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# December 2016

## A Note from Ann:

As the Holiday season approaches, I am reminded of those who have helped me along in my journey of life and profession.

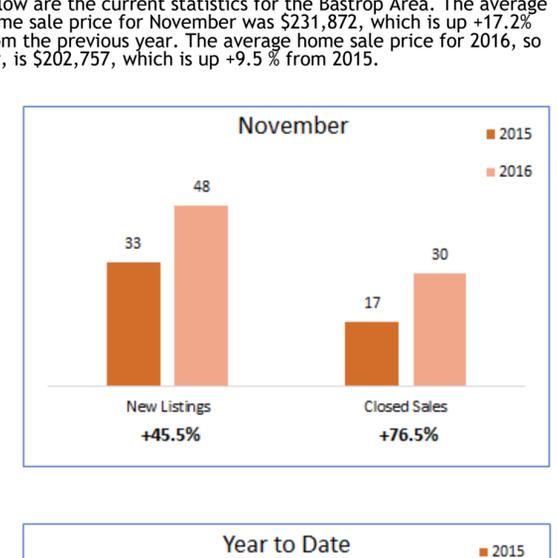
Clearly I don't get enough opportunity to personally say "thank you" even though I am thankful every day. Yet at this special time, I want to personally express my deepest appreciation for placing your confidence in me, and supporting my business with your friendship and referrals.

Wishing you and yours a very Happy Holidays. May the joy of the holidays extend to you and your family now and throughout the coming year.



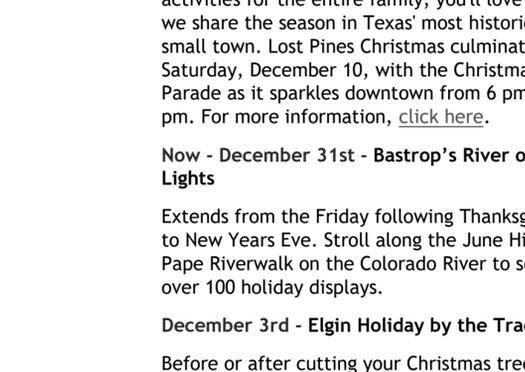
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## Bastrop Area Monthly Statistics

Below are the current statistics for the Bastrop Area. The average home sale price for November was \$231,872, which is up +17.2% from the previous year. The average home sale price for 2016, so far, is \$202,757, which is up +9.5% from 2015.



## Around Town



### Upcoming Events

**Now - December 18th - Bastrop Lost Pines Christmas**

Celebrate the holiday season in historic downtown Bastrop. From an old-fashioned Main Street Christmas to food and wine events and activities for the entire family, you'll love how we share the season in Texas' most historic small town. Lost Pines Christmas culminates on Saturday, December 10, with the Christmas Parade as it sparkles downtown from 6 pm to 8 pm. For more information, [click here](#).

**Now - December 31st - Bastrop's River of Lights**

Extends from the Friday following Thanksgiving to New Years Eve. Stroll along the June Hill Pape Riverwalk on the Colorado River to see over 100 holiday displays.

**December 3rd - Elgin Holiday by the Tracks**

Before or after cutting your Christmas tree at one of the two local tree farms, enjoy live music, shopping, pictures with Santa, art and artisans showcase, lots of children's activities plus a lighted Christmas parade at dusk. For more information, [click here](#).

**December 3rd - Smithville Festival of Lights**

Plan to kick off the Christmas holidays in charming small town style in Smithville's very special Festival of Lights celebration. The air is festive throughout the day with live entertainment at the gazebo, plenty of food, drinks, shopping, fellowship and fun. The Fun Run race is an annual 5k run/walk with a 1 mile route option. Registration is 8 am. The race kicks off at 9 am at the corner of 5th and Main. For more information, [click here](#).

## 5 Holiday Hosting Disasters and How to Avoid Them

Take a look at the most common things that can go wrong when you have guests and learn how to prevent them.

Imagine you're preparing to host your annual holiday party, and you're past the point of no return. The veggies and meats have been bought. Guests are already braving busy airports and crowded highways to get to your home -- and then your oven won't turn on. Your home-cooked meal has quickly turned into a microwave dinner.

That's just one of many hosting nightmares that can end your holiday party before it even begins. Thankfully, some of the most damaging mishaps easily can be avoided. We collected five of the most prevalent issues and give you preventative tips to keep your holiday party on track.

### ⇒ Problem: The Oven Doesn't Heat

For any holiday occasion, the oven is the most important appliance in your house. If it fails to work, the centerpiece of your meal could go from roasted beef, ham, duck, or Turkey to Peking Duck from the local Chinese takeout joint.

### ⇒ How to avoid:

There are any number of reasons a stove can break, but one common cause of disaster is easy to prevent. Don't self-clean your oven until AFTER the holidays. You risk blowing a fuse or a thermostat, and tracking down an oven technician around the holidays can be tough.

