

# THE RIVER REVIEW

February 2019

Volume 13, Issue 2

*Photo by Mia Sanchez*



NEWS FOR THE RESIDENTS OF RIVER PLACE





Fourth of July



Concert in the Park



Trunk or Treat



Run the Ranch

## Rising Stars Pediatric Dentistry

Thanks the Community of Steiner Ranch for the wonderful memories we had together in 2018

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## In and Around River Place

**Status of Charging for Parking and Trails Access:** The limited district board has passed resolutions regarding charging fees for trails access. While there are many details to work out, a fee of up to \$10 for adults is planned. Children under 12 will be admitted free. A target date of March 1 has been selected but it is not absolute.

A side benefit of doing this primarily on weekends at the height of demand is that it would also provide some oversight and assistance for first time visitors who may have questions or need some guidance. Thus far, the issue of parking fees has not been addressed as it is complicated and challenging. The prospect of charging for trail use however, is certainly helpful when it comes to cleaning and maintaining our parks and trails. More to come in the future.

**RM 2222 Improvements Update:** As previously mentioned, for this project, from Bonaventure Blvd. to Sitio Del Rio, they will be constructing 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 latest news to be aware of is that the speed limit has been lowered to 45 mph while the construction is being completed. If you're like me, you like to pull out onto 2222 and take off, since the rest of the traffic is moving quite briskly. So take heed, there well could be police cars stationed along the way.

**Update-Oz. Tap House in River Place Should Now Be Open:** Originally shooting for an opening date in late 2018, the owner/operators say they were delayed by permit issues and the details of just being ready to provide good service.

They posted an ad for employees on January 12 which is certainly a positive sign. They will occupy the old Salsas' Restaurant space at the front of River Place. The address is 10601 RR 2222, Suite H. They will dispense beer and wine by the ounce, serve burgers and salads and have entertainment and games. There will be an outdoor area and the goal is to provide a fun place for all the family, including pets.

**Architectural Compliance Committee Requirement:** The River Place Homeowner's Association (HOA) wishes to once again remind our residents that exterior projects require ACC approval before any construction or digging begins. The ACC is an HOA committee responsible for reviewing and approving River Place homeowners' exterior projects and improvements. There are Development Guidelines with emphasis on quality of material, design, and construction in order to promote well crafted diversity in design while assuring the architectural integrity of the River Place community as a whole. Projects needing approval include swimming pools, exterior decks, roofs and additions, deck covers, fences, storage buildings, playgrounds, basketball goals, solar panels, exterior painting and staining, walkways and landscaping.

The goal is to keep River Place home modifications and

improvements compatible with the residential development, in accordance with HOA Covenants, Conditions and Restrictions (CC&Rs) and, in the process, hopefully avoid neighbors' complaints and conflicts brought about by perceived infringements. In fact, on occasion, a given project may require signed approval forms from nearby neighbors. There is no cost. The submittal form can be found on the HOA web site: <http://www.riverplacehoa.org>. Or call Vangie at CMA at 512-339-6962.

Processing and review normally occurs quickly, within a week or two but can take up to 30 days if there are issues with incomplete submissions or hard-to-get requested information. It is important to provide all requested information in legible format. When needed, the committee may request additional information for clarification purposes. Projects that are initially declined may be resubmitted with corrected documentation. While it may sound a bit complicated here, the procedure is usually smooth and timely if the proper information is submitted. Delays are rare.

The ACC is dedicated to facilitating the approval process within HOA guidelines while assisting the homeowners in preserving artistic vision. Through working together we can certainly make this happen.



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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.

# Homeowners' Corner

## 6 Mortgage Myths Debunked

We've all been cautioned by well-meaning friends and family. "It's hard to qualify these days, even with a good income." "You'll need to put 20 percent down and have perfect credit."

While there are plenty of mortgage misconceptions floating around these days — from how hard it may be to qualify to how much you should put down — it's important to learn the facts and how they apply to you.

Not doing so could delay homeownership, and the benefits you would gain, by years.

