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A Note from Ann:

If you're in the market to buy a primary home, NOW is the time to do so. If you are "living" in the house as of January 1 you can file for your Homestead Exemption. Otherwise you will have to wait a whole year to claim this valuable tax deduction. You will receive \$25,000 off the assessed value of our home before it is taxed for School Taxes and \$3,000 off the value for County Road Taxes. There are also Over 65 tax breaks as well as Veteran and Disabled Person exemptions. Here's the chart for 2020 that should help:

[Bastrop CAD Exemptions - 2020](#)

If you are not looking to buy, I will be sending out a letter and forms to remind you to claim this exemption in January. You only have to file once unless something changes (ie: you become over 65 or disabled).

Also a reminder that if you have an Agricultural or Wildlife exemption on your land you will be required to reapply January through May of each year to keep that exemption in place.

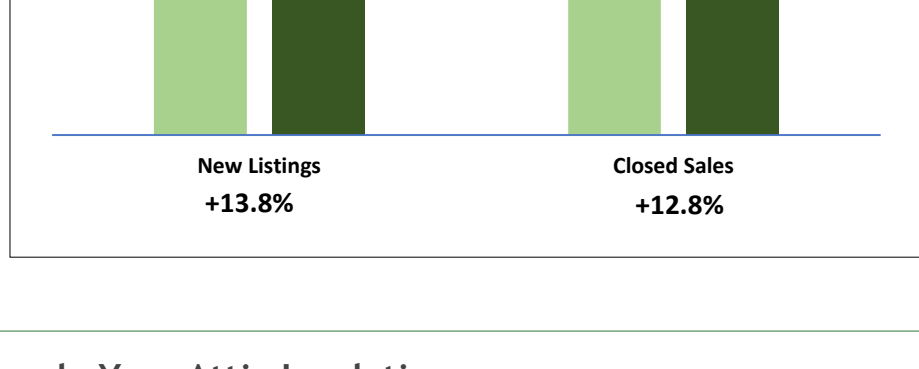
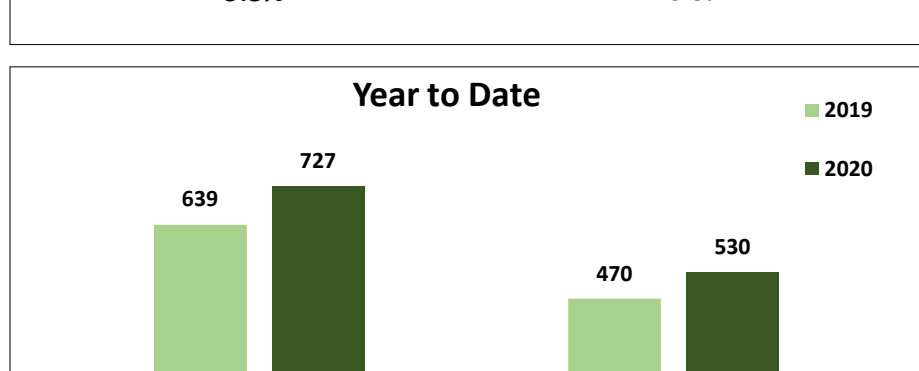
I hope this finds everyone well! Till next year!

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Bastrop Area Monthly Statistics

Below are the current statistics for the Bastrop Area. The average home sale price for November was \$266,330, which is up 10% from the previous year. The average home sale price for 2020, so far, is \$272,441, which is up 11.8% from 2019.



Upgrade Your Attic Insulation

The attic may be the last place homeowners think about when considering improvement projects. However, there can be some big benefits from upgrading the insulation in your attic. Most people aren't attic experts, so here's some information on insulation upgrades for your home.



1. Determine how much you need—The first step when upgrading attic insulation is to figure out how much new material is needed. Many believe their home has enough as is, but insulation tends to compress over time and become less effective. Get accurate measurements of your space so you're not buying too much or too little. If your attic is finished, consider adding an extra layer on top of what's currently against the roof. For unfinished attics, add layers to what's currently on the floor.

2. Understand R-values—When researching attic insulation, you will come across the term "R-value," which is the ability of a material to resist heat flow. The higher the R-value of a specific insulation, the more effective it will be for trapping heat. The Department of Energy recommends different R-value insulations depending on the area or climate where you live. Visit energy.gov/energysaver/weatherize/insulation to determine the type of insulation you'll need for your attic.

