

WHAT ARE YOUR NEW YEAR RESOLUTIONS?

I'm big on writing goals and trying to keep myself accountable. One of my favorite ways to do this is by creating a vision board.

Out of site, out of mind? With a vision board, your goals are always in site. Place your board in an area where you will see it everyday.



DOES YOUR HOME MAKE YOU HAPPY?

If your answer is no, what is bothering you? Can you fix the issue? Many times you simply need a change. It could be as simple as decluttering/reorganizing, changing your paint colors or rearranging furniture. The beginning of a new year is a natural time for a fresh start. Use your New Year burst of energy to make changes and get ready for an amazing 2019!

HOME SAFETY

Start the year by completing 3 very important safety/maintenance tasks:

1. Test your smoke/carbon monoxide detectors and install fresh batteries.
2. Check your dryer vent and ducts for lint accumulation. Vacuum the back of your dryer, replace or clean the duct and clean/vacuum the exterior vent. Not only will this make your dryer work more efficiently, but it also is one of the top causes of home fires.
3. Vacuum your refrigerator coils. The refrigerator can use up to 15 percent of your home's total power. A clean refrigerator works efficiently.



For more information on all these topics go to www.ilovehappyclients.com, click on Newsletter

TAXES AND DEDUCTIONS

HOMESTEAD EXCEPTIONS - If you purchased a new home in 2018 or after Jan 1, 2017, you might be eligible for a homestead exception.

MORTGAGE INTEREST - Most people can deduct most or all of the interest they pay on their mortgage each year. Your lender should provide a statement reflecting the total amount of interest paid.

DID YOU SELL A HOME? - If you sold your home, you can write off up to \$250,000 worth of profit — or \$500,000 if married and filing jointly. If your profit exceeds either limit, the excess is reported as a capital gain.

Note: State and local property tax deductions have been capped at \$10,000. Speak to your CPA about these changes.



GET YOUR AFFAIRS IN ORDER

A Transfer on Death Deed (TODD) is a simple, inexpensive way to transfer real estate to someone else upon your death. It **does not** involve going through probate court, which can be a lengthy and costly process. The asset passes to your beneficiary upon your death outside the probate system. A transfer on death deed trumps a will.

This form is easy to fill out. Once completed, it has to be filed with the county clerk's office.



IS YOUR AIR CONDITIONER READY FOR SUMMER?

Get it serviced by a professional now before the summer rush. It's better to be pro-active than reactive when it's 100+ degrees outside.



Termite tunnels on the foundation

Carpenter ants and termites can damage your home. This past year I've personally seen more termite activity. Walk around your home and look for signs. If you feel that you might have a problem contact a professional to inspect your home.

PREVENTION TIPS:

1. Dispose of any wood or organic material (leaves and mulch) that accumulates around your home's foundation. Move mulch back at least six inches from your foundation.
2. Eliminate any direct contact between wood to ground around your home. (trim, hardy board, wood siding, etc.)
3. Seal gaps around water and gas lines where insects can enter your home. Repair peeling paint and wood rot.

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EATS

If you live near Katy you might have noticed the new Katy Asian Town located on I10 and Grand Parkway 99. This new shopping center includes H-Mart (mainly Korean grocery store) and also offers a great selection of asian cuisine. My favorite (right now) is Phat Eatery. This restaurant specialized in Malaysian food. Make sure to try the Roti, Salt and Pepper Calamari, Beef Rendang, Malaysian Chicken Curry, Stir Fried Seasonal Vegetable in Garlic Sauce and fresh young coconut juice. What are your recommendations?



We are never too busy for your referrals. The greatest compliment you can give us, is referring your friends and family. Thank you for your continued trust.