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A Note from Ann:

Is Coronavirus Helping Real Estate Sales?

If you are looking to sell your home, the answer is yes. We are in an extreme Seller's Market right now due to the pandemic. There are those that would have listed their homes at this time, but are holding off due to worries of strangers in their homes possibly bringing the virus with them. This leads to less homes on the market while buyers are still in need of purchasing. This, added to the rapid expansion of large corporations moving to Austin - due to, believe it or not, lower home prices not to mention a better quality of life than say California or New York.

While Austin prices are exorbitant compared to the norm in Texas - this is not so for other states. So we have the perfect storm, the companies bring in large amounts of employees needing a place to live and we have few homes on the market. I've sold a lot of new homes recently due to this.

If you are in need of selling your home, we do have protocols in place that can alleviate your concerns. For starters, more buyers are doing their homework on the internet before going out to look. So we have a pre-approved buyer who has already "viewed" your home online before visiting, making for less showings, but the ones you will get are serious buyers. We also are doing video walk-throughs for those that do not want to get out. As for the showing you will have, we have a Covid-19 form that can be signed before the showing stating the buyers and their agent do not have any symptoms and have not been around anyone with symptoms. This, along with required masks, gloves and even booties, if requested, and hand sanitizer at the door are precautions that will be taken. When showing leave all doors open (closets, etc) so the buyers touch as little as possible while viewing.

We are successfully selling many homes during this time (it's quite busy actually). Let me know if you would like to discuss getting your home sold in the near future.

And I don't want to leave the buyers out - if you are a buyer at this time, be prepared: do your research before looking "at everything", get pre-approved, and be ready to jump when you see something that might work for you as there is fierce competition vying for the same homes. I'd be happy to guide you through this process as well.

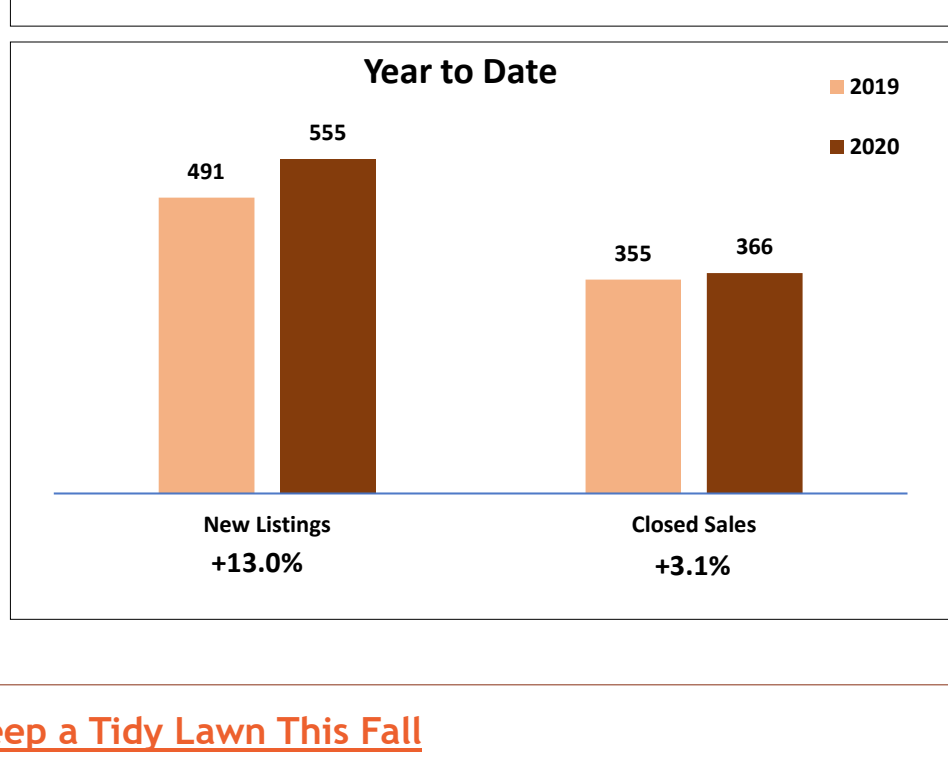
Until next month, stay safe and well!

