

HOUSECALLS



Your Safe Harbor in the Real Estate World

May 2012

New & Returning Clients!

Jill and Brett Orlich-referred by Bill and Janis Coltin
Hassan and Nadia Atassi-referred by Starla and Brandon Treece
Returning Clients-Laura Violita-Guerro and Carlos Guzman
Tiffany and Jonathan Hays

May Quiz Winners!

Norma Jean Heitman

May Answer: The answer is Marvin Gardens.
It should be spelled "Marven Gardens"



Hello Friends and Neighbors,

As I write to you today I am basking in the glow of the weekend! My daughter Samantha graduated this weekend from Concordia with her degree in Behavior Science. Those of you who have known me for years will know how great a day this is. Samantha went in the Marines at age 18 after struggling through some rough teenage years. She had a daughter (a very special addition to our lives 7 years ago) at age 19 and still continued in the Marines and went off to serve in Iraq. When she completed her Marine duty she immediately set her mind to college studies. Life is not easy for a single mom with no insurance and little money, but she accomplished what she set out to do and on the 28th received her BA in Behavior Science.

Selfishly I am using this forum to congratulate her! And by the way, she needs a job! Her strongest desire is to work with troubled teens but is looking at many options.

I know so many more things are important in others' lives but for that one mom or dad who fears that there is no hope for their wayward hard to deal with teen, please grab some hope from this! A struggling child can find their way to success! Just never give up!

On to other things now!

As you all have probably noticed, real estate in Austin is booming. You have been hearing this for a couple months now, and all signs indicate that this will continue throughout the prime selling season (now through the end of summer.) In the last couple of months, I've successfully completed several sales for more than the sellers expected, higher than the norm and with multiple offers. Best of all, my experience helped put together contracts that did not have appraisal problems, saving both the buyer and seller from the anguish that a lower loan appraisal can cause!

If you're thinking of selling your house, let me share my expertise and experience to get you the best possible price. Call me and we'll work together to get the most you can for your home sale.

Your friend,

Debbie Harber

The Harbor Group

(512) 637-8485 • Debbie@TheHarberGroup.com



SPRING MAINTENANCE HELPS HOME VALUES

What you do now could pay off later

Take advantage of spring's milder temperatures to tackle some of those home improvement projects you've been putting off.

Depending on your location, planting, trimming and weeding now could make your yard a welcome oasis come summer's heat. Consider doing preventative maintenance on pools, fountains and other water features now, too, to keep

them working well when you need a watery reprieve from summer temps.

Spring is also a great time for painting your home inside and out, when it's possible to open windows and let paint fumes dissipate.

Studies show that homeowners who keep up with home maintenance over the years get higher prices than those who try to fix it all right before a sale.



PROPER PRICING CRUCIAL TO HOME SALES

The old adage says that location, location, and oh yes, location are the three most important factors in the sale of a home. But as important as location may be, in a soft market, pricing is one of the most critical factors in the selling your home.

No matter what you think your home should be worth, you must price your home appropriately to the market now. If the home is priced properly, even a home in a tight market will sell.

One of the tools a real estate agent should provide is a market analysis showing sale prices of comparable homes in the area. Set your sale price realistically in that price range.

Since most buyers (up to 80 percent) search for homes on the Internet, consider pricing your home within common search parameters. For example, instead of pricing a home at \$151,000, set the price at \$150,000 -- you'll come up on more searches.

Next, with your agent's help, scope out the competition. What homes will buyers be looking at in your price range with similar amenities? What could you add to your home to make it a better choice?

Invest in your marketing plan by mak-



ing sure your home's landscaping compares favorably — remember the phrase “curb appeal”? That first impression can draw potential buyers in the door, or chase them back to their cars and off to the next property.

Work with your agent to analyze your home's potential market, and how that might impact the marketing message. If you're selling a smaller home, then it might appeal to both young people looking for a starter home or seniors looking to downsize. Tailor messages to appeal to both. (But beware of mention-

ing things like age or marital status in any context, no matter how casual. Those kinds of factors in ads could land you and your Realtor in legal hot water.)

If you know you will sell but haven't set a date, talk to your Realtor about developments in your community that will nudge the housing market. A new company moving in will create some demand for housing. That might be a great time to make a firm resolution to sell.

