

# Central Texas Property Trends 2017

Your invitation to this year's home & lifestyle choices



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*Welcome to your annual edition of Trends Magazine. I hope you enjoy reading it as much as I delighted in the research and compilation of the publication. In this edition, I hope to introduce you to our product, Central Texas and some housing market news that could be of use to you as you contemplate buying or selling your primary home, or adding a vacation/investment property to your portfolio.*

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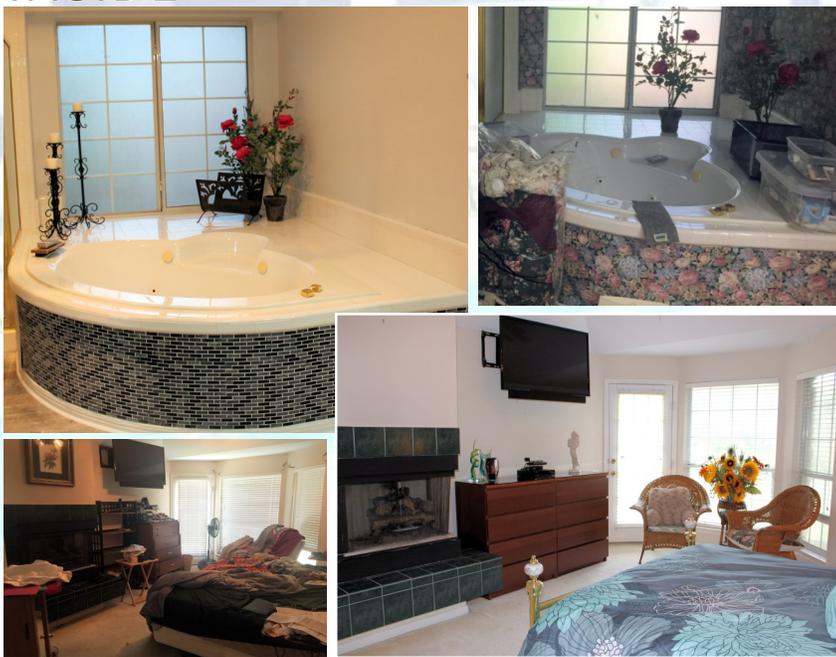
# Your 2017 home

*Picture yourself in it*

## MAIN STORY

**H**ome decor trends for 2017 are setting the stage for a fascinating blend of traditional materials, shapes, prints and decorating ideas that will incorporate new products and rich room colors. **Page 8**

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**S**taging. With most buyers starting their home-search online, this important listing tool has indeed become every sale home's new "curb appeal." **Page 20**

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File Photos

### Homeowner Net Worth Tops Renters.

In the past 15 years, the net worth of a typical homeowner has ranged between 31 and 46 times that of the net worth of the typical renter: **Page 4**

### FHA lowers cost of homebuying: Page 7

### TV shows mask brutal sales reality

Plan of attack will help dodge shoot-out at sales corral: **Page 18**

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# Homeowner net worth tops renters

By Danielle Hale

NAR Director of Housing Statistics  
Economic Updates

- In the past 15 years, the net worth of the typical homeowner has ranged between 31 and 46 times that of the net worth of the typical renter.
- Homeowner equity is a substantial component of homeowner wealth. The Federal Reserve's Survey of Consumer Finances, conducted once every three years, provides a snapshot of family income and net worth along with basic demographic details and more detailed information on where families keep the wealth they have accumulated.
- The most recent survey, conducted in 2015, offers a picture of the situation as home and equity prices nor-

“**M**edian homeowners had nearly \$200,000 in net worth, or 36 times that of the median renter.”

malized for most household balance sheets.

- Data shows that median homeowners had nearly \$200,000 in net worth, or 36 times that of the median renter who had just over \$5,000. The median value of owners' homes was \$170,000.

Many households own a primary residence (65.2 percent). It is the most

commonly held non-financial assets after vehicles (86.3 percent).

*EDITOR'S NOTE: As a Research Economist with the National Association of Realtors, Danielle studies tax issues, the wealth impact of home ownership and different measures of home prices.*

File Photo



## 2017 Building Blocks

### Reverse Mortgage Product Help Seniors Buy New Homes

An interesting trend is developing in the senior housing market with the addition of a reverse mortgage product that can be used to purchase a new home. Dubbed the FHA HECM for Purchase, the program allows seniors, ages 62 or older, to purchase a new principal residence using loan proceeds from a reverse mortgage backed by their current home. In other words, seniors can purchase a new principal residence and obtain a reverse mortgage within a single transaction. This allows them to relocate to other geographical areas to be closer to family or downsize to homes that meet their physical needs. There are restrictions on the type of housing. Also, when using the program for new construction homes, the senior buyers are prohibited from paying builder upfront costs for upgrades and also cannot receive builder-covered closing costs.

### Millennial First-Time Buyers Dominate Housing Market

Millennial buyers between 18-34 are making up the biggest piece of the residential real estate pie—at 42 percent. According to a Zillow survey, the millennial generation, the biggest in U.S. history, also are shedding a few myths: 1. They are not shunning the idea of homeownership, and 2, they are targeting the suburbs. The generation's average downpayment is about 7 percent, which means most carry a mortgage insurance premium tacked on to the top of their mortgage. It is possible, the survey noted, that the sheer expense of urban life is pushing this first-time homebuying group out of the cities.

### Austin, Georgetown Home to Texas' Priciest Listings

For all the accolades heaped on Texas' capital city, being the most expensive was not one Austin was seeking. But, in 2016, a survey of homes by the real estate umbrella group, Coldwell Banker, found that Austin, Boerne and Georgetown had the highest average listing price in Texas. The average price in Austin for a 4-bedroom, 2-bath home was \$414,563. Georgetown came in at \$354,266. Austin was no surprise, but Georgetown's

ranking caught many off guard, despite being home to some of the area's wealthiest zip codes. Of note: Kingsville at \$139,841 remained the lowest listing city in the Coldwell survey for Texas.

### Killeen Home Values See Modest Increase in 2016

Killeen saw a median home value of \$102,700 in 2016, a search engine survey found. As of Oct. 31, 2016, Zillow reported that Killeen home prices rose 2.7 percent and predicted another 3.6 percent rise in 2017, despite the anticipated downsizing for the area's main employer: Fort Hood. The median list price per square foot in Killeen was \$73, lower than the metro average of \$80. City rents were \$950, on par with its metro area. The city topped the foreclosure rate for Bell County, with RealtyTrac reporting 1 home in foreclosure for every 947. Next was Little River Academy at 1 in every 853; Harker Heights, 1 in every 1030; Belton, 1 in every 1030; and Temple, 1 in every 1333.

