

# THE RIVER REVIEW

December 2018 Volume 12, Issue 12

*Photo by Mia Sanchez*



NEWS FOR THE RESIDENTS OF RIVER PLACE



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*Pediatric Dentistry*

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## 2018 River Place HOA Hoedown a Popular Event

This fun, outdoor event took place on November 3rd at Sun Tree Park from 4 to 6 pm. It was a cool, breezy day but still comfortable, perfect for a barbecue. The food included brisket, turkey, sausage, creamed corn, green beans and even more. The barbecue flavor of the meat was excellent and perfectly done. Nice job!

There were plenty of tables set up to eat at and there was quite the local turnout. Children enjoyed the many entertainment features as you can see from the photos below, the petting zoo being a big hit with children who love animals.

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# ARTICLE INFO

The River Review is mailed monthly to all River Place residents. Residents, community groups, churches, etc. are welcome to include information about their organizations in the newsletter. Personal news for the Stork Report, Teenage Job Seekers, recipes, special celebrations, and birthday announcements are also welcome.

To submit an article for the River Review please email it to [riverreview@peelinc.com](mailto:riverreview@peelinc.com). The deadline is the 15th of the month prior to the issue.

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## In and Around River Place

**RM 2222 Improvements Began Late November:** This nearly 24 million TxDOT/City of Austin project includes various improvements that are scheduled to be made to RM 2222 in the Bonaventure Blvd. to Sitio Del Rio stretch. At first they will just be clearing trees, doing some erosion control and placing barriers with actual construction beginning early 2019.

According to Scott Crosby, River Place HOA President, "this Improvement Project includes relocating utilities and widening RM 2222 from Bonaventure Boulevard to Ribelin Ranch Drive to make room for a through-travel lane eastbound from Bonaventure to Sitio Del Rio Boulevard and westbound from Ribelin Ranch Drive to Sitio Del Rio Boulevard. The project also includes turn lanes and a raised median. The project is anticipated to be complete in mid-2020." So, while traffic might be a bit heavier through there for awhile, it looks like the long term benefits will be well worth the trouble.

**Green Mango by Thai Spice Gets Good Reviews:** Located at 8300 N. FM 620 across 620 from Concordia U. in the Trails @ 620, it comes strongly recommended by those who have reviewed it. The Pad Thai and the Basil Fried Rice were mentioned by one customer; the Tomyum Soup and Tofu Spring Rolls by yet another. Seems like a good thing to have a Thai restaurant in the immediate Four Points

area. Most folks we know love Thai food!

Their phone number is 737-3333-6555. The easiest way to get there might be to turn into the business complex at Concordia University Drive and then take an immediate left. They open at 11 am each day and close at 9:30 pm during the week and 10 pm on Fridays and Saturdays. Give it a try!

**Nearby Development Projects Take Positive Direction:** On November 1st both the Champions Tract 3 and the Camelback PUD projects were approved by the City Council. Champions Tract is the 2222 and City Park Road intersection project that was to include multifamily units that would bring a great deal of traffic to the area, something that local residents strongly objected to, as well as numerous home owner associations.

Jonathan Coon however, the new developer who acquired Champions Tract, plans to build for congregate living (senior assisted) which should involve significantly less traffic. Local citizens and numerous HOAs have approved. This affects River Place residents since many of us drive on City Park Road and through Westminster Glen as a back way. Everyone seems relieved about this.

*(Continued on Page 6)*

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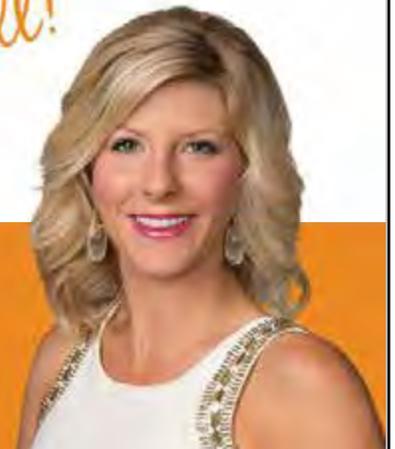
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# RIVER REVIEW

The staff and administration of The River Review are pleased to wish all River Place residents a **Happy Holidays!** And all the best in the coming year!



*(Continued from Page 5)*

The Camelback project involves the 145 acres over near the lake right at the bridge. This plan includes a 26 acre public park, 57 acres of preserve, 36 acres of residential and 13 acres of office and commercial space. The park would be along the lake front and open to the public including a trail up to the overlook, an already popular location. In addition, a restaurant is planned as well as a huge dock stretching out into the lake. This last item has been a topic of discussion. Regardless, this all seems to be positive news that local residents seem quite strongly in favor of. It will be interesting to see how it all turns out.