If your sale is still a future plan, keep today in mind. There is no substitute for a well-maintained home when it is time to sell. Keep up on maintenance and make improvements over time. It will pay off whenever you decide the time is right to sell.





“ ” May Quotes

You only find out who is swimming naked when the tide goes out.

Warren Buffett, investor, billionaire, and philanthropist

The world needs dreamers and the world needs doers. But above all, the world needs dreamers who do.

Sarah Ban Breathnach, author of Simple Abundance

Excellence is an art won by training and habituation. We do not act rightly because we have virtue or excellence, but we rather have those because we've acted rightly.

Aristotle, Greek philosopher born in 384 BC

Nothing contributes so much to tranquilize the mind as a steady purpose, a point on which the soul may fix its intellectual eye.

Mary Shelley, English novelist born in 1851

Most people give up just when they're about to achieve success. They quit on the one-yard line. They give up at the last minute of the game one foot from a winning touchdown.

Ross Perot, billionaire, former U.S. presidential candidate

View change as the one constant in your life. Welcome it. Expect it. Anticipate it.

Denis Waitley, business consultant, author

In the business world, the rearview mirror is always clearer than the windshield.

Warren Buffett, investor, billionaire, and philanthropist

WE ARE ALL OVER THE INTERNET TO SERVE YOU BETTER! WON'T YOU JOIN US?

Read buyer, seller and home maintenance tips on our blog, The Austin Real Estate Buzz! Be sure to subscribe to keep up with all the latest posts! (www.austinrealestatebuzz.wordpress.com) Or follow us on Twitter. We're at www.twitter.com/harber_group.

If you're on Facebook, you'll find us there, too! Just look for The Harber Group, where we'll be waiting to share real estate news, Austin homeowner information and some just-for-fun tidbits, too.

On LinkedIn, I would love to connect with you and share our networks. Send me an invite to connect! And be sure to "Like" our company page for The Harber Group.

We have Lenses on Squidoo and just started adding videos on our new YouTube channel, too. And that's just the start! We want to be everywhere people search online for their next home.

Won't you join us? See you online!

Featured Listings

3413 Bratton Ridge
Austin, 78728



Wells Branch fabulous location minutes from Domain and major employers, great details and ready to move in! 3 bedroom 3 living 2 bath priced at 175,000

3108 Wild Rock
Austin, 78732



Vacation living at home with amazing pool and hot tube with waterfall, game room. 4 bedrooms plus home office, 4 bathrooms, 3 car garage and AMAZING kitchen!

11010 Wintergreen
Austin, 78750



Hard to find 4 bed 3 bath mother-in-law plan with tons of updates!



ASK THE EXPERT

We have found a home we want to buy, but the property taxes seem to be way higher than they should be. Is there anything we can do about it?

Maybe. You can appeal the valuation that taxes are based on by showing an appraisal from a respected company, but that may not work.

Still, if you buy the home, you will be paying far less mortgage interest than you would have paid at any time in more than 50 years. So that smaller monthly payment would allow you to save money for the property tax bills.

Though it may not be much of a consolation for you, property taxes nationwide decreased by .9 percent last year when adjusted for inflation. On average, however, cities and counties are collecting more property taxes than they did when home values were much higher than they are now.

The rates are slowly starting to decline, but taxes in many places are based on valuations that might be up to seven years old. The assessment office for a county near Chicago says the goal of these formulas is to make

Across

1. Adjusts, as a clock
5. Chinese tea
8. At the summit of
9. Maui dance
11. Scale down
12. Freudian topics
13. Malodors
15. Form of East Indian transportation
16. Scorn
21. Petri dish filler
22. Long, long time
24. ___phone
25. Poi source
26. Sixth sense, for short
27. Coastal raptors