### Rising Interest Rates Anticipated by Homebuyers, Survey Finds

More U.S. consumers expect current mortgage rates to rise in 2017. According to Fannie Mae's most recent National Housing Survey, 50 percent of consumers think rates will rise over the next 12 months. The survey, which covers 1,000 households, measures changing consumer attitudes toward mortgages and housing. The November survey marked a surprising shift. In July 2016, 57 percent of respondents through low rates would hold steady. Immediately following the election, rates had their worst day in three years, with the average 30-year rate hovering at 4 percent after remaining at or below 3.5 percent for 16 weeks. Despite the hike, rates remain at historic lows.

**Debbie Stevenson, REALTOR**



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# Central Texas

## Lake Life

### Lake Belton, Bell County

U.S. Army reservoir located on the Leon River to northwest of Belton.

Covers about 19.35 square miles

### Stillhouse Hollow Dam, Bell County

U.S. Army reservoir located on the Lampasas River just south of Belton.

Covers about 10.05 square miles

### Lake Georgetown, Williamson County

Reservoir on the north fork of the San Gabriel River just west of Georgetown.

Covers about 2.027 square miles

### Lake Travis, Travis County

Reservoir located on the Colorado River just west of Austin.

Covers about 29.58 square miles

## Central Texas Luxury Properties by Debbie Stevenson

JB Goodwin REALTORS Salado-Round Rock

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# FHA lowers loan costs for buyers

Homebuyers looking to the Federal Housing Administration to insure their home loans will find lower monthly insurance premiums in 2015.

The White House in January announced that premiums for an FHA mortgage will be cut from 1.35 percent of the loan to about 0.85 percent. The cut could mean about \$800 to \$900 a year in savings for the typical FHA borrower. A lower cost of borrowing also means borrowers can qualify for a higher mortgage. The White House statement followed a move in December by mortgage giants Fannie Mae and Freddie Mac to once again back loans with only a 3 percent down payment starting March 23. To qualify for the new 30 year, fixed-rate interest rate loan, first-time borrowers and refinancing homeowners will be required to have a 620 or higher credit score and complete a full documentation process. Borrowers also will continue to be subject to strict debt to income ratios.

Before the new FHA premium rate, set to take effect later this month, an FHA borrower qualifying for a 4 percent loan would incur a monthly payment the equivalent of a 5.35 percent loan rate due to the pre-

**A** 620 or higher credit score is still required for FHA loans

mium. That's an additional extra \$80 a month for every \$100,000 borrowed or \$960 a year, or nearly \$30,000 if the loan remained for the full 30 years.

Currently, Fannie and Freddie back mortgages with 5 percent down payments. The FHA insures loans with a 3.5 percent down payment. Only the Department of Veterans Affairs has continued to guarantee home loans with zero percent down payments to qualified veterans and active-duty military.

Also starting Jan. 21, the FHA eliminated a prepayment penalty. The penalty was actually the practice by lenders of charging borrowers interest for the full month even when a borrower paid the loan in full before the month was up. That means if a loan is paid up on Sept. 20, the borrower is only charged for 20 days of interest. Previously, that borrower would have been assessed a full 30 days.

## Ready for your Texas ranch?

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**Small or large  
vines or crops  
cattle or horses  
Let's get  
started!**

*Debbie*

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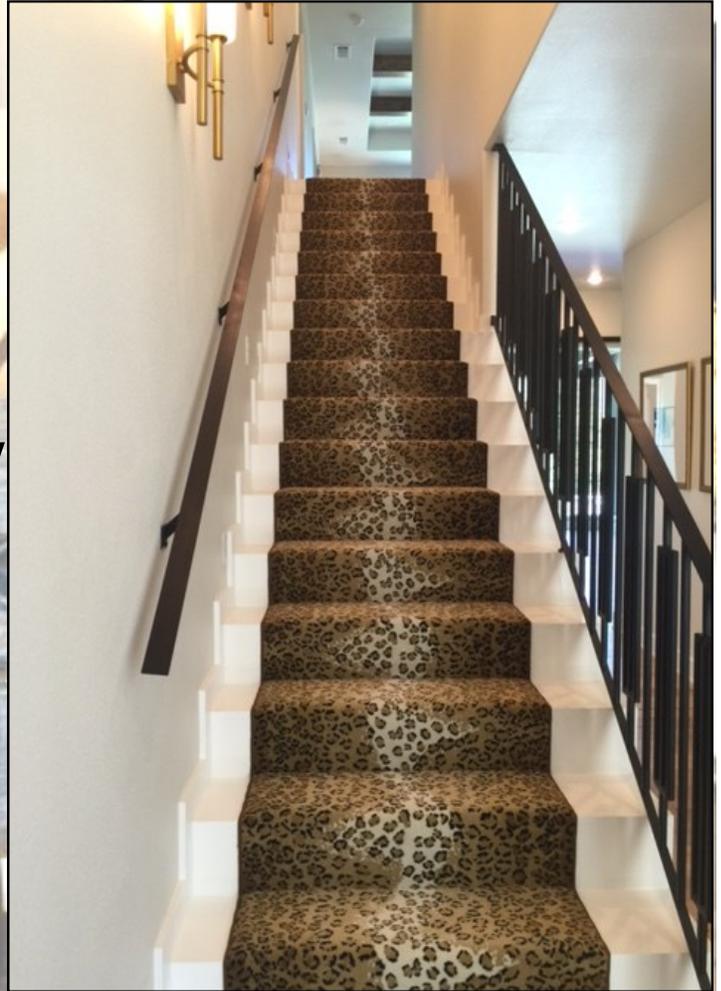


# Your home's future has arrived

*Smaller footprints,  
technology,  
Contrasts  
and ... shiplap, Baby!  
dominate in 2017*

**H**ome decor trends for 2017 are setting the stage for a fascinating blend of traditional materials, shapes, prints and decorating ideas that will incorporate new products and rich room colors—and fresh off Waco's Fixer Upper Show: It's shiplap, Baby!

Lushome.com predicts 2017 home decors will resemble "artistic brushstrokes" that will "brighten the world of interi-



File photo



Ethan Allen Photo

Metal, stone and exotic accents are the new vogue for 2017. This new collection is available at Ethan Allen.

or design and home decorating, reflecting modern ideas.”

In a nutshell: If it’s light and bright – anything goes as long as it remains comfortable and welcoming.

The appearance of luxury also is a must for the modern 2017 home. To achieve this end, favored materials include salvaged wood, stone and metal. Stonework should be a mix of elegant granite and luxurious marble set against rustic woods, natural light wood, exotic woods and colorful stained wood. Homes in 2017 will favor warmly glowing gold and majestic bronze, elegant granite and luxurious marble. Glowing gold and majestic bronze will accent the pairings with the house theme materials carried over into comfortable and conversational furnishings. And stainless is giving way to copper in the kitchen.

The desire to monitor your carbon footprint should be featured throughout the home. In addition to the salvaged woods,



File photo

the home’s interior should feature organic materials, such as living walls and sustainable products such as bamboo, glass and leather. Natural themed artwork, such as woven baskets, exotic plant life and color tones, complete and complement the package. Ethnic prints add a splash of color and interest.

