## A Note from Ann:

Increase in Home Value = Disappearing MIP/PMI

I've had an abundance of home owners contact me recently in regards to their rising home values (per their taxes). In most cases, these values have proven to be very near correct. The good news is that as your home value rises, your MIP or PMI should be getting closer to going away. (Note: PMI is for a Conventional Loan and MIP is for an FHA or USDA Loan. VA does not have it).

Once the unpaid balance on your mortgage reaches 80% of the home value, you can ask the lender to take the PMI/MIP off your monthly payments, saving hundreds per month in some cases. The exception to the rule would be a FHA Loan done AFTER January 2013. These loans now carry the MIP for the life of the loan (as we discussed in a previous newsletter). The only option if you are one of those would be to refinance. Often times you can use the equity in your home as the down payment to refinance. Talk to your mortgage lender and see if this is an option for you.

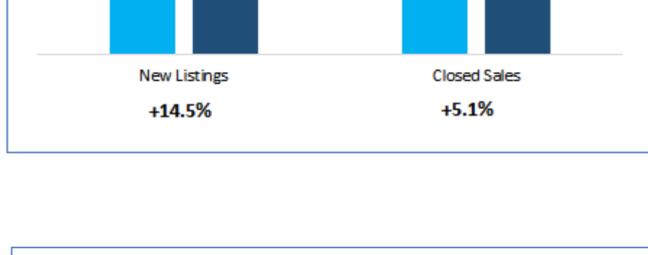
You may have to hire an appraiser to prove the home's value to the lender. I would not do anything until you speak with your lender however. Every little bit helps - check your mortgage and see what you could be saving!

## In This Issue

- A Note from Ann
- Bastrop Area Monthly Statistics
- Around Town/Upcoming Events
- How to Keep Your House Cool Without AC
- How to Hold a Successful Garage Sale

## Bastrop Area Monthly Statistics

Below are the current statistics for the Bastrop Area. The average home sale price for May was \$220,608, which is up +15.9% from the previous year. The average home sale price for 2017, so far, is \$206,639, which is up +8.4% from 2016.



## Around Town

### Upcoming Events



June 10th - Boots, BBQ & Casino for CASA

Fundraising event for CASA - Court Appointed Special Advocates of Bastrop, Fayette & Lee Counties. For more information, [click here](#).

June 17th - Juneteenth Celebration

Join us on the third Saturday to honor the emancipation of slaves in Texas. The celebration includes a parade, picnics and dances in Bastrop, Elgin and Smithville and other small towns throughout the region.

June 20th–24th - Elgin Western Days Festival

Celebrate the Old West at Elgin's Western Days festival. Activities include a parade, a carnival, sports tournaments, arts and crafts, live music and varied children's activities. For more information, [click here](#).

June 30th - Run, White and Blue 5K and Kids K & Street Dance!

Come get your glow on at Bastrop's 1st Red, White & Blue Glow Run 5k! Bring the family, this is an all ages event! You can run, walk or skip and as you cross the finish line enter a huge dance party! Be sure you wear your best glow attire and come ready for fun! Afterward, meet up with all your friends and dance to the night away to the lights and tunes spun by DJ Ivan! There will be food vendors available and we will continue to party with everyone finishing up the 5k! We're bringing the "club" to Fisherman's Park! For more information, [click here](#).

## How to Keep Your House Cool Without AC

By: Lisa Kaplan Gordon

**Want summer comfort but hate the AC? Follow these tips on how to keep your house cool without frosty air conditioning.**

You don't have to switch on the air conditioner to get a big chill this summer. These tips will help you keep your house cool without AC, which will save energy (and avoid AC wars with your family).

### Block That Sun!

When sunlight enters your house, it turns into heat. You'll keep your house cooler if you reduce solar heat gain by keeping sunlight out.

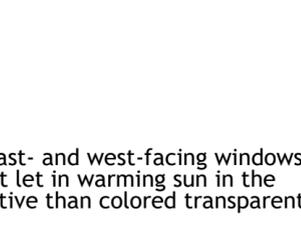


Close the drapes: Line them with light-colored fabric that reflects the sun, and close them during the hottest part of the day. Let them pillow onto the floor to block air movement.



### Add awnings:

Install them on south- and west-facing windows to reduce solar heat gain by up to 77%, says the U.S. Department of Energy. Make your own by tacking up sheets outside your windows and draping the ends over a railing or lawn chair.