Down

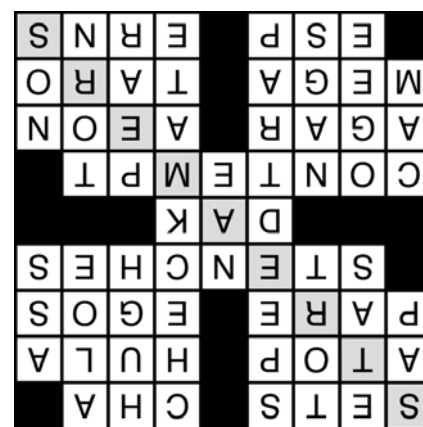
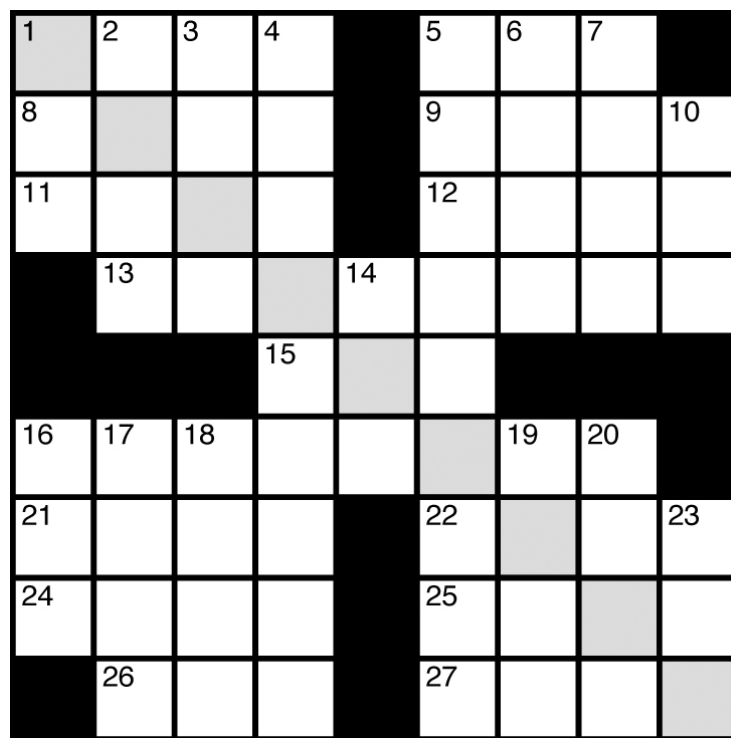
1. Patsy
2. Greek H's
3. Civil wrong
4. Radar is used for this
5. Chess move
6. British actor Grant
7. Hand cream ingredient
10. Biblical beast
14. Highlands negative
16. Engine part, with shaft
17. Arch type
18. Badgers
19. Brandy flavor
20. Conflicted
23. Dissenting votes



Cinco de Mayo May 5

Note: The title is a clue to the word in the colored diagonal.

Bands on a May pole



property tax income stable during an economic turmoil, unlike income and sales taxes.

School districts, which are supported by property taxes, are already suffering from reduced state funding.

Some common factors that might make it hard to get a property tax reduction include:

- Laws that cap property tax hikes and also limit decreases.
- Delayed assessments are supposed to protect homeowners from fast-rising taxes when home values soar. These also delay tax cuts when values fall.

Summer Boating Means Safety Counts

Whether your boat is powered by oars or an engine, make sure it's in good condition before leaving the dock. Check engines, batteries, ropes, and communication equipment before your first cruise of the summer.

Make sure your boat has the right safety equipment on board for all passengers, including child-sized life jackets for the little ones.

Consider taking a boating safety course to refresh your memory for a safe summer boating season.



THE BEST OF THE REST

IN-PERSON PROGRAMS IMPROVE WEIGHT LOSS RESULTS

High Risk Populations Fare Better with Face-to-Face Coaching

A study recently reported in the New England Journal of Medicine shows that people have the best chance of losing weight with weight-loss coaching.

Researchers found that patients with at least one cardiovascular risk such as heart disease, high blood pressure or family history of heart disease lost more weight when participating in a program that included in-person coaching. The study offered two programs, one with support by phone, email or website only, and one that provided in-person group and individual sessions.

Over a two-year period, those with face-to-face support lost an average of 13 pounds. Those in the remote-support group

lost 10 pounds. Both fared better than do-it-yourself dieters who dropped only about 2 pounds.

GET UP, LACE UP, SHOW UP FOR FITNESS

Move into Summer in Shape on the Court, Dance Floor or in the Pool

It's time to check your tennis racket, shine up your golf clubs, and unpack your roller blades and swim fins.

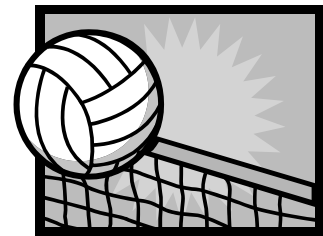
In his proclamation of May as National Physical Fitness and Sports Month, President Obama said, "Participation in sports can strengthen both body and mind, and all kinds of active pastimes can help improve physical and mental well being."