**Interior rustic features extend throughout the 2017 house. Large commercial-grade chef stoves provide the centerpiece of the open-concept kitchen. Interior barn doors add to the rustic feel and contrast with crisp white or gray cabinets.**

Exotic themed accent walls of wallpaper can be used to achieve that feeling of color and luxury. The urge to conserve also embraces a whole new retro. Raid those second-hand stores for unusual pieces that can be restored, updated with fresh paint and accessories and placed in the midst of new and more contemporary themed items.

“If it’s light and bright – anything goes as long as it remains comfortable and welcoming.”



File photo

## The 2017 Layout

In 2017, new homes continue to trend smaller, greener and more casual. Open floor plans satisfy a desire for gathering and connecting, and transition easily for multi-purpose uses – integrating foyer, kitchen, dining and living functions.

The exception: Dedicated rooms are now a normal addition devoted to specialized needs such as wine, office, exercise or music.

Transforming an existing space with the removal of a wall or other open-floor plan strategy is preferred over significant additions. Trends toward eco-friendly architecture are blending outdoor spaces with the overall home design.

“The desire to monitor your carbon footprint should be featured throughout the home.”

**The 2017 home continues on Page 10**

**LEFT: Common in 2017 is the conversion of the front yard into an eco-friendly, courtyard-style living space found in this 2015 Parade of Homes property in Temple.**



File Photos

**The 2017 home continued from Page 9**

Home management is facilitated by a dedicated service entry featuring a message center with key racks and mail slots, individual lockers and even dog showers.

Smaller homes emphasize flexibility, making it possible to accommodate people of varying levels of mobility and sensory capabilities. Sliding and pocket doors, movable partitions and various automated technologies, such as mechanized drawers, make homes

**Brick accent walls, interior barn doors and exterior wrought iron double doors highlight the trend toward a complementary combination of rustic and elegance.**

**“S** smaller homes emphasize flexibility.”

more comfortable for people of all ages and abilities. It is expected that by 2017, inclusive design features including zero-step entries and showers, widened door and hallways and non-slip flooring will be commonplace.

The 2017 kitchen continues to solidify its position as the home’s hub. Streamlined kitchens

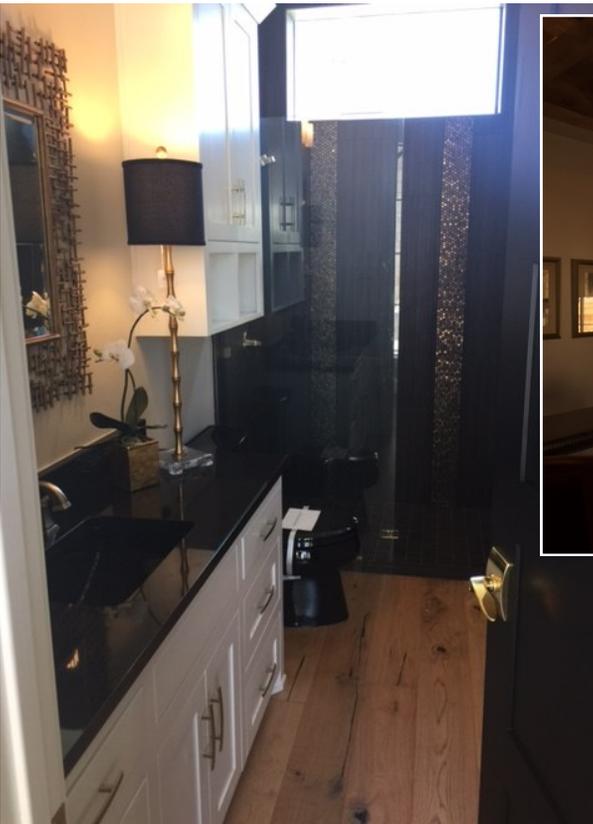
are being designed to offer a number of ways to add a personal and functional touch. Those include:

Open shelving, cooktops, wall ovens and under-counter options, such as specialized drawers for wine, refrigeration and microwaving

Pull-out faucets and pot fillers in brushed nickel, pewter, chrome and antique bronze finishes. This also includes the hardware.

French door and bottom freezer style refrigerators complete with electronic features.

Efficient dishwashers, steam ovens, induction cooking, under-counter vegetable crispers and dedicated drawers to accommodate savings and lifestyle preferences.



File Photo

**An opulent office is complemented by a similarly rich secondary bathroom offering color contrasts and crisp white cabinetry set against rich black stone, tile and 8-foot door.**

**The 2017 home continues on Page 11**

The 2017 home continued from Page 10

## Living Smart

With 90 percent of American adults using a cellphone, 58 percent operating smartphones and 42 percent owning a tablet computer, according to the Pew Research Internet Project, it was bound to happen: The smart home market.

This revolutionary industry is forecast to hit \$12.8 billion by next year in North America and Europe and has been fueled by the need to conserve, feel safe and have more assistance on the home front. And these smart homes have been mainstreamed, thanks to our ever-evolving smart phone technology.

For example, Central Texas telephone and communications company, CenturyLink, touts a complete home automation that can be controlled from any device no matter where you are. The service offers the homeowner the ability to monitor live video, adjust thermostats and control door locks and lights from a smartphone, tablet or computer through CenturyLink's high-speed internet service.

In the 2017 home, it is not just enough to have the gadgets. They all have to have the ability to tailor to our individual lifestyle. For example: Low-flow toilets and shower heads used to be our road to water conservation. But today, technology is taking over. EcoWater Systems HydroLink Plus is an example of a water treatment system enhanced by Wi-Fi technology. The system softens and treats your water while monitoring water usage, letting you know when softener salt is needed and sends you alerts if potential issues are detected, such as a continuous water flow over a period of time or excess water usage above normal. This allows you to make adjustments to save money on utility bills, plus provides peace of mind that problems can be corrected

“It’s not just enough to have the gadgets. They all have to have the ability to tailor to our individual lifestyle.”



The 2017 home continues on Page 12

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The 2017 home continued from Page 11

before expensive repairs are required. This is on top of the inherent savings water softeners provide in hard water areas, reducing the amount of soap and cleaning agents needed and saving on energy bills. HydroLink Plus enabled systems can be programmed to send alerts and diagnostics to a local EcoWater dealer who can monitor the system and provide maintenance, as needed.