### ⇒ Problem: The Kitchen Sink Clogs

The day after Thanksgiving is the busiest of the year for plumbers. The prime cause of this clog-a-thon is the mistreatment of drains when cooking holiday feasts. We hope your Thanksgiving went well, and that you avoid clog-a-thons for the rest of the holidays.

### ⇒ How to avoid:

Fats and cooking oils can solidify in your pipes, so never dispose of them in your kitchen sink.

If you have a garbage disposal, make sure it's running before anything goes in it, and never feed it any stringy, fibrous, or starchy foods like poultry skins or potato peels.

To fix, don't rely on chemical drain-clearing products that can harm your pipes. Use a snake instead, available for \$15 at your local hardware store. Best to keep one on hand.

### ⇒ Problem: The Heat Goes Out

As the party's host, you're supposed to hang guests' coats -- not apologize to them for having to keep them on. A lack of heat can stop a holiday party dead in its tracks.

### ⇒ How to avoid:

The key to avoiding freezing your party to a standstill is regular maintenance of your HVAC. Every 90 days, a new one-inch pleated furnace filter should be installed. If you haven't done it in a while, now's a good time to replace it.

Also inspect insulation on refrigerant lines that are leading into your house. Replace them if they're missing or damaged.

### ⇒ Problem: The Toilet Stops Up

Toilets have a way of clogging up at the worst times, such as during parties and when you have overnight guests. This is especially true if you have a low-flow toilet from the early 1990s.

### ⇒ How to avoid:

Don't flush anything other than sewage and toilet paper down the toilet. And there's nothing wrong with putting up a polite note to remind your guests to do the same.

### ⇒ Problem: The Fridge Doesn't Cool

Without a properly functioning refrigerator, your meat could get contaminated, your dairy-based treats could go sour, and you may not be able to save your yummy leftovers. To avoid discovering a warm fridge after it's too late, take these simple precautions.

### ⇒ How to avoid:

Get a thermometer for your refrigerator to make sure each shelf stays below 40 degrees and you can be aware of any temperature changes.

Also make sure the condenser coils located on the back of the unit or beneath it are free to breathe. Coils blocked from circulating air by cereal boxes atop the fridge, or dirtied by dust or pet hair can prevent a fridge from keeping cool.

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## Smart Moves

Today's buyers want move-in-ready homes, and a new survey points to exactly what that means.

More than 70 percent of buyers want a move-in-ready home, and that ultimately breaks down to a home that has updated heating and cooling and an updated kitchen and bathroom (more than 80 percent expect those features to qualify as move-in ready) and they want new appliances (74 percent).

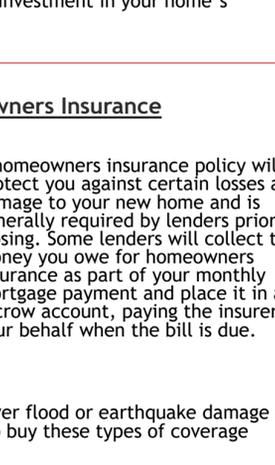
To a lesser but still notable degree, buyers feel a move-in-ready home has smart-home technology installed (44 percent).

Additionally, 57 percent of those buyers that want a move-in-ready home would consider an older home updated with smart-home technology.

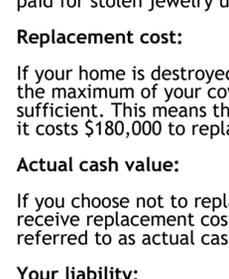
Apparently, survey respondents want the technology, but they themselves don't want to sift through the options and install it themselves. Thirty-six percent of all respondents believe that having smart technology is a major selling point when buying a home, but 32 percent feel they are too intimidated to install it themselves.

And while the millennial generation certainly leans hardest toward this technology with 61 percent interested in it, 52 percent of Gen Xers and 50 percent of baby boomers do as well.

Taking that first leap and making the investment in smart home technology may wind up being an investment in your home's value.



## What to Know About Homeowners Insurance



A homeowners insurance policy will protect you against certain losses and damage to your new home and is generally required by lenders prior to closing. Some lenders will collect the money you owe for homeowners insurance as part of your monthly mortgage payment and place it in an escrow account, paying the insurer on your behalf when the bill is due.

### Coverage exclusions:

Most insurance policies do not cover theft or earthquake damage as a standard item. You may need to buy these types of coverage separately.

### Dollar limitations on claims:

Even if you are covered for a risk, there may be a limit on how much the insurer will pay. For example, many policies limit the amount paid for stolen jewelry unless items are insured separately.

### Replacement cost:

If your home is destroyed, you'll receive money to replace it only to the maximum of your coverage, so be sure your insurance is sufficient. This means that if your home is insured for \$150,000 and it costs \$180,000 to replace it, you'll still receive only \$150,000.

### Actual cash value:

If you choose not to replace your home when it's destroyed, you'll receive replacement cost minus the depreciation. This is what's referred to as actual cash value.

### Your liability:

Generally, your homeowner's insurance covers your liability for accidents that happen to other people on your property, including medical care, court costs, and awards by the court. However, there is usually an upper limit to the amount of coverage provided. Be sure that amount is sufficient, especially if you have significant assets.