### What You Could Gain

If you are renting now, buying a home could be a better financial decision. Of course that depends on several factors, such as where you live, current mortgage interest rates, and what you now pay in rent. Assuming your home appreciates in value, you'll also gain equity. That's money you'll benefit from when it comes time to sell.

Aside from the financial aspect, owning a home means you can stay in one place, perhaps ensuring a short commute to work, or allowing kids to grow up in the same neighborhood and stay in the same schools.

### Taking the Plunge May Be Easier Than You Think

Despite what you may have heard, getting a mortgage won't require perfect credit or a large down payment. (However, it's safe to say you should get your finances in order before you start house hunting or talking to lenders.)

So don't count yourself out before learning the facts. You may qualify for one of many mortgage options, down payment assistance, or affordability programs once you know what's fact and what's not about the mortgage process and products. Here are a few common myths we've debunked to help you get started.

### Myth #1: Find a home first, then worry about financing.

This is a very painful lesson for many first-time buyers who fall in love with a home only to learn they can't qualify. That's why it's important to consult with a lender before you embark on your home-buying journey.

A lender will ask a few questions and check your credit to pre-approve you. This process will give you a good idea of your price range, and also of any credit hurdles you may need to overcome to secure a lower interest rate, potentially saving thousands over the life of your loan.

You can start the pre-approval process online by finding a local lender on Zillow.

### Myth #2: You'll need perfect credit.

Few people have perfect credit — and that's not what lenders are looking for anyway. If you have a steady income and pay your bills on time, it may be possible to qualify for a mortgage. The minimum credit score you'll need depends on the loan type. For example, conventional loans typically require at least 620, and FHA loans allow for credit scores as low as 500 in some cases. But remember, lenders may also have different requirements based on other factors such as

*(Continued on Page 5)*

(Continued from Page 4)

your down payment amount or income.

**Myth #3: You'll need to put 20% down.**

This is something most first-time homebuyers hear from well-meaning parents or friends, but it's simply not true. According to the Zillow Group Consumer Trends Report, only one-quarter of buyers (24 percent) pay 20 percent of their home's purchase price upfront as a down payment. Qualified borrowers can secure home financing today through many different programs with much lower down payments, such as 3% down with programs backed by Freddie Mac and Fannie Mae and 3.5% down with FHA. Some buyers can qualify for USDA and VA programs that require no down payment at all.

**Myth #4: You can't use gifts/grants for your down payment.**

Many mortgages today allow the down payment to come from any source as long as those sources are documented. According to the 2017 Zillow Group Consumer Housing Trends Report, 20% of buyers used a gift or loan from family or friends.

Not only can your down payment include gifts from parents or friends, there are also grants from non-profits or other sources out there that could help, such as company-sponsored home-buying programs. If you'd like to see what's available, you can search for down payment assistance programs in your area at

[www.downpaymentresource.com](http://www.downpaymentresource.com).

**Myth #5: It's always best to get a 30-year fixed-rate mortgage.**

Wrong again. The 30-year fixed mortgage is certainly a popular option, but there are many mortgage options out there. Something besides a 30-year fixed rate mortgage might be better for your needs, perhaps offering a short-term solution (and super low rate) if you know you're only going to live in an area for a couple of years.

Because each situation is unique, you should talk with several lenders to determine the best loan options for you, taking into account your financial readiness, how long you plan to own the home, and other factors.

**Myth #6: You must use the lender that pre-approved you.**

While getting pre-approved by a lender is considered the first step towards getting your new home loan, it does not obligate you to work with that lender once you're ready to purchase. In fact, it's in your best interest to shop around and compare terms from several lenders. As mentioned just above, there are many types of mortgages with options that could lower your interest rate and save you tens of thousands over the life of your loan.

Ready to look into your buying options? In addition to your local bank or credit union, or lenders referred by real estate professionals or friends, you can ask on line or visit sites such as Zillow. And don't jump on the first opportunity. There are many out there and there is much competition.