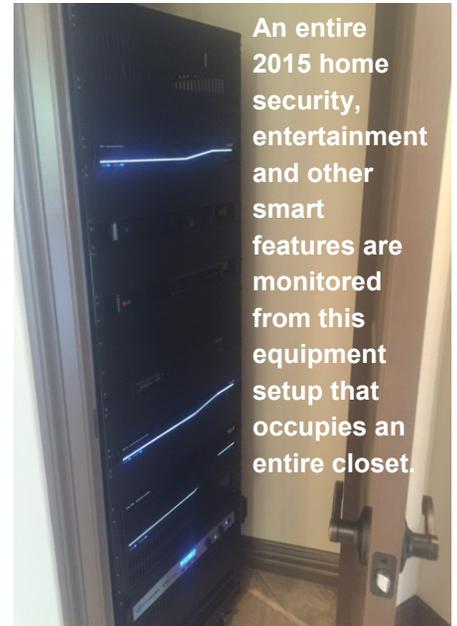
# 2017 Home Security

Home security alarms traditionally consisted of sensors that detected break-ins and responded with loud sirens. Today, your home's safety and efficiency is literally in the palm of your hand and under your control.

Video cameras and alerts through your smart phones are eliminating the middle man and can let you know when children arrive home from school or when packages are delivered. Even smoke and carbon monoxide detectors are being reworked to operate "intelligently" via the smart phone.

Nest founder and CEO Tony Fadell recently showed the CBS morning news show just how affordable and easy to operate these gadgets have become. Drop cams to monitor the home, your pets and even offer two-way

**“Y**our home's safety and efficiency is literally in the palm of your hand and under your control”



An entire 2015 home security, entertainment and other smart features are monitored from this equipment setup that occupies an entire closet.

This Honeywell RTH9580WF thermostat retails for about \$230. It features Wi-Fi capability, so you can manage and monitor the temperature in your home via your computer, tablet or mobile phone. The color touch screen simplifies use and can be customized to suit your preferences.



Honeywell Advertising Image

dialogue capability via your smart phone. The drop cam is available for \$199.

## Intelligent Thermostats

Programmable thermostats are affordable and readily available, and when used correctly, they can save homeowners up to \$180 per year in energy costs. But, some smart thermostats are allowing temperature adjustments to be made remotely from smartphones while providing energy statistics to help you control costs. Zoned heating and cooling systems also are gaining traction, meaning that you can heat or cool certain parts of the home based on where you spend the most time.

For example, Nests' reinvented thermostat can figure out by your movements when you are home and away and turn the setting down automatically to a preset "absent" setting. Even better is the price: The Learning Thermostat markets for \$249. But first, check with your utility supplier to see if they are offering these thermostats free or discounted through a bundle plan or service.

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# U.S. home prices beat prior boom

A Nov. 29 article in the Washington Post found the average U.S. home prices in September rose 0.1 percent above the July 2006 peak.

The Post quoted the Standard & Poor's/Case-Shiller index, which measures repeat sales of single-family homes among 20 cities. The September figures were the latest available at print time. Homes climbed 5.5 percent annually and 5.1 percent from August, the 53<sup>rd</sup> consecutive month of positive gains. Seattle; Portland, Ore., and Denver had the biggest gains of the 20 cities in the survey.

After peaking in July 2006, home prices bottomed out in February 2012. The most harmful result of the bust was the steep

drop in home values, which left millions of homeowners owing more on their mortgages than their homes were worth. The steady rise in values, which began in 2013, has been good news for underwater borrowers, but has made ownership less affordable for others.

The trend is not across the board, said Ralph McLaughlin, Trulia chief economist.

"The housing market recovery has been very uneven across the U.S. When controlling for inflation, markets that have reached their pre-recession peaks are few and almost exclusively in the West and South. And within those markets, it's most high-end homes that have surpassed the peak."

## Taxing Decision

Your bill depends on where you choose to live

Compiled from multiple county/MLS sources: Elections can change rates

**Valuations are per \$100 property value.**  
**Rates are subject to change. Check with your Realtor and taxing jurisdictions before purchasing your next home.**

### Bell County

County = \$0.42120 per \$100 valuation

#### Primary School Districts

Temple ISD = \$1.36000  
Belton ISD = \$1.45000  
Killeen ISD = \$ 1.128000  
Salado ISD = \$1.300000

#### Special Districts

Bell County Road = 0.0299 %  
Clearwater Underground Water = \$0.00400  
Temple College = \$0.20360  
Central Texas College = 0.1370%

#### City Tax Rates:

Temple = \$0.5679  
Belton = \$0.6598  
Morgan's Point Resort = \$0.6421  
Salado = 0.1200 %  
Harker Heights = 0.6770 %  
Killeen = 0.7428 %  
Nolanville = 0.5118 %

### Coryell County

County = 0.4492 per \$100 valuation

#### Primary School Districts

Copperas Cove ISD = 1.2170%  
Gatesville ISD = 1.1280 %

#### Special Districts

Middle Trinity Groundwater = 0.0125%

#### City Tax Rates:

Copperas Cove = 0.7774%  
Gatesville = 0.4100 %

### Lampasas County

County = \$0.648890 per \$100 valuation

#### Primary School Districts

Lampasas ISD = \$1.45

#### City Tax Rates

Lampasas = \$.3950  
Kempner = \$.2349

### Williamson County

County = 0.4490 %

#### Primary School Districts

Florence ISD = \$1.330000  
Jarrell ISD = 1.390000  
Georgetown ISD = 1.398000  
Leander ISD = 1.511870  
Liberty Hill ISD = 1.540000  
Round Rock ISD = 1.337500

#### Special Districts

Williamson County FM/Road 0.0400 %

Sonterra MUD (Jarrell) 0.950000

Williamson Co. ESD #4 Liberty Hill 0.100000

Williamson Co. ESD #5 Jarrell = 0.1000 %

Williamson Co. ESD #6 Weir = 0.1000 %

Williamson Co. ESD #7 Florence = 0.1000 %

Williamson Co. ESD #8 Georgetown = 0.095000

Williamson County WSID = 0.808200

#### Primary School Districts

Florence ISD = \$1.330000  
Jarrell ISD = 1.390000  
Georgetown ISD = 1.398000  
Leander ISD = 1.511870  
Liberty Hill ISD = 1.540000  
Round Rock ISD = 1.337500

#### City Tax Rates:

Florence = 0.712892  
Georgetown 0.434000  
Jarrell = 0.4480 %  
Liberty Hill = 0.536426  
Leander = 0.652920  
Cedar Park = 0.485000  
Round Rock = 0.414650

*In addition to homestead exemptions, typical Texas property taxes have a cap for seniors, 65 and older.*

*Texas also allows for veteran disability deductions. Disabled Veteran Exemption is Variable DV1 (10%-29%) DV2 (30%-49%) DV3 (50%-69%) DV4 (70%-100%)*