**RM 620 By-Pass Lane Project:** This is a sister project to the RM 2222 Improvements Project noted above. According to the TxDOT website, proposed improvements include, along RM 620 from Steiner Ranch to RM 2222, and “The project consists of adding an outside northbound merge lane along RM 620 from Steiner Ranch Blvd. to a new bypass road to be constructed about a mile north of Steiner Ranch Blvd. to RM 2222. Center-turn lanes and medians would also be built on RM 2222 between the new bypass road and RM 620.”

Original planned construction dates are lagging somewhat but we would expect progress to be made in 2019. Obviously, with growth in the general greater Four Points area, congestion and travel time concerns are the motivating factors behind these projects.



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## Homeowner's Corner

BUYERS, BEWARE: 4 HOMEOWNER MYTHS BUSTED

Conventional wisdom, like conventional loans, can go on for decades without changes or challenges. Everyone assumes these nuggets of wisdom are true because they've been repeated so long and so often. But Zillow researchers used hard data to challenge some real estate assumptions and have discovered that what you think you know may not be true. Here are fresh takes on commonly held real estate beliefs, based on research for "Zillow Talk: Rewriting the Rules of Real Estate."

### **Myth: Buy the worst house in the best neighborhood**

This notion hangs around because it just seems to make sense. If you really want to make a smart investment, everyone knows location is the most important factor. So the worst house in the best neighborhood should be a great deal. You're buying the best location you can afford, so what if you have to buy a sub-par house? But it turns out, that's not such great advice. At best, the bottom 10 percent of houses in a ZIP code will appreciate at a similar rate to the other 90 percent of homes, leaving you no better but no worse off than your neighbors.

But it turns out that in the most affluent neighborhoods, the worst house is actually likely to appreciate more slowly than the houses around it. In essence, not only is the myth not true, when it comes to the nicest neighborhoods, it's the exact opposite of true. The worst house in the best neighborhood is the worst investment.

Why would that be? Most likely the demand for cheap homes isn't very strong in affluent neighborhoods. People who want to live in fancy ZIP codes want fancy houses as well. Besides, a house that is substantially cheaper than those around it is less likely to attract bargain hunters than it is to raise concern about what's wrong with it.

How about the worst house in the hottest neighborhood? If you can get into a neighborhood that has seen five consecutive years of higher-than-average home value appreciation, you can get one of the low-end houses, fix it up and turn a tidy profit. But timing is everything. If you miss the spike, you'll be stuck in an underperforming house. If you buy a bottom-tier home in a neighborhood that was recently hot but now just luke-warm, you're going to see lower than average appreciation.

According to the data, to see the maximum return on your investment, you should buy in the most expensive neighborhood that you can afford to buy a home that isn't in the bottom 10 percent. It doesn't have to be the best house or even one right in the middle. But the worst is, well, the worst.

### **Myth: If you want a screaming deal, buy a foreclosure**

At the height of the housing bust, you could see stories every day about the huge discounts available on foreclosed houses. Foreclosures could be had at less than half the price of other homes, so buying anything else seemed foolish. That talk has calmed but there's still the pervasive idea that foreclosures are always a bargain. But it's not necessarily so.

Yes, foreclosures frequently sell for less than other homes. But they aren't like other homes. When people are in financial crisis, unable to make their mortgage payments, chances are good that they aren't

keeping up with basic maintenance. Why fix the roof when you're going to lose the house anyway? In addition to issues of neglect, some homeowners facing foreclosure actually vandalize the home and take out copper piping, appliances and anything else they might be able to sell. Add to that the fact that banks don't have the same disclosure obligations as traditional homeowners.

Of course, the impact of foreclosures on price varies from market to market. In some regions, the discount for buying a foreclosure is still steep. In others, it has all but disappeared. But instead of assuming you'll get a better deal on a foreclosed home, make sure you are comparing prices between homes of similar size and similar condition.

### **Myth: Real estate is a terrible investment**

It's true, when you look at annual returns over most long periods, stocks perform at almost twice the rate of residential real estate. But you can't live in your stock portfolio. That's worth something each and every month. In addition, buying a home probably means taking out a mortgage. Not only does that bring tax benefits, but it allows you to leverage your down payment to make a bigger investment. If you have \$100,000 to invest in stocks, you can buy \$100,000 worth of stock. But if you take that same \$100,000 and invest it in a home at 20 percent down, you can buy \$500,000 worth of real estate.

In "Zillow Talk," Zillow Group CEO Spencer Rascoff and Chief Analytics Officer Stan Humphries crunched the numbers and determined that from 1975 to 2014 the S&P 500 averaged an annual return of 10.4 percent while residential real estate averaged 11.6 percent annual returns. Buying a home is a great investment.

### **Myth: Buying a home is a risk-free investment!**

While it's true that real estate is, historically, a less volatile investment than stocks, it's still an investment and that means there is some risk. It's a gamble that usually pays off but not always. And we're not just talking about those horror stories you see in the news about a couple buying a home sitting atop an enormous snake den or discovering the carpeting covered giant holes in the floor.