Those active pastimes can be healthy and fun. If you aren't much into sports, you can walk, splash around in a pool, play badminton, go camping, carry picnic baskets or play catch with a softball. The key

to greater fitness is to do any of these things more often.

Or you can stay inside where it never rains and the temperature is cool. Try a yoga class. It's a deceptively simple practice that can improve fitness, balance and over all well-being though variety of poses and positions designed to increase strength and flexibility.

Looking for something more exotic? Belly dancing has become increasingly popular among women of all ages. Depending on the level of the class, this ancient dance form can be a highly aerobic activity.



HEALTH INSURANCE FOR A PET?

As veterinary medicine becomes more like human medicine, the costs associated with it continue to rise. More treatments and surgeries have made their way into the animal kingdom, along with their big price tags.

The number of pet insurers has increased tenfold in the last decade. They include Pets Best Insurance, Hartville Group and Embrace Pet Insurance.

They offer different levels of coverage. Most basic plans protect against accidents and illnesses and cost around \$15 a month. More coverage can be added for wellness programs such as annual exams, blood work and vaccines. Most policies reimburse 80 percent or 90 percent of a claim.



"I'll be removing your appendix and Dr. Otto will assist in removing a portion of your disposable income."

KEEP LISTENERS AWAKE, ENGAGED DURING PRESENTATIONS

According to professional speakers, most business presentations are boring, badly delivered and a waste of time. Worried about your presentation skills? Here are a few of suggestions from the pros:

- Keep the introduction short. People want to get to into the subject, not hear a long lead-in
- Share your expertise. Let new listeners know who you are and how you are qualified to share information
- Keep written pieces brief. You want people to be looking at you, not reading the text (and that includes on PowerPoint!)
- If you need to get people's attention, use a visual like a chart, image, symbol or even a single word. A recent article in *Inc.*, mentioned a talk by the late Steve Jobs, who put one word on the screen, "Broken", then told how he intended to solve the problem
- Don't rush. Pause when you've made an important point so listeners have an opportunity to absorb it
- If the presentation is long, build in breaks for people to stretch their legs, get a snack or chat
- Stay away from the podium. Walking around, sitting on the edge of a table or engaging people in give-and-take all improve audience retention
- Target your audience. Avoid canned speeches and standardized messages
- Use a conversational style to present the information, rather than a barrage of facts and figures
- If you misspeak or make a mistake, don't apologize or say you're sorry. Just correct it and move on
- End strong; make your finale quick, clean and powerful



WHEN IT'S TIME TO BUY OR SELL, I'M HERE FOR YOU

Spring and summer are prime time for buying and selling homes in Austin, and this year is shaping up to be one of the best in years. But without the right Realtor, you might not get the personal service you need to make the transaction work for you. If this is the year you're planning on selling your current home or looking for a new place to call your own, make sure I'm the first call on your list.

Before you sell, we stage

When it comes time to put our sign on the lawn, your home will be ready to show. That's because part of my service is helping you prepare your home for showing it in the best possible light. From suggesting simple repairs and updates to bring in accessories to make even an empty home feel warm and welcoming, I will help you set the stage for home sale success.

Selling is all about exposure

Any real estate agent can list your home their website and the MLS. But my team and I don't stop there.

Your home listing will be promoted on leading social networks like Twitter, YouTube and Facebook, article sites like Squidoo and Austin-area newcomer sites and blogs. We don't wait for the buyers to come to us...we go out and take your listing to potential buyers where they search most.

Because you want to find the right house to buy, not 100's to see

I have over 15 years of experience making home buying easier and more successful for my Northwest Austin clients. That's because I know what questions to ask to narrow down the search to homes that are closer to what you want to buy. Your time is valuable, so my goal is to make every home you see a potential first choice.

I also have the contacts and resources to help you through the home buying process, from tried and trusted mortgage brokers, inspectors and home repair people to designers, landscapers and movers.

Before you list or shop, let's talk

If we've worked together in the past, you know that my service is all about you. And if we haven't, give me a call and let's talk about what you need and how I can make it happen.

Not selling or buying yourself right now? Share my contact information with your friends, family or neighbors. I promise to do you proud!