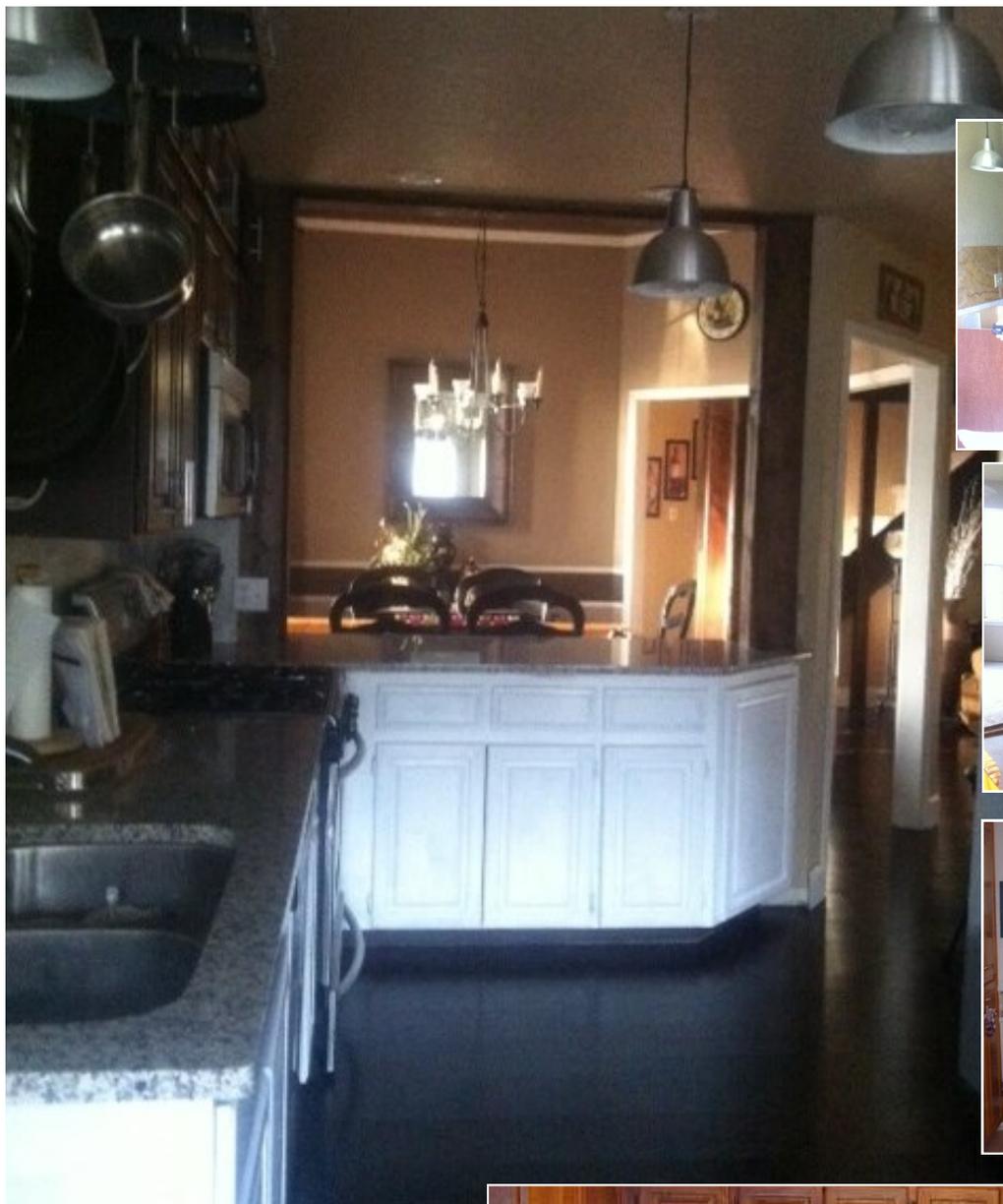
# A paint brush, a little imagination can make your house a 2017 dream home



Nothing structural—just the removal of a door and windows transformed this dated 1994 builder spec home on a golf course into an open-concept plan that now allows the owners to see the stunning views of the fairways and creek that they always had. As tray ceilings are not structural, the home's living room tray was cut back and the walls extended to the roof line to offer volume and the feeling of extra space. The fireplace was updated with granite surround.

File Photos





The same house received a simple kitchen makeover. Overhead cabinets and the wall between the dining and kitchen were removed and replaced with a breakfast bar and wood accents to add to the living open concept. A bottleneck that sliced the massive kitchen into two awkward and small spaces was eliminated by straightening out the sink area. This simple move also provided needed prep area next to the stove. Appliances were upgraded to stainless and the electric oven replaced by propane cooking. The engineered hardwood floor was extended through the dining and kitchen. The honey cabinets were updated with espresso and white paint. Greek marble backsplash and granite countertops finish the new look.



\$200,000 or less

Jarrell: D.R. Horton, Vale-Irvin  
Village of Sage Meadows, Temple: KB Homes  
Goodnight Ranch, Killeen: Ashford Homes  
Alta Vista, Temple: Ashford Homes

\$250,000 or less

Andalucia-Spanish Oaks, Killeen: Vale-Irvin  
Village of Sage Meadows, Temple: KB Homes  
Southern Draw, Temple: Ashford Homes  
The Grove-Whitton Plc, Harker Heights: Carothers Homes  
Purser Crossing, Killeen: Carothers Homes  
Evergreen Estates, Harker Height: Carothers Homes

Summerlyn, Leander: Centex  
Pinnacle, Georgetown: D.R. Horton  
Turtle Creek Townhomes,  
Round Rock: D.R. Horton  
Three Creeks, Belton: D.R. Horton  
Stylecraft.  
Georgetown: D.R. Horton  
Magnolia Creek, Leander: D.R. Horton  
Northside Meadow,  
Leander: D.R. Horton  
Teravista, Georgetown: D.R. Horton  
Katy Crossing, Georgetown: D.R. Horton  
Hazlewood, Leander: D.R. Horton

Gann Ranch, Cedar Park: D.R. Horton  
Rancho Sienna, Leander:  
D.R. Horton, KB Home, Centerra, Wilshire  
Savanna Ranch, Leander: Lennar, Ryland  
Briarwood, Georgetown: Steve Klein  
La Conterra, Georgetown: Buffington  
Crystal Crossing, Leander: KB Home

\$350,000 or less

Presa Vista, Salado: Ashford Homes  
Mill Creek, Salado: Vale-Irvin  
Wildwood Estates, Nolanville: Vale-Irvin  
Santa Rita Ranch, Liberty Hill:  
Highland Homes, Grand Haven, David  
Weekley, CastleRock, Wilshire  
Travisso, Leander: Highland Homes,  
Grand Haven  
Water Oak, Georgetown: Grand Haven,  
Scott Felder, Wilshire,  
Hutto: Gehan Homes, Megatel Homes,  
Ryland, CastleRock, Pacesetter, KB  
Home, Wilshire  
Georgetown Village, Georgetown: Gehan Homes