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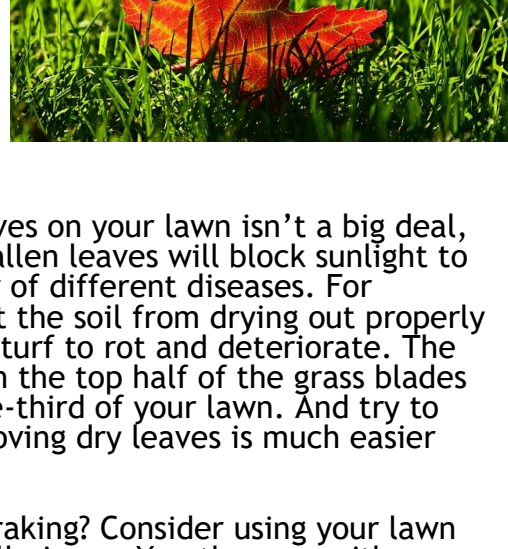
Bastrop Area Monthly Statistics

Below are the current statistics for the Bastrop Area. The average home sale price for August was \$265,166, which is up 6% from the previous year. The average home sale price for 2020, so far, is \$268,232, which is up 11.5% from 2019.



Keep a Tidy Lawn This Fall

While fall is a beautiful season when the leaves turn colors on the trees in your neighborhood, it's another story once they begin to drop and accumulate on your lawn. Piles of leaves can be a chore to rake and remove, and leaving them unattended can be an eyesore and can damage the health of your lawn. Here are some tips to make lawn care less stressful this fall.



Avoid Big Piles—While a few stray leaves on your lawn isn't a big deal, full coverage becomes an issue. The fallen leaves will block sunlight to your lawn and can introduce a number of different diseases. For example, a layer of leaves can prevent the soil from drying out properly after it rains, causing the roots of the turf to rot and deteriorate. The best time to start leaf removal is when the top half of the grass blades are covered, or when leaves cover one-third of your lawn. And try to act prior to any forecast rainfall—removing dry leaves is much easier than wet ones.

Avoid Raking—Not a fan of strenuous raking? Consider using your lawn mower to chop up the leaves into small pieces. You then can either use a grass catcher to collect the remnants for easy removal, or you can keep the leaves on your lawn for decomposition. Letting these small pieces decompose will strengthen the health of your soil, resulting in lush grass. If the layer of leaves is deep, you may have to make several passes over them with your mower to get them small enough to decompose efficiently. Thick, wet leaves will need to be collected with a bag attachment and either disposed of or added to a compost pile.

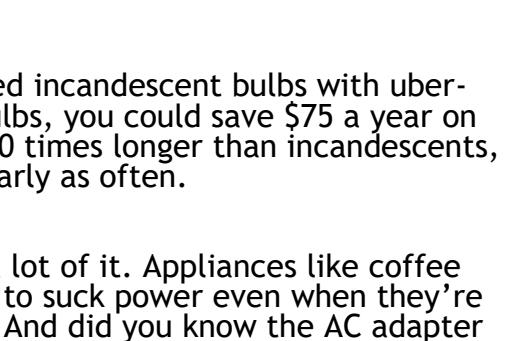
Don't Waste Space—If you're collecting leaves for community disposal, think about how much waste you'll be collecting. Consider getting a leaf vacuum that includes a shredder, saving the amount of space taken up in the disposal bags. When you're purchasing one of these leaf shredders, look at the volume reduction ratio listed on the packaging. For example, if the ratio is 10:1, that means the shredder will convert what would normally amount to 10 bags of leaves into just one. Leaf vacuums work best for smaller areas, but if you have a large outdoor space, a mower/bag attachment combination is probably your best bet.

35 Money-Saving Household Habits

By: Amy Howell Hirt

Adopt a few of these home tips to find a bit more cash each month.

Your house gives you so much: security, pride, shelter. With all that on the line, it's easy to assume the costs of keeping it up just are what they are. But wait. There are plenty of expenses that are simply a waste.



Here's how to save money each month without putting a dime of home value at risk.

#1 Clean Your Light Bulbs
What? Who does that? Well, smart people (who want to about shrewd, small ways to save money). A dirty bulb emits 30% less light than a clean one. Dust off both the bulb and fixture, and you might be able to cut back on the number or brightness of lights in each room without noticing any difference.

#2 Keep Your Fridge Full
Solid items snuggled together retain the cold better than air and help keep each other cold — requiring less energy overall. Freezing town for awhile and fridge is empty? Fill voids in the fridge or freezer with water bottles.

