



THE HPWBANA NEWS

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COMING TO TERMS

by Rebecca Wolfe Spratlin

Last month's article discussed how paying cash for a property may or may not provide a competitive advantage. Now we focus on other ways to make your purchase offer as attractive as possible in very competitive markets.

When buying and selling residential real estate, buyers and sellers rely on their Broker to negotiate on their behalves to get them the best price possible. In addition, there are many other terms in the agreement that may also need to be negotiated...and some terms that are added or deleted by addenda.

- **Sale Price:** The higher, the more competitive in most cases.
- **Cash Portion:** The higher the cash portion, the better qualified the buyer appears to the seller, and shows how serious the buyer is.
- **Financed Portion:** Seller prefers no finance condition, but if a buyer needs to ensure they will be approved for their financing, then make the time for mortgage approval as short as possible. Buyers should work with their lender in advance of contracting to purchase a home to have some of the "pre-work" completed.
- **Earnest Money:** The higher, the better. Remember this is part of your cash payment at closing.
- **Title Company/Escrow Officer:** Find out who the seller prefers, and go with their selection.
- **Who provides/pays for Survey:** Buyers should ALWAYS order a new survey at their own expense. This way, the survey is current (and more likely to be accurate) and the surveyor works for the buyer, not the seller.
- **Time Period to Review and Object to the Title Commitment:** The faster, the better.
- **Request for Seller to Pay for some of Buyer Settlement or**

Other Expenses: If at all possible, do not ask the seller to pay any of the buyer's closing costs.

- **Closing Date:** Find out when the seller prefers to close. This can be a big deal. If the timing of the closing can help the seller avoid having to move before their next property is ready, this could have true economic (and headache avoidance) value to the seller. In some cases, you may want to offer a lease-back for a couple of weeks to accommodate the sellers' schedules.
- **Duration of Option Period:** The shorter, the better...but be sure to allow enough time for buyer to have all necessary inspections completed.
- **Option Fee:** The higher the better. Remember, if the deal closes this money goes toward the buyer's purchase price.
- **Personal Property to Convey:** To be as competitive as possible, keep your requests for personal property to a minimum. Personal property includes things like washers, dryers, refrigerators that are not built in, and other "moveable" items.

The above list provides some ideas on how to make your offer competitive. The more terms you can make to fit the seller's needs, the more competitive your offer will be. The most important component is having a Broker who can create a good working relationship with the listing agent so she can learn as much as possible about what is most important to the sellers and negotiate successfully on behalf of the buyer. In some cases, the timing of the closing or a cash purchase may have more value to the seller than the offer price. The more you know about the seller needs, the more customized and competitive you can make your offer. All successful negotiations end with terms that are acceptable to the buyer and seller and all parties are happy with the final transaction.

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LETTUCE RECYCLE

by Dena Houston

FALL RECYCLING



Fall is a great time in Austin! The temperature is no longer 100o+ each day and there's an energizing coolness in the air. That coolness gets us back outside and away from our air-conditioned homes, working in the yard, visiting with neighbors, or just sitting outside enjoying the change of season.

What does fall have to do with recycling? In November, the leaves begin to fall. It is a great time to recycle those leaves rather than send them to the landfill. Here's how:

USE SHREDDED LEAVES AS MULCH - Shredded leaves make the best garden mulch! Many home lawnmowers and yard service mowers have a grass and leaf shredder. Shredded leaves make really inexpensive mulch and the leaves add compost to the beds without having to buy bags and bags of shredded bark. **GREAT FALL REUSE!**

START A COMPOST PILE – Even though many of us have curbside composting, a backyard compost pile can provide nutrient-enriched soil to our own garden beds. Composting can be as easy as building a pile of compost right on the ground, using a fancy composter or even repurposing an old garbage can. Here is a great fact sheet on how to compost:

https://www.austintexas.gov/sites/default/files/files/Trash_and_Recycling/CompostingFactSheet.pdf

There are several things that should not go in a backyard compost pile but rather should go into the green curbside compost bin (if you have one). Here are some examples: meat, bones, dairy products, and leftover food. All of these items attract critters to the backyard bin. Other items that should go in the green bin are those that take too long to cut up or do not compost quickly, such as paper products (paper plates, napkins, and paper towels) and avocado seeds.