Pecan Creek, Leander: Gehan Homes  
Woodford Gardens, Cedar Park: Milestone  
Savannah Ranch, Leander: Gehan Homes, Ryland  
Heritage Oaks, Georgetown: Jimmy Jacobs  
Mayfield Ranch, Round Rock: Lennar, Ryland, Meritage  
Teravista, Georgetown: Lennar, Ryland, Milestone, Centerra  
ClearWater Ranch, Liberty Hill: Sitterle, Drees, Giddens  
Whitstone Oaks, Cedar Park: Brohn Homes,  
Edgewater, Cedar Park: Brohn  
Catalina Ranch, Leander: Brohn, Centerra  
Mason Hills, Leander: KB Home, Ashton Woods  
La Conterra, Georgetown: KB Home

Creekside-Georgetown: Village Builders, KB Home

Stonewall Ranch, Liberty Hill: Meritage  
Cold Springs, Leander: Pulte Homes

500,000 or less

Ridge-Stillhouse, Harker Heights: Vale-Irvin  
Springs-Escarpment, Belton: Vale-Irvin  
Stagecoach Valley, Harker Heights: Vale-Irvin  
Bella Charca, Nolanville: Vale-Irvin  
Deerwood Estates, Killeen: Carothers Homes  
Travisso, Leander: Grand Haven, Highland

# Where are they building?

*Your one-stop check of Central Texas' new home construction*



File Photos

**Crystal Falls, Leander:** Highland Homes, Buffington, David Weekley

**Mayfield Ranch, Round Rock/Georgetown:** Highland Homes, Wilshire

**Whitestone Oaks, Cedar Park:** Highland Homes

**Sarita Valley, Leander:** Drees, Grand Haven

**Cimarron Hills, Georgetown:** Grand Haven, John Michael

**Abrantes, Cedar Park:** Grand Haven

**Sendero Springs, Round Rock:** Streetman

**Brushy Creek, Cedar Park:** Streetman, Milestone, Buffington

**Mason Hills, Leander:** Aston Woods

**Caballo Ranch, Cedar Park:** Jimmy Jacobs, Scott Felder, Giddens

**Oaks at San Gabriel, Georgetown:** Scott Felder, Brohn

**Berry Creek, Georgetown:** Steve Klein, Cockrum Custom

**Scottsdale Crossing, Cedar Park:** Milestone

**Arbors at Lakeline, Cedar Park:** Milestone

**Clearwater Ranch, Liberty Hill:** Giddens

**High River Ranch, Liberty Hill:** Cockrum Custom Homes

**Mission Oaks, Georgetown:** Giddens

**Walnut Springs Estates, Georgetown:** Cockrum Custom

**Trails of Shady Oak, Leander:** Meritage

**501,000 or more**

**Ridge-Stillhouse, Harker Heights:** Vale-Irvin

**Springs-Escarpment, Belton:** Vale-Irvin

**Reagan's Overlook, Leander:** Highland Homes, Drees, Jimmy Jacobs, Brohn

**Travisso, Leander:** Drees, Taylor Morrison, Toll Brothers Luxury

**Clearwater Ranch, Liberty Hill:** Drees

**Gabriels Overlook, Georgetown:** Vale-Irvin

**Crystal Falls, Leander:** Drees, Grand Haven, Taylor Morrison, Jimmy Jacobs, David Weekly, Giddens

**Woodland Park, Georgetown:** Jimmy Jacobs

**Shady Oaks Estates, Georgetown:** Jimmy Jacobs, Steve Klein

**Cimarron Hills, Georgetown:** Vale-Irvin, Sitterle, Opus

*EDITOR'S NOTE: This list is a sample only of the new home areas and pricing located between the Austin and Fort Hood metros.*



NOTE: Pricing is subject to change by the builders. Close-outs will happen as developments complete.



I have invested and sold properties long before I became a Realtor and long before HGTV determined how buyers should score a prospective home.

Not a lot has changed, except for what I call the post-HGTV syndrome.

In the years of “House Hunters” and every other televised spin-off, most buyers have reached certain predetermined conclusions about what should be offered and addressed by sellers. Not that everything is within the seller’s control, but in today’s HGTV buyers world, they had better figure out how to distract and overcome.

Many sellers understandably express frustration that buyers are using the home-buying process as their 15 minutes to dominate a world – in this case, the world of their Realtor, the seller and the seller’s agent. Some sellers see it



**“T**he Triangle of Triumph: Fix, Clean,

as akin to the transformation that takes over some of the most mild mannered people when they get behind the wheel of a car. For drivers, the term is “road rage.”

My term for the buyer syndrome is “dollar domination” – the buyer has the bucks and is in the driving seat. So, expect it and deal with it.

It is not that the buyer sets out to be difficult. It is just that this is going to be a major, major purchase

and nerves do set in. And, for some, it brings out the “dark side.” Or is it really a dark side? Do even the most laid back of clients really become manic, obsessive compulsive and unpredictable serial crusaders against the most minute of transgressions?

No. It is natural to expect tastes to change in an instant and from house to house. It is normal that buyers’ budgets will go up—and down. Neighborhoods will be systematically ruled . It is the learning process as the buyer determines what he or she can afford.

So, what to do if you are a seller with a few household or neighborhood issues?

If you have somewhat of a tedious neighborhood, shut it out with a beautiful back yard. Make sure the buyer lingers there with the enticement of a beautiful table and invitation to enjoy their choice of chilled lemonade, water, tea and treats.

**“F**or the love of the sale, clean the crime scene  
**F**ingerprints and DNA are loved by police,  
 not buyers!”

Noisy street? Invest in a water fountain. Put a speaker outside with mood music. Get with your listing agent and frankly discuss the issues you have discovered during your time there. While you cannot mislead or attempt a deceptive cover-up, you are within your rights to show how you can mitigate the effects of a negative environment. An experienced agent will know what to do to minimize these barriers and will know how to disclose and market them. Most of all, price the property accordingly.

Which leads me to the next HTGV-generated observation: Time on the market.

Many buyers and sellers think that a well-staged, properly priced property will move as soon as it hits the market. What the flip shows don't tell you, is that their sale summary probably didn't come until some time after the house went on the market, or that market was in a profound seller's area – or that the sale they touted suddenly collapsed at underwriting, a week before closing.

So what do you do if you are in a balanced market? Interview for a good agent. Investigate. Research.

Is the agent an area expert? Has



the agent done the “comp” homework. It doesn't matter how pretty the home, how perfect the location – if it is priced too high – it will NOT sell. Buyers agents are not going to waste their time showing a property that does not serve the interests of their buyer and probably will fall short during the appraisal, effectively killing the deal.

On the other hand, if it is not price – what has been that dark secret that has kept the property from selling? A buyer's imagination regarding the answer to this knows no limits. So, make sure the question does not have to be asked.

How, you ask? Answer: The Triangle of Triumph – Fix, Clean, Stage!

**Fix:** If you haven't painted the eaves, and the paint is peeling, invest \$20 in some paint before a buyer chips \$2,000 off the offer for past-due maintenance.