#3 Switch Your Bulbs to LEDs
By replacing just five of your most-used incandescent bulbs with uber-efficient light-emitting diode (LED) bulbs, you could save \$75 a year on your energy bill. And LEDs last 15 to 20 times longer than incandescents, so you won't have to replace them nearly as often.

#4 Use Power Strips
Here's how to save money on bills — a lot of it. Appliances like coffee makers, TVs, and computers continue to suck power even when they're off — which can cost you \$100 a year. And did you know the AC adapter for your laptop keeps drawing power even if the laptop isn't plugged in? Stop this slow money burn by connecting them to an easy-to-switch-off power strip.

#5 Use a Toaster Oven When Possible
Toaster ovens use 50% to 70% less energy than a full-size oven.

#6 Set Your Water Heater to 120 Degrees
Hot water heaters often come with a factory setting that's higher than you need. You'll cool your water heating costs by 3% to 5% every time you lower the temperature setting by 10 degrees.

#7 Insulate Your Water Heater
For \$30 or less, an insulating jacket or blanket can shave 7% to 16% off your water heating costs for the year. Just make sure to follow the manufacturer's directions to avoid creating a fire hazard.

#8 Wash Clothes in Hot Water
Just switching from hot to warm water will cut every load's energy use in half, and you'll reap even more savings taking the temp down to cold. And don't worry: Your clothes will get just as clean from cold water, thanks to the efficiency of today's detergent (except in the case of sickness; you'll want hot water and bleach then).

#9 Use the Right Dryer Cycle
If you're using a high-heat setting for each load, you could be using more energy than you need. Almost all fabrics can be dried with a lower heat setting, such as the permanent press setting. It uses less energy and has the added bonus of extending the life of your fabrics. Save the higher heat for items such as sheets and towels.

#10 Use Homemade Cleaners
Many commercial products rely on baking soda or vinegar for their cleaning power, so why not make your own? Most homemade cleaners cost less than \$1.

#11 Cut Back on Laundry Detergent
Never mind the barely visible measurement lines in the cap: You typically only need a tablespoon of detergent. And, clothes actually get cleaner when you use less, because there's no soap residue left behind.

#12 Ditch Disposable Sweeper and Mop Head
Stop throwing money away every time you clean! Refill your Swiffer Sweeper with microfibre cloths. Just cut to size and use them dry for dusting or with a little water and floor cleaner for mopping. Or switch to a microfibre mop with a washable head.

#13 Stop Buying Dryer Sheets
Another easy swap? Give up your dryer-sheet habit (about \$7 for 240 loads) in favor of wool dryer balls (about \$15 for six, which last more than 500 loads each). Of course, depending on your laundry preferences, you can always just go without either.

#14 Cut Scouring Pads In Half
Most clean-ups don't require a full one.

#15 Don't Rinse Dishes
Two minutes of rinsing with the faucet on full-power will consume 5 gallons of water — the same amount efficient dishwashers use during an entire cycle. Shocking, right? And it's an unnecessary step, since most newer models are equipped to remove even stubborn food debris. Just be sure to clean the dishwasher trap regularly to keep your dishwasher running efficiently.

#16 Keep a Pitcher of Water in the Fridge
You won't have to waste time and money running the faucet, waiting for it to get cold enough for a refreshing sip.

#17 Set a Timer for the Shower
The average American takes an eight-minute shower and uses about 17 gallons of water. It's easy to linger; so set a timer for five minutes. Or try this more entertaining idea: Time your shower to a song or podcast segment.

#18 Install Low-Flow Fixtures
In addition to water-conserving practices, low-flow showerheads, which cost less than \$10, and other fixtures can drop your water use in the shower by 43%.

#19 Hack a Water-Hogging Toilet
If you don't have a water-conserving toilet, there are water-saving retrofitting kits that could yield about \$110 in savings every year. Or place a half-gallon milk jug filled with water into the tank — in the corner and away from the flapper and ball-cock assembly. Every time you flush, you'll save.

#20 Close Closet Doors
Each closet and pantry may hold a paltry amount of square footage, but you're still heating and cooling it. Add up all the storage space, and you've got the equivalent of a small room. Shut the doors to keep the conditioned air out.