LEAVES – THE GIFT THAT KEEPS ON GIVING!

From now through March, we will be dealing with the “falling leaves”. In January, the red oaks torment us by still shedding their leaves and then in March, the live oak leaves begin to fall. **GIVE US STRENGTH!**

WHAT CAN WE DO WITH ALL THESE LEAVES?

Live oak leaves are a particular problem because, unlike pecan or red oak leaves, they don't easily shred, mulch, or break down in our backyard compost bins. SO, what are our options?

- Plastic bags of leaves, left at the curb, are collected as trash and the customer is charged \$9.60 + tax per bag. This is not a great choice!

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- Paper bags or old garbage cans filled with leaves are collected by the City at no charge and the contents become Dillo Dirt.
- Leaves placed in the green curbside compost collection bins go to Organics by Gosh and become compost.
- Leaves that lawn services collect are often put into plastic bags and carted off to the landfill. So much for Zero Waste!

Are there things we can do if we use a lawn service and they use the plastic bags that are sent to the landfill? YES! Ask your lawn service to use the paper bags and leave them at your curb for pickup – **MORE DILLO DIRT**. The argument can be made that this saves the lawn service the drive to the landfill and the cost to dump the leaves.

RECYCLING UPDATES:

PAK MAIL on Balcones Drive is a great neighborhood resource for reusing packing materials. They accept bubble wrap in excellent condition (not with popped bubbles or dirty). They will also accept and reuse foam peanuts and cardboard boxes. They will recycle any part of the cardboard they do not use. Pak Mail asks that customers not leave cardboard on the sidewalk in front of the store when it's closed!

RUSSELL'S on Hancock Drive offers a nice discount on their coffee if you bring in your own mug or cup.

ALL FOOD-PERMITTED BUSINESSES MUST KEEP ORGANIC MATERIALS FROM LANDFILLS – Beginning on October 1, 2018, all food-permitted businesses (grocery stores, cafeterias, farmer's markets, restaurants, convenience stores, coffee shops, and food trucks) must do their part to keep organic materials out of the landfills. These materials include food scraps, soiled napkins/paper towels, and expired food.

PLASTIC STRAWS – There has been a lot of concern lately about the use of plastic straws. They cannot be recycled or composted, so they sit in the landfill forever! Guero's Taco Bar uses compostable straws so that they can be composted with their leftover food products. Most places include a plastic straw whether or not we want or need one. **WHAT CAN WE DO?** Tell your waitperson that you do not want a straw – easy peasy! That's a beginning. There is legislation in several states that prevents straws from being offered – they are available only upon request. That may happen here in Austin, but it still begins with us.

QUESTIONS FROM OUR READERS:

CAN THE ALUMINUM FOIL-LIKE WRAPPERS ON METAMUCIL FIBER WAFERS (AND LIKE BARS) BE RECYCLED? No, they cannot. These wrappers may look like foil, but they are coated in a plastic layer that keeps them from being recyclable. One test is if the wrapper crumples and stays crumpled, like aluminum foil, it can be recycled.

WHERE CAN I RECYCLE OLD ELECTRONICS? There are two places to recycle electronics free – Staples and the Recycling

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& Reuse Drop-Off Center. Office Depot charges a fee to recycle electronics. For a complete list of what Staples will and will not accept, go to this link: <https://www.staples.com/sbd/cre/marketing/sustainability-center/recycling-services/electronics/>


HOW DO I RECYCLE THE CARDBOARD MILK AND JUICE CARTONS? There is no way to recycle these at this time. They must go into the trash cart. They are constructed of layers of materials (cardboard and wax) that make them unrecyclable.

Here is a very informative City of Austin recycling website: <http://www.austintexas.gov/what-do-i-do>

Stay tuned for future tips that will include creative ways to recycle or reuse. If you have any questions or recycling ideas, please send them to: recycling@hpbwana.org



Please remember to pick up after your pets and "scoop the poop"




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Highland Park West Balcones Area

BOOKLICE

Booklice are given their name because they are often found among books or papers. They are small, soft-bodied insects that are pale in color. Usually booklice are wingless. The head and abdomen are large, while the middle section (thorax) is narrow. Booklice have long, thread-like antennae. Nymphs, or immatures, look similar to adults but are smaller and always lack wings.

