

# Realty View

# THE GAYER GROUP

November, 2007  
www.kimgayer.com



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## *Before shopping around, know your budget*

Many homebuyers will set off on their house hunt with a general idea of what they can afford, but too many times end up disappointed or confused as to how much house they can really afford. The best idea is to go out prepared with a clear understanding of your budget and price range.

There are many helpful and convenient calculators you can find online. For a more accurate figure, you can look into getting pre-approved by a lender. This means a lender will look at your income, debt and credit to determine the kind of loan that you can afford.

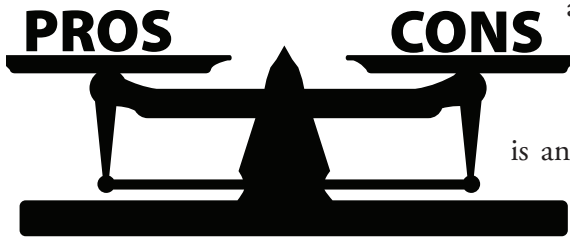
Also, when house hunting a good rule of thumb is to aim for a home that costs about two-and-a-half times your gross annual salary. If you have significant credit card debt or other financial obligations like alimony or even an expensive hobby, then you may need to set your sights lower.

And remember, the size of your down payment will affect your monthly bottom line, too.

The best way to walk through the home buying process is to do it with a real estate professional who has the experience, resource, and know-how to successfully guide you. Call us today, at (512) 517-5117 for more information on how together, we can find the best home for you and your family at the best price.

## *Weigh the pros and cons of HOAs*

When you are buying a home, many factors affect your choice. If you are looking for a home in a newer development, more often than not you will encounter neighborhoods with homeowner's associations. Knowing what they



are and how they work will be important as you determine whether or not to buy.

A homeowner's association is an organization that governs the appearance and maintenance within a neighborhood.

According to Susan Straight of the Washington Post, homeowner's associations are made of three basic elements, "Owners share common land and facilities such as a garden, gazebo, swimming pool or tennis court; they agree to adhere to rules governing homeownership and maintenance of the community; and they pay a regular



If you know of anyone who is thinking

about selling their existing home and moving to an area outside of Austin or the State of Texas, please have them contact us. We would welcome the opportunity to market their current home and find them a qualified agent to assist them with their next home.

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## HOA's

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fee called an assessment. Homeowners must sign papers accepting the association's authority when they purchase a home in the community." Of course, each association will apply these elements in different ways.

As with any decision you make, you must weigh the pros and cons when considering the purchase of a home in a neighborhood with a homeowner's association. Research the association. Take advantage of the information that is available in order to make an informed, conscientious decision. Only you can decide if the restrictions of the association will pale in comparison to the ideals of maintaining property values and making the community a more attractive place to live.

*Nothing herein is intended as advice on legal or tax matters. Distribution is not intended as a listing solicitation for property currently listed with another broker.*

## Homebuying for retirement

Many people planning to retire consider purchasing a new home. Whether relocating to a warmer climate, moving closer to children and grandchildren, or realizing your dream home, if you are retiring here are a few things to keep in mind.

Before buying, assess what your standard of living will be in retirement to find the kind of home that will best meet your needs. The residence should be suitable for you now, as well as years down the road. Before relocating, think about what size home you'll require. Do you need more space for house guests? Is there enough extra room for storage? How much yard work do you want to do? How much will you pay in local and state taxes?

These are some questions you should consider, and the counsel of a real estate professional could help give you the information you need to make the best decisions. Call us today at (512) 517-5117 for more information about retirement homebuying.

## Try remodeling to add home value

A home is one of the most significant assets you can own...and of course you want it to be as valuable as possible, especially if you're thinking about selling anytime soon. One way to increase the value of your home is through careful remodeling.

The best places to start thinking about remodeling are usually the kitchen or bathroom; or think about adding a deck, or replacing old siding. Replacing carpet, adding hardwood flooring, and upgrading fixtures are all good things, but when you're looking for the big value additions, bathrooms or kitchen are generally the best places to start.

Another good way to find the best ideas for remodeling in your area is to talk to your real estate professional. Real estate professionals can tell you what to remodel to help distinguish your home from others in the neighborhood. This can definitely pay off when you're looking to sell. Call us today at (512) 517-5117 for more information!



## Pass the Talking Fork

Try this conversation-starting activity before your family leaves the Thanksgiving dinner table this year and begin a new tradition! Pass the Talking Fork is an old story-telling game that has been around for ages. Tie a ribbon around a big serving fork and begin by saying, "This fork, although it appears ordinary, has the power to give the user the gift of story-telling. While you hold this fork, memories will flow through you and everyone will listen." Encourage stories about childhood, adventures and funny quirks or sayings. Or tell stories about your own children; how they behaved as toddlers, the origins of their pet names or what happened the day they were born. Applaud each person, no matter what he or she says. Long or short, or simply a wisp or a recollection, children and adults alike will enjoy this heartfelt instruction.



## Thanksgiving Turkey Soup

- 1 leftover turkey carcass
- 3 medium onions, chopped
- 2 large carrots, diced
- 2 stalks of celery, chopped
- 1 cup butter, cubed
- 1 cup all purpose flour
- 2 cups half & half cream
- 1 cup uncooked rice
- 1 chicken bouillon cube
- 2 teaspoons salt
- 1/2 teaspoon pepper

Place carcass in a large soup pot and cover with water. Bring to a boil; reduce heat and simmer for an hour. Remove any leftover meat from bones and set aside. Saute onions, carrots and celery in butter until tender. Reduce heat and stir in flour until blended. Add 1 quart of turkey broth and bring to a boil, stirring until thickened. Add cream, rice, bouillon, salt and pepper, remaining broth, and turkey pieces. Simmer for 30-35 minutes or until rice is tender.