*Article by Zillow.*

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## Heads Up... From Around the City

**Public Information Office, City of Austin**

***Art in Public Places Call for Artists***



The City of Austin Art in Public Places program has multiple opportunities for local artist to create public art! Visit <http://www.austintexas.gov/departments/aipp-opportunities> for a complete listing. Open now! Rosewood Neighborhood Park - Exciting things are happening at Rosewood Neighborhood Park! AIPP seeks a local artist or team to create an integrated artwork on or near the exterior of a new bathhouse structure adjacent to the pool. Artists with a connection to the Rosewood neighborhood are encouraged to apply. Project Budget: \$44,000. Call open December 20 to February 14, 2019.

Qualifications: Montopolis Recreation and Community Center - Four artwork opportunities are available to artists who have a connection to the Montopolis neighborhood. Selected artists will work with Fidencio Duran for training. Past public art experience or a degree is not required. Budgets are: Exterior sculpture - \$90,000 Exterior fire stairwell wall - \$70,000 Exterior window shade screens - \$40,000 Interior lobby wall - \$40,000 Call open December 20 to February 21, 2019. Deadline is approaching. Act now to find out more.

## TxDOT Loop 360 Program

**A Look Ahead: Coming Events in 2019**



*Loop 360 near Westlake Drive*

The Loop 360 program appreciates your input about the Westlake Drive and Spicewood Springs Road projects, as well as other Loop 360 projects. We've heard from community members across the corridor, and we want

to continue to learn about your concerns and answer your questions. We encourage you to stay involved as the program continues to move forward!

Beginning in early 2019, TxDOT will hold workshops for the next intersections to move forward as part of the Loop 360 program: Courtyard Drive/RM 2222, and Lakewood Drive. Look for workshop announcements, including dates and more details, for

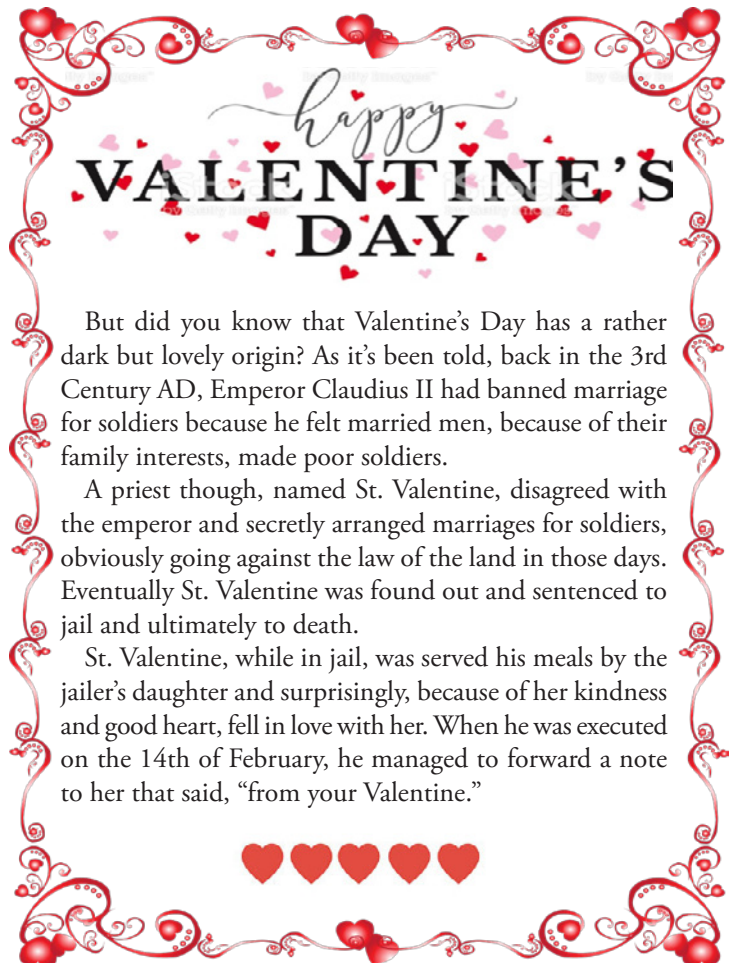
both projects over the next couple of months. TxDOT will also be gathering additional input for the Westlake Drive and Spicewood Springs Road projects, and will be seeking additional feedback on design solutions and bicycle/pedestrian accommodations across the corridor. We are excited to be back in the community, working on improving mobility and safety along Loop 360.