Booklice have chewing mouthparts and often feed on mold and fungi but have also been found to feed upon pollen, cereal, dead insect parts, or paste and glues in book bindings. They can be found indoors in areas such as libraries, office spaces, areas with many cardboard boxes or any other area that may contain large quantities of paper. In homes they may infest pantry items such as flour, cereals, grits or grains. They thrive in areas that are damp or have high humidity.

There are no male booklice; females produce offspring parthenogenetically (from unfertilized eggs). Females can lay up to 60 eggs during their lifetime. The life cycle—egg to adult—takes about 1-2 months (sometimes longer) depending on environmental conditions.

Cast skins and fecal material from large populations of booklice may cause the sensation of being bitten by insects for some people.

Tips for managing booklice:

- Lower humidity using heaters, fans, dehumidifiers
- Vacuum up any accumulated debris that collects in the structure
- Discard infested food items or freeze at 0 degrees for 7 days
- Repair plumbing leaks & eliminate standing water
- Install a vapor barrier in crawl space area (if not on slab) & make sure crawl space has a good cross-flow of air
- Seal cracks & crevices around the outside of the structure

For more information or help with identification, contact Wizzie Brown, Texas AgriLife Extension Service Program Specialist at



512.854.9600. Check out my blog at www.urban-ipm.blogspot.com

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ONLY YOUR HOME'S DECORATIONS SHOULD BE SCARY



With Halloween around the corner homeowners around the country are beginning to decorate with the scariest sights of the year. From ghosts and skeletons to creepy crawlers and spider web decorations, these frightful sights can make this season more fun. But now is also the time to make sure that only scary sights around your home are your decorations.

Fall and winter can bring a mixture of humidity, rain, ice, snow and high winds that will find many Americans unprepared for the havoc it can wreak on their homes. As temperatures turn cooler, homeowners should be mindful of some scary signs throughout their homes that may spell potential problems. Identifying and addressing warning signs now will help save energy, time and money in the long run.

Here are three tips that can help ensure you keep away any scary problems that could keep you up at night:

Dripping from Your Ceiling

"It all starts with the roof," said Tracy Sanders of Sanders Roofing and Exteriors. "Your roof is one of the most vital protections standing between you and the weather. Wind, ice and other environmental hazards can cause damage to that protection, letting water through."

The roof can be the single largest ticket items for many homeowners, so it's important to pay attention to the warning signs to ensure bad seasonal weather doesn't cause extensive damage. If your roof isn't properly installed or maintained, you could be inviting in water, mold, animals and structural damage.

"Understanding the importance of checking their roofs and knowing the basics of roof maintenance and damage can help homeowners avoid unnecessary stress and surprise bills," said Luke Evans of Sanders Roofing and Exteriors.

What's even more surprising is that a national survey by Owens Corning Roofing found that although 70% of Austin homeowners said that damage to their roof would be stressful or very stressful, only 3% say they always check or have their roofs checked before the start of a

season that typically brings bad weather. So be prepared this season and make sure to conduct a thorough roof check.

Crawling Up Your Walls

Putting up your Halloween decorations and realize there's already something scary on your walls? Did you know that 7 in 10 homes have water damage and mold?

The key to mold growth is the level of moisture in the environment. Mold will grow in any environment that is sufficiently moist that also contains any kind of food source. Common food sources for mold in the structure of the home include drywall, window frames, carpeted or uncarpeted flooring, bathroom tile and interior insulation.

Eliminate any additional mold growth or prevent it by removing any moisture in your home. If you already have mold do your research and be sure to use the necessary cleaning solutions to remove it such as bleach, vinegar, borax, baking soda and more. Most importantly, know when to call in a professional. If you have a persistent mold problem, you may need to hire a remediation specialist. Do your homework to find one who is reputable.

Unexplained Breezes

No, it's not a close encounter of the scary kind. If your ground floor seems drafty, it's likely due to an improperly sealed window or door, which can be easily fixed by sealing the gaps.

When heating and cooling systems are constantly working harder to regulate preferred temperature within the home, chances are that energy costs will increase. Not only will it be more expensive to maintain, but it will also put more stress on the system than necessary, which could result in the need for costly repairs or replacements.

With a few simple, proactive measures you can make sure you are prepared for upcoming inclement weather and avoid any scary damage to your home.