Listing Activity

8809 Tweed Berwick
Austin, 78750

**SOLD in 4 Days with
Multiple offers for more than list price!**



**"The Mountain" Sellers were
wonderful as we refreshed, staged
and made this sale so successful!**

9007 Westerkirk
Austin, 78750
Sold in 1 day with 6 offers!



**"The Mountain" Gorgeous home,
and another happy seller!**

*Let me
help you get
these great results!*



THE BUSINESS CARD IS NOT DEAD

Why your business needs a card as much as phone number or website:

Some say the business card will go the way of the buggy whip: a quaint carryover, but no longer needed or used. They feel that in the era of LinkedIn, social media and cloud computing, using a business card makes them feel so horse-and-carriage. After all, the first business cards were made in France during the reign of Louis XIV. Why are we still using this seemingly outdated business tool?

It turns out, there are good reasons. Despite cell phones in almost every pocket, business cards remain such a successful networking tool.

They don't require batteries, a network connection or experience. And they continue to be recognized by people worldwide, according to Moo.com, a printing company based in London and Rhode Island. They printed 50 million business cards in 2011 and expect to double that in 2012. About 45 percent of their business is in the U.S.

At business card startup, UR IDeal, they say those who predict the business card's demise have lost touch with its primary function. It's not a simple information exchange. It's a profound expression of identity.

Quoted in Bloomberg Businessweek, Josh Spear, co-founder of digital strategy firm Undercurrent, shares his business card philosophy:

- Simple is best. Don't order cards that take forever to make. If you need to change them, it's annoying.
- Know your audience. Don't give a funny card to a serious executive or a thick foil-embossed card to the founder of Save the Rainforest.
- Include your address. A physical location gives people a sense that your business is real and can receive mail.

- Leave the back side blank. That lets the receiver make notes there.
- Consider texture and weight. Too heavy, you're killing trees. Too light and your business might be perceived as untrustworthy.

So what does your business card say about you and your business? Maybe it's time for a second look at that little piece of paper.



MAY 26, 27, 28 MEMORIAL DAY WEEKEND: REMEMBER THE FALLEN, BUT CELEBRATE LIFE

Though you realize that Monday will be a solemn day of remembrance, the three-day break from work offers two days before Memorial Day when you can rest, organize your thoughts, or put them aside for a time. You can have a picnic or barbecue with family or friends and celebrate life before honoring the fallen.

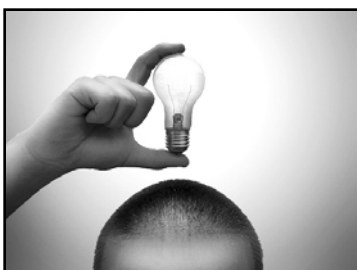
The day is also known as Decoration Day because of the tradition of decorating the graves of service people, a custom that dates back to the time just after the Civil War.

Those who gave their lives in Iraq and Afghanistan are fresh in our memories. Though they died far from home, their sacrifice was made to protect their homeland from foreign intruders.

Memorial Day honors all who gave their lives in past wars as well. Almost everyone has a family member who fell during the Civil War, World Wars I and II, Korea and in other foreign lands. On this day, we remember them, tell stories about them, pray for them and honor them.

Have a good time on Saturday and Sunday, but show some respect on Monday and your weekend will be complete.

Trivia Teaser



What 1990's TV show featured husband and wife Tim and Jill, with Al and a mysterious neighbor as sidekicks?

- a. Family Ties
- b. Home Improvement
- c. 7th Heaven
- d. Honey, I Shrunk the Kids

Email me with your answer and you could win a Starbucks Gift Card next month. Debbie@theharbergroup.com.



Your Safe Harbor in the Real Estate World

KELLER WILLIAMS

12515-8 Research Blvd.
Suite 100
Austin TX 78750

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DEBBIE HARBER

Office: (512) 637-8485

Debbie@TheHarberGroup.com

WWW.THEHARBORGROUP.COM

May 2012

Sun Mon Tue Wed Thu Fri Sat

		1 May Day	2	3 World Press Freedom Day	4	5 Cinco de Mayo
6	7	8 National Teacher Day	9	10	11 Military Spouse Appreciation	12
13 Mothers Day	14	15 Nat'l Chocolate Chip Day	16 Nat'l Sea Monkey Day	17	18	19 Armed Forces Day
20 Solar Eclipse	21	22	23 Int'l World Turtle Day	24	25 Nat'l Tap Dance Day	26
27	MEMORIAL DAY			31		

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