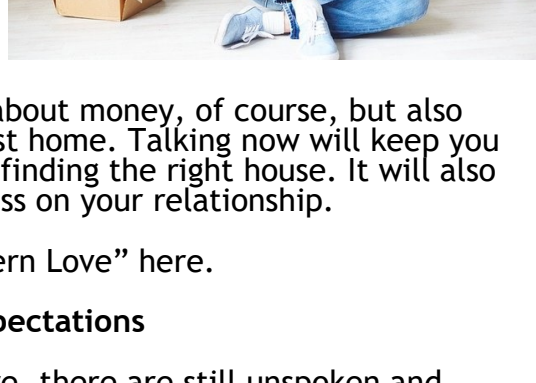
3. Big savings possible—Utility bills can be a drag on your personal finances, but attic improvements can generate savings for homeowners. The Environmental Protection Agency estimates you can save up to 15% on utility costs by adding new insulation and sealing air leaks in your attic. Also, most homes built before 1960 do not have proper insulation based on modern standards, so your older home may be losing a lot of energy. Modernizing your attic can result in a significant return on your investment.

5 Relationship-Saving Strategies For Any Couple Buying a House

By: HouseLogic

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Buying a house is exciting. Arguing while buying a house? Not so much. Here's how to keep the peace while house hunting.



Before you and your partner start sending each other links to the home of your dreams, have a few conversations about the home buying process.

A couple buying a house should talk about money, of course, but also about their expectations for their first home. Talking now will keep you productive, positive, and focused on finding the right house. It will also help you manage buying-a-house stress on your relationship.

OK, we're about to get a little "Modern Love" here.

#1 Get On the Same Page About Expectations

No matter how connected you two are, there are still unspoken and undefined expectations between you. Especially when it comes to a couple buying a house. Buying can reveal relationship problems, because it's the biggest financial transaction you'll make, and there are a lot of emotions and expectations tied up in the idea of home.

Listen to your partner and commit to the idea that each person has a voice in every issue. "That would be my No. 1 principle," says Donna R. Baptiste, a licensed marriage and family therapist, and professor at Northwestern University's Family Institute. "Two people must respect each other's right to have a say."

How to start? Ask questions like:

- Why do you want to buy a house?
- What's the most important thing to consider, in your opinion?
- How long do you want to live there?
- Do you want something perfect or a fixer-upper?
- What do you think our budget should be?

We also recommend filling out our first-time buyer's worksheet, which will help you and your partner get on the same page — literally.

#2 Be Prepared to Back Down

Not every decision will be 50-50. "Equal say is not always the standard," Baptiste says.

But both of you should be willing to accept no for an answer. This prevents gridlock. And ceding some control makes the decision on which home to buy a shared one.

Consider the situation faced by work-from-home clothing designer Veronica Sheaffer and her husband, teacher Keith Dumbleton. They bought their prewar apartment on Chicago's far North Side four years ago.

While scrolling through listings, Sheaffer fell for the property's vintage millwork and spacious layout, but the building was 12 miles from the centrally located neighborhood they'd been living in. Sheaffer accepted the hours the new location would add to Dumbleton's school commute could be a deal breaker.

"I gave him the power of refusal and prepared myself for losing the place," she says. Knowing that Sheaffer was conscious of the sacrifices he'd be making, Dumbleton agreed to move forward with making an offer. "Her being open to me saying no allowed me to make that decision, and I don't regret it."

#3 Do Scenario Planning

New homes have a way of changing life's routines.

Does one of you take the dog out? If so, that beautiful sixth-floor walk-up may affect the dog caretaker's mornings (and moods). Does one of you do most of the outdoor chores? How do you really feel about taking care of a massive lawn? That house that sits on top of a hill is gorgeous, and the views! But will you like hauling bags of groceries up the three flights of stairs to the front door?

"I ask a couple to have it sink in," says Dan Sullivan, a REALTOR® at Compass in Chicago. "What is it going to physically be like living in that property, day in and day out?"

The more you think it over together, the happier you'll both be after you move in.

#4 Ask An Expert

As a couple buying a house, you may be in full agreement or you may be at an impasse, but either way talk to a real estate agent and, as Baptiste recommends, "submit to the idea of getting good advice."

A good agent is like a reference librarian and a personal coach in one. They can help you navigate the home buying process minutiae, like finding a good mortgage broker or dissecting the details of a home inspection.

An agent can give you the knowledge you need to make a wise decision. And she can pump you and your partner back up when your energy has ebbed because you've looked at 22 houses and not seen one worthy of an offer. Or you put in an offer and it fell through.

Leaning on a professional to offer perspective and help work through disappointment releases some buying-a-house stress on a relationship. "As much as possible, as early as possible, I try to get [couples] to see the big picture," Sullivan says.

#5 Recognize You're a Team

Unexpected an agent in the home buying process can have another unspoken outcome, says Sheaffer. It brought her and Dumbleton closer together.

Having the agent participate in discussions — and even occasionally disagreeing with her — "helped us [see] that we know each other, we know our lifestyle. Anything that will allow you to bond more with your partner is always positive."

The agent got them to talk to each other about what they wanted and didn't want in a house. It helped them hash out their likes and dislikes, constructively.

Instead of letting buying a house lead to relationship problems, turn the experience into a chance to learn and grow together. Talk. Listen. And get good advice from a smart agent. You'll end up as homeowners — with an even better connection.

What's not to love?

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