Install shutters: Interior and exterior shutters not only reduce heat gain and loss, but they also add security and protect against bad weather. Interior shutters with adjustable slats let you control how much sun you let in.

### Apply high-reflectivity window film:

Install energy-saving window films on east- and west-facing windows, which will keep you cool in summer, but let in warming sun in the winter. Mirror-like films are more effective than colored transparent films.

### Open Those Windows

Be sure to open windows when the outside temperature is lower than the inside. Cool air helps lower the temps of everything -- walls, floors, furniture -- that will absorb heat as temps rise, helping inside air stay cooler longer. To create cross-ventilation, open windows on opposite sides of the house. Good ventilation helps reduce VOCs and prevents mold.

### Fire Up Fans

Portable fans: At night, place fans in open windows to move cool air. In the day, put fans where you feel their cooling breezes (moving air evaporates perspiration and lowers your body temperature). To get extra cool, place glasses or bowls of ice water in front of fans, which will chill the moving air.

Ceiling fans: For maximum cooling effect, make sure ceiling fans spin in the direction that pushes air down, rather than sucks it up. Be sure to turn off fans when you're not in the room, because fan motors give off heat, too.

Whole house fans: A whole-house fan (\$1,000 to \$1,600, including install) exhausts hot inside air out through roof vents. Make sure your windows are open when you run a whole-house fan.

### Power Down Appliances

You'll save money and reduce heat output by turning off appliances you're not using, particularly your computer and television. Powering down multiple appliances is easier if you connect them to the same power strip.

Don't use heat- and steam-generating appliances -- ranges, ovens, washers, dryers -- during the hottest part of the day. In fact, take advantage of the heat by drying clothes outside on a line.

### Plant Trees and Vines

These green house-coolers shade your home's exterior and keep the sun out of windows. Plant them by west-facing walls, where the sun is strongest.

Deciduous trees, which leaf out in spring and drop leaves in fall, are best because they provide shade in summer, then let in sun when temperatures drop in autumn. Select trees that are native to your area, which have a better chance of surviving. When planting, determine the height, canopy width, and root spread of the mature tree and plant accordingly.

Climbing vines, such as ivy and Virginia creeper, also are good outside insulators. To prevent vine rootlets or tendrils from compromising your siding, grow them on trellises or wires about 6 inches away from the house.

### Want more tips for staying cool this summer?

Substitute CFL and LED bulbs for hotter incandescent lights. Also, try insulating your garage door to prevent heat buildup.

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## How to Hold a Successful Garage Sale

Garage sales can be a great way to get rid of clutter and earn a little extra cash before you move. But make sure you plan ahead; they can take on a life of their own.

### Don't wait until the last minute.

Depending on how long you've lived in your home and how much stuff you want to sell, planning a garage sale can take a lot of time and energy. And that's on top of the effort of putting your home on the market!

### Contact your local government.

Most municipalities will require you to obtain a permit in order to hold a garage sale. They're often free or cheap, but the fines for neglecting to obtain one can be hefty.

### See if neighbors want to join in.

You can turn your garage sale into a block-wide event and lure more shoppers. However, a permit may be necessary for each home owner, even if it's a group event.

### Schedule the sale.

Sales on Saturdays and Sundays will generate the most traffic, especially if the weather cooperates. Start the sale early, 8 or 9 a.m. is best, and be ready for early birds.

### Advertise.

Place an ad in the newspaper, free classified papers, and websites, including the date(s), time, and address of the garage sale. Add information about what will be available, such as kids' clothes, furniture, or special equipment. On the day of the sale, use balloons and signs with prominent arrows to grab attention.

### Price your goods.

Clearly mark rounded prices (50 cents, 3 for \$1, or \$5, for example) with easily removable stickers.

### If it's junk, recycle or donate it.

If it's truly garbage, throw it away or place it in a freebie bin. Don't try to sell broken appliances, and have an electrical outlet nearby in case a customer wants to try plugging something in.

### Display items nicely.

Organize by category, and don't make customers dig through boxes.

### Stock up on supplies.

Having a stock of old shopping bags that can be reused encourages people to buy more items. Newspapers are handy for wrapping fragile goods.

### Manage your money.

Obtain ample change for your cashbox, and have a calculator on hand. Assign one person to man the "register," keeping a tally of what was purchased and for how much.