**Clean:** For the love of the sale, clean the crime scene. Fingerprints and DNA are loved by police, not buyers!

**Stage:** This is where the old is out and the new and neutral comes in. Staging does cost, but for every dollar spent, expect a return with interest in buyer delight.

Finally. No one loves your family like you. Your buyer is NOT your family.

Get a head start on the packing. By taking down the family portraits, trophies and mementos, you are taking that first step to separating from the house you are SELLING and helping the buyer to envision their trinkets in the home you want them to BUY into.

That goes for the family pet or pets. Remove the evidence AND the pet. Sure, Fido's bark is worse than his bite. But, as an agent who does not know Fido from Adam, I am not testing that theory and will pass on showing your house if he is loose and on guard duty. Rest assured, most buyers prefer an odorless welcome to a pet-blast when the door is opened.

*Happy selling!*

*Debbie*

# Staging:

## Today's New Curb Appeal

Debbie Stevenson®  
Accredited  
Staging  
Professional



**BEFORE**

**AFTER**

3-week makeover in Austin



Photos by Debbie Stevenson

**Staging continues on Page 21**

In today's housing market, a picture can make or break a deal before a buyer ever sees the house in person.

That is because most buyers now use the Internet for their initial house search, a trend that has crossed all generations and buyer categories.

This has made staging an important part of the entire sales process.

At the start, a well-staged home will photograph well, allowing the buyer to see the home with its features highlighted and the



**LEFT/ABOVE:**

**This house in Austin was staged before listing. The process took about three weeks. Most of the sellers personal effects and the more dated furniture elements were packed and stored. Next, the carpets were professionally cleaned, stretched and spot treated. The deck on the back, which highlighted the all-important greenbelt view was repaired by keeping the original frame and replacing the rotted planks. The master bedroom's oversized king bed was moved out of the master and replaced with the seller's queen-sized guest bed. The main focus was removing the master bedroom's carpeted floor and wallpaper. A combination of trending grey wood-look porcelain tiles went on the floor. The walls were painted a soft grey and the bathtub wallpaper sides were replaced with a stunning glass tile. Final staging comprised of seller-owned furnishings and décor. A few pieces provided by the stager updated and mainstreamed the seller's furnishings. All were placed to show off the greenbelt views and the home's spacious square footage. The house received multiple offers over ask within the first week of listing.**

**A** 2011 study by the Real Estate Staging Association focused on 174 unstaged homes that had been on the market an average of 156 days before being staged and relisted. Once staged, those homes spent another 42 days on the market before selling, bringing the combined total days on the market to **198 days**.

The same study found 410 staged-from-the-start homes averaged **42 days** on the market.

decision to be made to add the house to the in-person tour list. Once at a staged house, the neutral, eye-pleasing layout and décor will allow the buyer to "see" themselves living there—enough so, to tip the scales toward making the offer.

But even after the contract is signed, the effects of staging do not end there. It is not enough to sell your home to the buyer, there are a couple of other key sales that have to be made to make it to the closing table. Those two additional "sales" will be to two housing professionals: the buyer's inspector and the lender's appraiser. Both can seal or kill a deal.

Typically, a well-staged home presents itself as a "well-maintained" home. The staged home will be free of clutter, allowing the buyers' inspectors to do their job in a pleasing, clean environment.

The same will hold true for the appraiser. The staged home presents itself well and, in turn, usually justifies its price.

The result is that staging has become so mainstream that the National Association of Realtors conducted a review of the practice last year. Its report found that 49 percent of surveyed Realtors who work with buyers believe staging usually has an effect on the buyer's view of the home. Another 47 percent believe that staging only sometimes affected on a buyer's view of the home only. Only 4 percent of Realtors<sup>®</sup> said staging has no impact on buyer perceptions.

Realtors<sup>®</sup> representing both the buyer and seller agreed on two major points in the report : Which rooms should be staged and the change in dollar value a buyer is willing to offer for a staged home compared to a similar non-staged home. Realtors ranked the living room as the No. 1 room to stage, followed by the kitchen. Rounding out the top five were the master bedroom, dining room and bathroom.

## Belton, Bell County

Belton is the county seat of Bell County. The population was 18,216 at the 2010 census. Lake Belton, the courthouse square and riverside entertainment district are some of the city's highlights. The University of Mary Hardin-Baylor calls Belton home.

## Harker Heights, Bell County

Located on the banks of Stillhouse Hollow Dam, Harker Heights has long focused on its recreational facilities. Its acclaimed high school is a 5A public high school and one of four high schools in the Killeen Independent School District. Alumni include DeJuan Fulghum, undrafted free agent linebacker for the Detroit Lions and San Francisco 49ers wide receiver Dominique Zeigler, also a former Baylor player.

## Temple, Bell County

Located off Interstate-35, Temple is home to Scott & White Memorial Hospital headquarters. It got its name from Santa Fe Railroad official, Bernard Moore Temple, a civil engineer and former surveyor with the Gulf, Colorado and Santa Fe Railroad. The railroad company founded the now-medical community in 1881. A museum is located in its downtown area to commemorate that bygone era. Temple is home to many regional distribution centers and is headquarters to Wilsonart International and McLane Company,<sup>1</sup> as well as parent McLane Group. Temple also is home to the Temple Bottling Company which produces Dr. Pepper (with Imperial Cane sugar). The Temple Mall has the only Macy's between Austin and Dallas. Temple also has developed downtown dining destinations.

## Salado, Bell County

Salado is a village in Bell County. Located 8 miles north of Jarrell on I-35, the Village of Salado was founded at the Old Military Road crossing of Salado Creek on October 8, 1859 along with the founding of Salado College. Established by early Scottish settlers, tourists now visit its quaint Main Street shops and bed & breakfasts. Calendar highlights include art fairs and the annual Christmas Stroll. Mill Creek is the immediate housing area built around the 18-hole Mill Creek Golf Course and Salado Creek. Salado Independent School District is known for UIL academics. Tourism fuels the local economy, keeping property taxes low.

## Copperas Cove, Coryell County

Copperas Cove is Fort Hood's western neighbor and Coryell County's largest city. It also extends into Bell and Lampasas Counties and is at the start of the Texas Hill Country, hence the nickname "The City of Five Hills. The "City Built For Family Living" has a 5a high school that has produced many professional athletes, including T.J. Hollowell (NFL New York Jets and Denver Broncos), Vontez Duff (NFL New York Giants), Charles Tillman (NFL Chicago Bears), Sherika Wright (WNBA Phoenix Mercury) and 2011 Heisman Trophy winner Robert Griffin III, who now plays for the Washington Redskins.

## Jarrell, Williamson County

Located 12 miles north of Georgetown on I-35 in north Williamson County, Jarrell's Sonterra housing division off I-35 is hugely popular with first-time homebuyers who have been pushed out of the costly Austin metro. The Jarrell Cougars basketball team made it the Class 2-A State-Semi Finals and in 2012 the Jarrell Cougars baseball

team were State Champions for Class 2-A.