## Spread Thanksgiving cheer by volunteering

With Thanksgiving coming up, it's the perfect time of year to give back to the community and get everyone involved in helping those around you by volunteering!

There are so many ways you can get involved in making sure your family and others who are less fortunate around you can experience a wonderful Thanksgiving — one great idea is to organize a family volunteer day.

Many families have already made this a Thanksgiving tradition by volunteering at local shelters or community centers on the day. Another great way to give back this

year is to collect unused soap and other sample-size toiletries for shelters and centers to give out, or even by donating

gently used items to these places. There are plenty of opportunities around your area for volunteering — check out your local newspaper or city website for more information and details on where your family could be needed most!

Thanksgiving is all about being thankful for what we have, and a great way to give thanks is actually to get involved. This year, why not

create a new family tradition that will set a good example for kids and bring a truly meaningful family experience home? Have a very Happy Thanksgiving!

Want to help in Austin?

Check out these web sites:

- ✂ [www.volunteermatch.org](http://www.volunteermatch.org)
- ✂ [http://austin.about.com/od/volunteering/Volunteer\\_Opportunities.htm](http://austin.about.com/od/volunteering/Volunteer_Opportunities.htm)
- ✂ <http://www.handsoncentraltexas.org/>

*Pet  
Photo's  
With  
Santa!*



*Donations  
gratefully  
accepted for  
PAWS of Texas*

*Dec. 8, 2007*

*Please RSVP to 493-0845 for details!*



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*Specializing in Marketing Austin's Finer Homes*

<b>Our Office Current Listings and Co-op Transactions</b>						
Property Address	Subdivision or Area	List Price	Square Footage	No. of Bedrooms	No. of Baths	Remarks
2210 Onion Creek Parkway, # 18	Onion Creek	N/A	1,428	2	2	Contract Pending
10103 Shinnecock Hills Drive	Onion Creek	N/A	2,327	3	2.5	Contract Pending
4512 Slickrock Cove	Onion Creek	\$248,900	2,325	4	2	Price Improvement
11262 Pinehurst Drive	Onion Creek	\$314,900	2,580	3	2	Contract Pending
200 Amber Ash Drive	Amberwood (Kyle)	\$188,900	2,374	4	2.5	
1371 Amberwood Loop	Amberwood (Kyle)	\$199,500	2,853	4	2.5	
3009 Crownover Street	Austins Colony	\$116,900	1,203	3	2	
16413 Lone Wolf Drive	Block House Creek (Leander)	\$55,000	(.238 Ac. Lot w/ Slab & Util.)			
Cardinal Loop-Lot 22	Circle D (Paige)	\$14,900	(.63 Ac. Lot-Unimproved)			New Listing
Creekside Drive (Lot # 3)	Creekside PHS 1	\$37,500	(.2225 Ac. Lot-Unimproved)			
Creekside Drive (Lot # 2)	Creekside PHS 1	\$43,500	(.2904 Ac. Lot-Unimproved)			
108 E. Summit Drive	Cypress Creek(Wimberley)	\$324,900	2,040	3	2	
358 Verano Circle	Four Seasons Farm	\$210,000	2,099	3	2.5	Sold
8602 Granada Hills Drive	Granada Hills	\$239,000	2,148	3	2	
9615 Reese Cove	Hamilton Hills (Dripping Springs)	\$479,500	3,218	4	3.5	
6702 Stonleigh Place	Indian Hills	\$93,000	890	2	1	Contract Pending
21 Cotton Gin Road	John Stewart Survey (Umland)	\$239,500	3,400	4	2	
906 Shannon Meadow Trail	Lakeline Oaks (Cedar Park)	\$207,500	2,045	3	2	Contract Pending
2200 Whistling Way	Millard Park (Taylor)	\$98,000	1,475	4	2	Sold
10232 English Oak Drive	Oak at Twin Creeks	\$250,000	2,964	4	2.5	Contract Pending
1741 Spyglass Drive, Unit 106	One Barton Place Condo	\$285,000	1,423	2	2.5	
256 Shinner	Plum Creek (Kyle)	\$205,000	1,907	4	2	
107 San Jacinto Drive	Rivers Crossing (Hutto)	\$249,900	2,848	5	3	
574 Story Drive	Ruby Ranch (Buda)	\$380,000	3,060	4	3	New Listing
13905 Fallsprings Way	Shadowglen	\$153,000	N/A	3	2	Contract Pending
178 Lexington	Steeplechase Park (Kyle)	\$135,500	2,552	4	2.5	Price Improvement
1271 Stone Rim Loop	Stoneridge (Buda)	\$180,000	2,114	3	2.5	Contract Pending
11740 Gemmer Street	Stoney Ridge (Del Valle)	\$124,900	1,770	3	2	Contract Pending
1805 Walnut Avenue	Ulit H	\$299,900	1,544	3	2	
141 Japonica Court	Waterleaf (Kyle)	\$170,000	N/A	N/A	N/A	Contract Pending
10700 Bubbass Bluff	West Cave Estates (Drip. Sprgs.)	\$275,000	1,828	3	2.5	
8600 Thunderbird Road	Westoaks	\$320,000	2,248	4	2	