Be sure to look out for more information about these events and more on our website, or follow us on Twitter @Loop360Project for live updates on all Loop 360 news and events!

## Communications and Engagement Unit Austin Parks

**Future of Austin Parks-Be Heard**

The Austin Parks and Recreation Department (PARD) is launching the "Our Parks, Our Future" Online Survey, and we want to hear from you! In this comprehensive survey, you will be able to give feedback on every aspect of the Austin Parks and Recreation System, from your local pocket or neighborhood park to the big metropolitan parks, and all of the facilities and programs in between. "Our Parks, Our Future" Survey [www.austinfutureparks.org/survey](http://www.austinfutureparks.org/survey) or Text "survey" to (512) 580-8850



But did you know that Valentine's Day has a rather dark but lovely origin? As it's been told, back in the 3rd Century AD, Emperor Claudius II had banned marriage for soldiers because he felt married men, because of their family interests, made poor soldiers.

A priest though, named St. Valentine, disagreed with the emperor and secretly arranged marriages for soldiers, obviously going against the law of the land in those days. Eventually St. Valentine was found out and sentenced to jail and ultimately to death.

St. Valentine, while in jail, was served his meals by the jailer's daughter and surprisingly, because of her kindness and good heart, fell in love with her. When he was executed on the 14th of February, he managed to forward a note to her that said, "from your Valentine."



## Tennis Tip of the Month: *The Overhead Smash*

How many times do we get the easy overhead but somehow miss it because we weren't set up, wiffed it totally or hit it long or into the net? It happens all too often. It seems like such an easy shot. The truth is that it is an easy shot! We just make it way too difficult.

We sometimes make it difficult by thinking of it like a serve where you want to duplicate the entire service motion thinking, since you can do that, the overhead smash should be just as easy. Unfortunately that's not the case. You're actually making it more complicated. Here we will address the few keys to keeping it simple and easy.

Tennis Tip: First, when you see the floater or the lob coming toward you, turn sideways and skip on your toes to position yourself, staying on your toes. As you are moving into position, take the racquet back over your shoulder, starting to point at the ball as you do so. This motion should be like drawing back on a bow where your arrow is pointing upward at the ball.

When you have achieved this "trophy position," make sure your knees are slightly bent and you are on your toes, making minute last second position adjustments. While doing this, begin selecting where you want to hit your smash. If close to the net, angle it off or hit between the opponents (doubles) if they are split. If further back near the baseline, hit to the open court.

As you hit the shot, be sure to stay loose, go up after the ball and think of keeping the overall stroke compact rather than taking a huge roundhouse swing. This will improve your accuracy and timing.

If you can execute the smash as described above, next thing you know is you'll be chalking up a point every time you get a lob. Keep it simple and compact! If you have a question on this technique, feel free to call or text me: Walter: 512-497-9971

"Tennis is a perfect combination of violent action taking place in an atmosphere of total tranquility." ~ Billie Jean King

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## Diet & Health

### Changing Habits & Taking Food Supplements

Food supplements should not be viewed as magic bullets that will immediately perform miracles and cure or prevent disease. Pharmaceutical drugs can give us these false expectations because they sometimes do remove symptoms almost immediately. However, that is smoke and mirrors because when drugs work, all they do is mask symptoms. The underlying disease not only remains unaffected by such drugs, the disease continues to develop and the condition deteriorates while the symptoms that would warn us are repressed by the drugs. In other words, they can be a quick fix that is an illusion because it is only a matter of time before the disease deteriorates and those drugs no longer are sufficient to mask the condition. This is not a vendetta on medicine but more a precautionary note about the role of drugs that treat only the symptoms.