Buying a home is a particularly risky gamble for low-income families. If you've had to stretch to buy an inexpensive home in an inexpensive neighborhood, you are probably in real trouble if you lose your job. You're less likely to have a financial cushion. And if you lost your job as part of a regional economic downturn, chances are you can't just sell your house because your potential buyers are likely out of work too. That means you can't move to where you might get another job.

In addition to the loss of flexibility, lower income homeowners are less likely to benefit from the mortgage-interest tax deduction because they are less likely than more affluent taxpayers to file itemized tax returns.

Does that mean you have to be well-off to profit from owning your own home? Certainly not. But it does mean that you shouldn't go into homeownership thinking that it's going to give you an instant financial leg-up. Real estate is a good bet – if you can afford to make it.

*Article by Zillow*

# RIVER REVIEW

## The Origin and History of Santa Claus

For those of us too young to have yet learned and those of us who are older and might have forgotten, we wanted to explain how and why Santa Claus came to be. The love and kindness he feels for children and parents alike are unparalleled and unique, even though, due to an ever growing population, he can only manage to express these feelings on Christmas. The origin of Santa Claus can be traced back hundreds of years to a monk named St. Nicholas. It is believed that Nicholas was born sometime around 280 A.D. in a land now known as Turkey. (Some historians insist that this is why turkey is a favorite dish served on Christmas day.)

Much admired for his giving and kindness, St. Nicholas became the subject of many stories. It is said that he gave away all of his inherited wealth and traveled the countryside helping the poor and sick. One of the best known of the St. Nicholas stories is that he saved three poor sisters from being sold into slavery or worse by their father by providing them with a dowry so that they could be married. Over the course of many years, Nicholas's popularity spread and he became known as the protector of children.

Over time his name evolved to Santa Claus as his reputation and popularity spread throughout the world. Other names he has been known by include Saint Nick, Kris Kringle and Father Christmas.

His reputation for bringing gifts to the homes of well-behaved children on Christmas Eve in the early morning hours has spread from country to country but is probably best known right here in the United States.

Santa Claus is generally regarded as a portly, joyous, white-bearded man—sometimes with spectacles—wearing a red coat with white fur collar and cuffs, white fur-cuffed red trousers, and black leather belt and boots and who carries a bag full of gifts for children. Most likely, the milk and cookies many families leave out for him on Christmas Eve have contributed to his robust figure. This image became popular in the United States and Canada in the 19th century from the descriptions provided by those lucky individuals who have actually spotted him performing his good deeds.

Santa Claus is said to make lists of children throughout the world, categorizing them according to their behavior ("good" and "bad" or "naughty" and "nice") and to deliver presents, including toys, and candy to all of the well-behaved children in the world and perhaps lesser gifts to those less well-behaved children. Others believe Santa brings gifts to all, regardless of behavior, just to spread good cheer.

He accomplishes this feat with the aid of his elves, which make  
*(Continued on Page 10)*

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## Heads Up... From Around the City

*Communications & Public Information Office, City of Austin*

### **Downtown Affordable Parking**

Do you work in the evenings or overnight in the downtown Austin area? The Affordable Parking Program is a City of Austin initiative aimed at reducing economic barriers by making parking cheaper, safer and more reliable for service and entertainment business employees.

Parking at participating garages is available on a first-come, first-served basis. Find more information on participating garages, their rates and operating hours, and how to sign up at <http://AustinTexas.gov/AffordableParking>.

*Communications & Public Information Office, City of Austin*

### **Anti-Displacement Task Seeking Public Comment**

Austin's Anti-Displacement Task Force is seeking public comment on draft recommendations to address gentrification and displacement at a community forum at Widen Elementary, 5605 Nuckols Crossing Road, on Tuesday, Oct. 23 at 6 p.m. The event is free and open to the public. The draft recommendations can be viewed here: [http://www.austintexas.gov/sites/default/files/files/Housing/Anti-Displacement\\_Task\\_Force\\_Draft\\_Report\\_10.10.18.pdf](http://www.austintexas.gov/sites/default/files/files/Housing/Anti-Displacement_Task_Force_Draft_Report_10.10.18.pdf) Austin City Council created the Task Force earlier this year to explore how displacement affects Austin and to develop strategies for preserving and expanding the supply of affordable housing, supporting small businesses, and preserving the city's cultural assets.

The Task Force drafted a series of recommendations that need public input before being finalized and submitted to City Council in November. The draft Anti-Displacement Task Force recommendations are grouped into four areas: - Financing strategies; - Opportunities to increase affordable housing for homeowners; - Methods to increase affordable housing for renters; and, - Ways to preserve small businesses and cultural assets. The Task Force also incorporated some of the policy recommendations from a gentrification study conducted by the University of Texas Center for Sustainable Development in the School of Architecture and the Entrepreneurship and Community Development Clinic of the School of Law, as well as the People's Plan which recommends strategies to minimize displacement. Translation services will be available.