#21 Program the Thermostat
Program your thermostat to turn the heat down by 3 to 5 degrees when you're not home and at night, and set it to bump the temperature up by the same amount when the A/C is cranking. You'll save \$10 to \$20 a month and never feel the difference.

#22 Don't Crank the Thermostat Up or Down Too Far
Varying the setting by 10 or more degrees when you're gone for work or over the weekend is overkill. Your HVAC system will have to work overtime to get back to the ideal temperature, erasing your savings.

#23 Use Fans Year-Round
Ceiling fans can reduce your summer cooling costs and even reduce winter heating bills — but only if used correctly. Flip the switch on the base to make the blades rotate counterclockwise for a cooling effect or clockwise to help distribute heat in the winter. And in the warmer months, an attic or whole-house fan can suck hot air out and help distribute cooler air so you can give the A/C a little break.

#24 Caulk or Weatherstrip Around Doors and Windows
Caulk may not have the charisma of something like solar panels, but using it to seal air leaks around doors and windows will deliver immediate savings rather than a 14-year payback. You'll spend \$3 to \$30 and save 10% to 20% on energy bills. For gaps between moving parts that can't be caulked, add weatherstripping.

#25 Add Insulation
This is a bigger weatherizing project than sealing or weatherstripping, but it could yield more than \$500 in yearly savings. While your home should be properly insulated from the roof down to the foundation, prioritize the attic, under floors above unheated spaces, around walls in a heated basement and in exterior walls.

#26 Plant Shade Trees
Block the summer sun to lower cooling costs. Planting one shade tree on the west side and one on the east side of your home can shield your home from the sun during the summer months (but avoid south-side trees, which block winter sun). By the time they're 15 years old, these two trees can reduce your energy bill by 22%, while adding value to your home.

#27 Use Curtains as Insulation
Another way to practice energy-saving passive heating and cooling? Open curtains on sunny windows in the winter and close them up in the summer.

#28 Cool with a Cross Breeze
On a breezy day, open a window on the side of your house that's receiving the breeze, then open another on the opposite side of the house. Make sure the window on the receiving side is open a little less than the exhaust side to accelerate the breeze. You can also use a fan if there's no breeze outside.

#29 Check Your Mortgage's PMI
If your mortgage was for more than 80% of your home's purchase price, you could be paying more than \$50 a month, and as much as \$1,000 a year, for private mortgage insurance (PMI). So as soon as you have at least 20% equity in your home, contact your lender to terminate the policy — they aren't necessarily required to notify you when you reach that threshold. Another option for ditching PMI? If your credit score or debt load has improved since securing your mortgage, look into refinancing with more favorable terms.

#30 Check Your Home Insurance for Savings
Your homeowners insurance should change as your life changes. Buying an automatic generator or installing security alarms could reduce your premium by 5% or more. Bundling your home and auto coverage could save even more — up to 20% off both policies. But the point is to compare and do a price check to see if you can save. Surveys have found you could be paying a lot more than what another insurer would charge for the same coverage. So you could save by going with a new company, or by using their quote to bargain with your current provider.

#31 Borrow Tools Instead of Buying
How often are you going to use that \$600 demolition hammer once you remove your bathroom tile? Not so much? Rent it from a home-improvement store for a fraction of the cost. Be sure to do the math for each tool and project though; sometimes the rental price is high enough to justify buying it. Or join a tool lending library or cooperative to borrow tools for free or much less than retail stores.

#32 Cut Back on Paper Towels
Two rolls of paper towels a week add up to about \$182 every year! Instead, try machine-washable cotton shop towels. They clean up messes just as fast and cost less than \$2 for five. Save paper towels for messes that need to go straight into the trash, like oil and grease.

#33 Stop Buying Plants for Curb Appeal Every Year
A pop of color in your landscaping perks up your curb appeal. But instead of wasting household funds on short-lived annuals, invest in perennials that will keep giving for years to come.

#34 Water Grass in the Morning to Save on Your Water Bill
Turning the sprinkler on at midday is kinda like watering the air — especially when the mercury soars. Lose less to evaporation by watering during cooler hours (but avoid overnight watering, when too-slow evaporation can invite fungus growth).

#35 Make Your Yard Drought-Tolerant for Long-Term Savings
Save \$100 or more yearly by replacing water-hogging plants and grass with drought-tolerant and native species, and beds of rock or gravel. You'll save time on maintenance, too.

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