## Florence, Williamson County

According to the 2010 census, Florence has a population of 1,136. Since 2000, the territorial limits of Florence has grown by 8%. Florence is on Highway 195 about 23 minutes south of Killeen and some 13 miles west from Georgetown in northwestern Williamson County. Just east of Florence is the Vineyard at Florence, a 32-acre onsite vineyard and a hill country destination for weddings, special events and wine tasting.

## Cedar Park, Williamson County

Cedar Park has grown by more than 400 percent in the last decade, and has twice been ranked by the U.S. Census Bureau as the Fourth Fastest-growing city in the country. Just 17 minutes from downtown Austin, the city also is close to the Colorado River basin and the Texas Hill Country. Cedar Park was founded in 1887 and incorporated as a city in 1973. Now the third largest city in the Austin area with a population exceeding 65,000 within its city limits (more than 83,000 combined with its extra territorial jurisdiction), Cedar Park enjoys a global influx.

## Round Rock, Williamson County

Round Rock, with a population of about 100,000, is 15 miles north of Austin. Major employers include Dell, TECO-Westinghouse, Dresser and Hospira. Its combined property tax and utility rates are among the lowest in the region. It has an award-winning park system, school district and is the one of the safest cities with a population of at least 100,000 population. Round Rock is the one of the fastest growing. It has kept a high quality of life while becoming a major center for economic growth, with industry clusters in Clean Energy, Advanced Manufacturing, Life Sciences and Computer/Software Development.

## Georgetown, Williamson County

Georgetown is a city in and the county seat of suburban Williamson County with a population of 47,400 at the 2010 census. Southwestern University, the oldest university in Texas, was founded in 1840 and is near the historic square that is home to top dining. Sun City Texas is a large age-restricted development that constitutes more than one-third of Georgetown's population. Georgetown has a notable range of Victorian commercial and residential architecture. In 1976, a local historic ordinance was passed to recognize and protect the significance of the historic central business district, and in 1977, the Williamson County Courthouse Historical District with some 46 contributing structures, was listed on the National Register of Historic Places. Georgetown's Red Poppy Festival in April attracts up to 30,000.

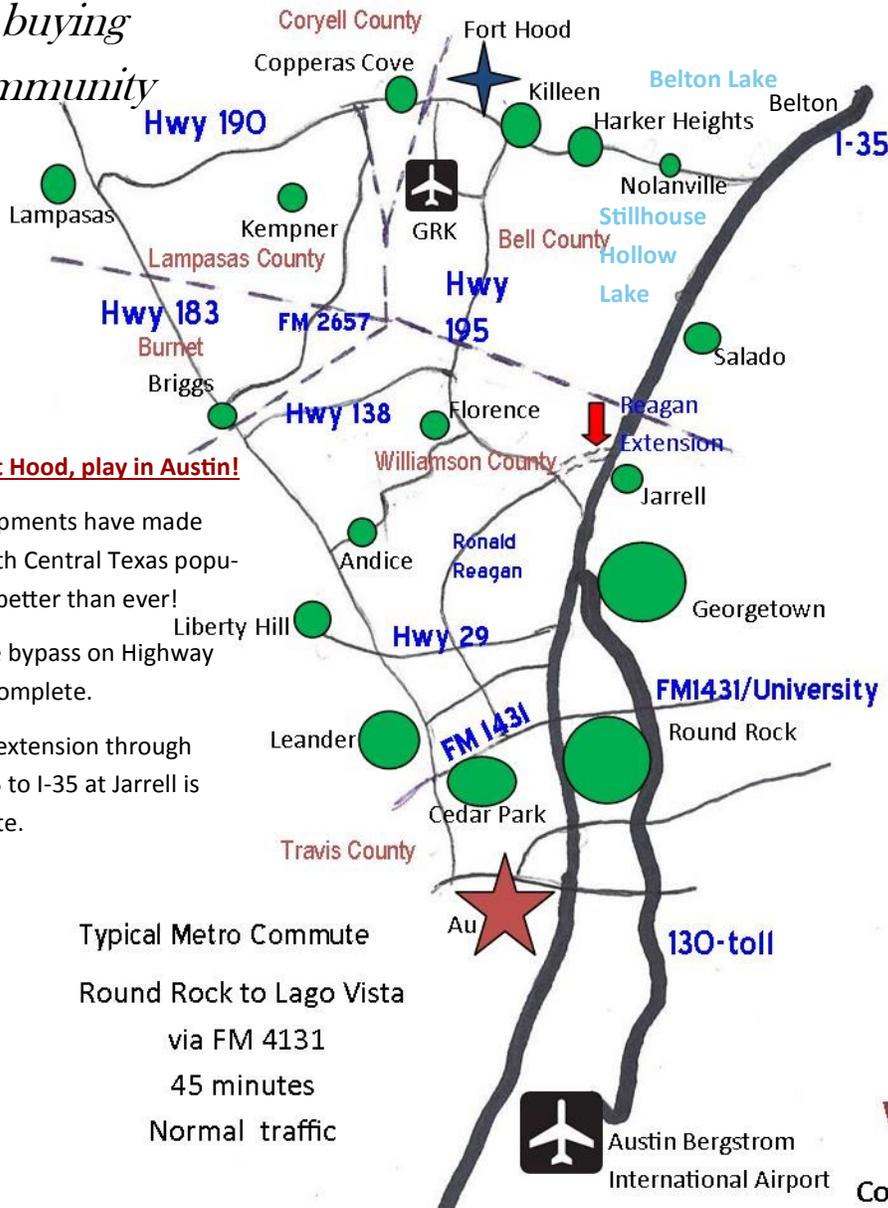
## Lampasas, Lampasas County

For his services in the Texas Revolution, John Burleson received 1,280 acres and established a permanent settlement in the 1850s. The city was first named Burleson; however, the name was gradually changed to Lampasas Springs because of the existence of seven mineral springs. When the county was created in 1856, the law specified "The county seat shall be same name as the county." The city of Lampasas was incorporated in 1883. The farming community off Hwy 83 is mentioned in the Hank Williams, Jr. song "Texas Women."

# Austin Fort Hood

**Army Strong, Austin Hip**

*You're not just  
buying a home,  
you are buying  
into a community*



**Work at Fort Hood, play in Austin!**

Road developments have made access to both Central Texas population areas better than ever!

The Florence bypass on Highway 195 is now complete.

The Reagan extension through Highway 195 to I-35 at Jarrell is now complete.

**Typical Metro Commute**

Round Rock to Lago Vista  
via FM 4131  
45 minutes  
Normal traffic

**Live North/  
Work in the Metro**

**Come home to:**

1. Lower Property Taxes
2. Lower Home Prices
3. More home availability
4. Lower cost of living
5. Less traffic outside Metro
6. Smaller schools

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