*Communications & Public Information Office, City of Austin*

### **Pedestrian, Bicycle Crossing Proposed Near Longhorn Dam Bridge**

The City of Austin is conducting a preliminary study for construction of a new pedestrian and bicycle bridge crossing Lady Bird Lake near Longhorn Dam. Staff is asking for feedback on what the new crossing should accomplish and what potential interim improvements could be made to Longhorn Dam. This process kicked off at a public meeting on November 13th. At the meeting, Public Works and Austin Transportation staff introduced the project and identified the needs and issues it intended to address. This included an overview of the project and the planning history

surrounding it, along with existing conditions and considerations that will affect the alternatives analysis that will ultimately result in a proposed solution. This was to be the first of three meetings about this project. Staff will present alternatives for the final design of the bridge at the second meeting, followed by a final recommendation at the third meeting. Material from all of the meetings will be posted online at [AustinTexas.gov/LonghornBridge](http://AustinTexas.gov/LonghornBridge). Members of the public are encouraged to submit feedback at the meetings or by emailing [pwdUrbanTrails@austintexas.gov](mailto:pwdUrbanTrails@austintexas.gov). Staff will take all feedback into account throughout the process, including during development of interim improvements to Longhorn Dam and development of alternatives and final recommendations for the proposed crossing. The study will take approximately one year and is expected to be complete in fall 2019. This study is estimated to cost \$500,000 and is being sponsored by Public Works and Austin Transportation. If you have any questions, please contact Kyle Carvell at Public Works at (512) 974-7111 or [Kyle.Carvell@austintexas.gov](mailto:Kyle.Carvell@austintexas.gov), or Marissa Monroy with Austin Transportation at (512) 974-6584 or [Marissa.Monroy@AustinTexas.gov](mailto:Marissa.Monroy@AustinTexas.gov).

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the toys in his workshops at the North Pole, and his flying reindeer, which pull his sleigh. He is commonly rumored to live at the North Pole and shout out "ho ho ho" quite often.

The stories of Santa Claus entering dwellings through the chimney are shared by many European and American seasonal gift-givers. Santa's entrance into homes on Christmas Eve via the chimney first became part of American history through the poem "A Visit from St. Nicholas" where the author described him as an elf.

It is not known for sure whether today's Santa is the same individual as the St. Nicholas that existed hundreds of years ago. He just might be according to some experts but, then again, others say he is a descendent in a long line of Santas so that the tradition of giving out of love can live on forever. Regardless, this is certainly something to think about. And while it's impossible for all of the Santa Claus stories to be verified as exactly true or accurate, there is one thing we can absolutely be certain about: Santa Claus is coming to town!!

## River Place (Maybe Not So) Clever Quips of the Month

Elvis Costello and ABBA are touring together this winter but haven't decided yet who the headliner will be. So, watch for ABBA and Costello to find out who's on first.

How come facial recognition can pick a face out of a crowd but the vending machine at work can't recognize a dollar bill with a bent corner?

I just saw some idiot at the gym put a water bottle in the Pringles holder on the treadmill.

Why do people use "chicken" as the term for "coward." Have you ever met a chicken? Those things will kill you!

I feel like I should clean the house. So I'm going to lie down and take a nap until that feeling passes.

Right now chocolate is good for you and some romaine lettuce can kill you. I've been waiting for this moment all my life.

Does refusing to go to the gym count as resistance training?

When you push a "pull" and someone says, "you have to pull." Like yeah, my next move was to start lifting it from the bottom.

I thought the dryer made my clothes shrink. Turns out it was the refrigerator.

It's really bad when someone doesn't get your humor and you have to keep saying "I'm joking" so they don't cry.

I don't know about dancing but I eat like nobody's watching.

My wife made me coffee this morning and winked at me when she handed it to me. I've never been more scared of a drink in my life.

Being famous on Instagram is like being rich playing Monopoly. It's not real so calm down.

Life Challenge: Become the person you're looking for is looking for.

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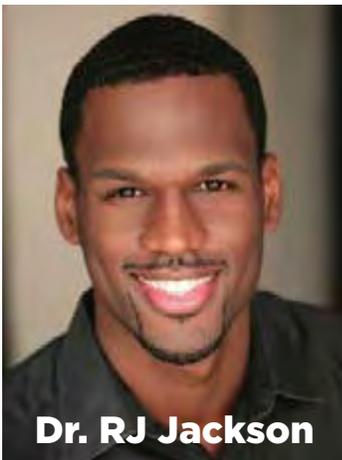
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