Highland Park West Balcones Area



RELAY LIVE – AUSTIN

Saturday, November 10, 2018

Please help the American Cancer Society finish the fight against cancer.

Please join us at the American Cancer Society's 1st annual Relay LIVE – Austin concert series. Please join us for a night filled with live music, food, drinks, games, activities, and a survivor celebration. With your support, help the American Cancer Society save lives, celebrate lives, and lead the fight for a world without cancer.

The American Cancer Society is working to finish the fight against every cancer in every community. We are the largest private, not-for-profit funder of cancer research in the United States, investing more than \$4 billion since 1946. Thanks in part to our contributions, more than 1.5 million lives have been saved in the US in the past two decades. Now, that is a reason to celebrate, so please join us.

We hope to see you at this cancer fighting music series!

About Us

For more than a 100 years, The American Cancer Society has been leading the fight to end cancer. With your support, we have helped usher in an era where more people survive cancer than ever before. By translating our research findings into action, we've seen a 20% decline in US cancer death rates since the early 1990s. Join us to help finish the fight.

Visit <https://acshpau.ejoinme.org/relayliveaustin> for event details.



2018 THUNDERCLOUD SUBS TURKEY TROT

November 22, 2018 | 9:30-11AM

This year marks the 28th anniversary of the ThunderCloud Subs Turkey Trot on Thanksgiving morning, November 22, 2018. The largest five-mile run in Texas and one of the largest Turkey Trots in the nation with nearly 20,000 participants, the ThunderCloud Subs Turkey Trot is Austin's beloved Thanksgiving Day tradition benefiting Caritas of Austin.

The event takes place at the Long Center for Performing Arts and includes a five-mile run (timed or untimed), one-mile walk, and Kids' K. All registrations include a T-shirt and run guide. In addition, the ThunderCloud Subs Turkey Trot features live music, post-run snacks, children's activities, fundraising opportunities, a raffle with a new car from First Texas Honda as the grand prize, team challenges, fun costumes, and more.

ThunderCloud Subs donates 100 percent of the proceeds from the Trot to Caritas of Austin—a nonprofit that helps Austin's working poor and homeless gain self-sufficiency by providing critical resources such as housing, employment, food, and education. Since the event first began, the ThunderCloud Subs Turkey Trot has raised nearly \$3.5 million for Caritas of Austin.

The ThunderCloud Subs Turkey Trot has grown exponentially over the years, from 600 participants in 1991 to nearly 20,000 participants in 2017. Sign up today to be part of this fun, healthy, family-friendly Thanksgiving tradition, and to help support the local Austin community.

To join the social media conversation and get the latest updates, use #TCloudTrot. For more information or to register, go to <https://thundercloud.com/register>.



And all at once, summer collapsed into fall.

– Oscar Wilde

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TRADITIONAL HOMEMADE STUFFING

This simple homemade stuffing is perfect for weeknight dinners or the holidays!

Author: Liz Fourez, lovegrowswild.com

Ingredients

- 1 pound firm white bread, cut into 1-inch cubes
- 2 tablespoons unsalted butter
- 2 cups onion, finely diced
- 2 cups celery, finely diced
- 2½ cups low-sodium chicken broth, divided
- ¼ cup fresh parsley, chopped
- 2 teaspoons poultry seasoning
- ½ teaspoon salt
- ½ teaspoon black pepper
- 2 large eggs

Instructions

Preheat oven to 250°F. Place the bread cubes in a single layer on baking sheets and bake for 1 hour, stirring occasionally. Set aside and allow the bread to cool.

Melt the butter in a large skillet over medium heat. Add the onion and celery and cook for 10 minutes, stirring occasionally, until the vegetables are tender and almost golden. Scrape the vegetables and butter into an extra large bowl and add the cooled bread cubes, parsley, poultry seasoning, salt, pepper and 1¼ cup of the chicken broth. In a small bowl, whisk the 2 eggs and the remaining 1¼ cup chicken broth until combined and pour into the bowl of stuffing. Gently mix the stuffing until all the ingredients are completely combined and place in a buttered 13x9-inch baking dish. Cover the dish with foil and bake for 30 minutes. Then remove the foil and bake for another 25-35 minutes until the center is set and the top is golden brown and crisp.



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