Food supplements are a valuable tool to actually help halt or sometimes reverse certain diseases. The difference with supplements is that when they give symptomatic relief, it is not because they are masking symptoms; it is because they have actually improved the health of the individual. But to get optimum results, supplements must be part of a coordinated effort that includes changes in diet and lifestyle. It's unrealistic to think you can quickly overcome the effects of a lifetime of bad habits by popping a few capsules. Food supplement benefits can be partially or even wholly counteracted by continued bad eating and lifestyle habits. So, if you want the maximum benefits of taking supplements, you have to help it along by getting rid of at least some of your bad habits. It doesn't mean you can't have a cheeseburger once in a while.

It's not easy to change lifetime habits. Usually, it is only

people who are seriously unwell that will make decisive and radical changes to diet and lifestyle because they are sufficiently motivated. They don't want to die. But sometimes, at the start of a disease, it is most difficult to make changes. But make some at least. Start gradually if you cannot see your way to make big changes. Gradually increase the healthy components of your food.

Here is something that may help. Food and lifestyle habits are just that-habits. It is much easier to create new habits than most people realize. The thought of most changes is much more daunting than actually doing it. Providing you really want to change because you decide you want to enjoy better health, the effort is at the beginning and it gets progressively easier. Say you have eaten red meat every day of your life and only very little vegetables or salads. Now you decide to eat red meat less frequently and eat more vegetables. At first you may miss your red meat every day but then you will actually enjoy it more when you do only eat it once or twice a week. And the vegetables may taste unfamiliar or unexciting at first. But force yourself to do this for a few months and surprisingly, you will be staggered how much you are enjoying your vegetables and won't want to miss them. That's all it takes to create a new habit, a little will power, perseverance and time.

So try to keep your mind on the big picture, the long run effects of improving your health and condition and the specific goals you are setting out to accomplish. A healthy lifestyle along with well chosen food supplements can certainly help pave the way to a longer, better life, not to mention the self satisfaction you will get from knowing you are doing the best you can toward preventing disease and ageing. Why not give it a try?

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

There's nothing scarier than the split second where you lose your balance in the shower and think, "oh God, they're going to find me naked!"

Ever wake up at 5 in the morning and have the horrifying thought that some people do this on purpose to exercise?

We all have that one friend that you have to say, "be nice" to before you introduce them to someone.

Women spend more time thinking about what men are thinking than men actually spend thinking.

I've found if you tuck one part of your pant leg into your sock, people expect less of you.

At my age, "getting lucky" is finding my car in the parking lot.

Mary's father had 4 children: Jacob, Joshua, James and what was the

name of the 4th? (answer at bottom)

If you've ever sat on the toilet at work and wondered how long it would be before someone would come looking for you, the answer is 37 minutes.

I eat cake because somewhere, it is someone's birthday.

Saw a donkey cross the road. He looked both ways. What a smart ass!

I can tell when people are judgmental. Just by looking at them.

Me: "I love you." You: "Is that you or the wine talking?" Me: "That's me talking to the wine."

Imagine the disappointment when a wolf realizes his descendent is a pug. That's how your grandpa feels when he sees your man bun.

Don't take life too seriously. It's not like you're going to get out alive.

(Name of the 4th: Mary)



## PREVENT OAK WILT

# DON'T PRUNE FEB-JUNE

OAK WILT CARREIR BEETLE PEAK SEASON



## RECIPE OF THE MONTH Watermelon Salad

2 tablespoons white wine vinegar  
1 lime, zested and juiced  
1/4 cup extra-virgin olive oil  
1 red onion, thinly sliced  
4 cups seeded watermelon chunks  
1 cup crumbled feta cheese  
1/4 cup mint chiffonade  
2 cups baby arugula

### Directions:

Add the white wine vinegar, lime zest and juice to a small bowl. Whisk in the olive oil and season with salt and pepper. Add the thinly sliced red onion and let marinate for 5 to 10 minutes as you prepare the rest of the salad.

Add the watermelon, feta, mint, and arugula to a large bowl. Toss with the vinaigrette and serve immediately after dressing.

*Recipe courtesy of The Neelys, [www.foodnetwork.com](http://www.foodnetwork.com)*



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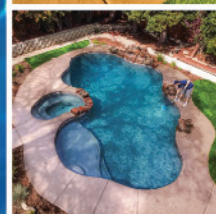
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