

REAL ESTATE

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GALVESTON COUNTY | FEATURED HOME

Invest in the island



1828 TREMONT (23RD ST.) • GALVESTON • \$425,000

This great six-unit complex on a nicely landscaped corner lot is just two blocks to the seawall. Enjoy a short walking distance to the beach, pleasure pier, restaurants and hotels. The complex features central HVAC and window units and nice hard wood floors. All appliances convey with the sale. Updates include new windows and freshly painted exterior. Tenants have the convenience of a common utility room and area with washers and dryers. Four units are in the corner brick building and the blue HardiPlank duplex is adjacent. The complex is fully occupied. Perfect for vacation rentals, or live in one for your island getaway.

For information on these properties, contact **Joe Tramonte Realty** at 409-765-9837.

4206 AVE. S½ • GALVESTON • \$435,900

This beautiful complex consists of two units in the front and two units in the rear. The units feature gas and electric stoves, granite countertops, refrigerators, washers/dryers and dishwashers. All units have economical tankless water heaters and custom-made shutters that slide and cover the exterior windows. Two units have private balconies/porches. With parking at a premium all across the island, your tenants will appreciate the ample parking in the front of the complex and some in the alley. Adding to the charm of this property is the wonderful courtyard between the buildings. Three units are vacation rentals and one long-term until the spring.



Furnishings are negotiable and units are separately metered, but sellers are paying for them all right now because of being vacation rentals. A great property with endless possibilities.



GAR | ROBERT ZAHN

Galveston Realtors are looking out for you

Hi, Robert Zahn, here, the 2019 president of the first Association of Realtors in Texas: the



ROBERT ZAHN

Galveston Association of Realtors. We are the oldest association in Texas, but we are not the largest association. You may guess which one is.

So, why hire a Galveston Realtor? Specialists: We know the Bolivar Peninsula, the island and Galveston County better than anyone from outside the area. As we live and work in the coastal area, we are far more aware of the necessary documentation and disclosures for our properties than neighboring agents. We have greater experience and resources when it comes to the insurances needed. And we are far more likely to understand the local zoning, historical district and conservation district rules, regulations, and boundaries.

Many of us also belong to the larger Houston Association of Realtors, but belonging to GAR identifies us as having a strong commitment to knowing the most about our region.

There is also something

else about the Galveston association that you do not know. The Texas Association of Realtors is comprised of 16 regions. Houston is Region 14 and Galveston, along with Brazoria and Matagorda counties, belongs to Region 10. That means, GAR is politically important to the entire Texas Gulf Coast. Of the 16 regions, only four share the same Gulf-related issues, and our voice is important and well-recognized when discussing matters such as windstorm and flood insurance, beach access and even climate change strategies. So besides being experts in the specific issues for the Galveston area, we are a vital part of the strongest political action organization in the state of Texas.

A Galveston Realtor is looking out for your interest in both an individual and collective way. As we enter a new year, there is a very important discussion of ways to prevent the destruction of the coast and its many assets from storm surges. The Galveston association will be studying the various proposals for the coastal spine and its variants.

We will be most vocal when it comes to protecting property rights from the Bolivar Peninsula to

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HAR | TROY COTHRAN

Get involved in your community

When you buy a home, remember that you are also buying into a neighborhood. Whether for character, the schools



TROY COTHRAN

or the investment potential, you chose to buy in a certain area. As a homeowner, you should take an active role in your community so that the conditions you found so favorable remain that way.

It only takes only a little time to get to know your neighbors. Discuss concerns about the neighborhood and community. Share information. Consider helping organize a block party.

Internet discussion groups and neighborhood-specific websites offer a great way to communicate with people in your immediate area. Many Realtors write blogs with localized information and distribute neighborhood

newsletters or otherwise share their expertise with neighbors.

Be alert to neighborhood "red flags," like insufficient street lighting, boarded-up buildings, vacant lots and overgrown yards. Work with law enforcement, civic groups, schools, local businesses, community agencies, churches and service clubs to address problems.

Consider joining a neighborhood watch group. If none exists in your neighborhood, start one with help from local law enforcement and community groups. Every summer, National Night Out encourages people to get out and meet their neighbors.

Finally, help local government do its job. You can also ask the local police department to speak to your neighbors about safety, crime trends and ways citizens can help.

Sometimes the smallest projects can have

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ZAHN

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Matagorda Bay. We need to protect our beaches, homes and environment. As Galveston Realtors, we are a vital part of the fabric of this community and we work hard to ensure that it continues to attract new members and serve those already invested in our unique and wonderful area.

When considering buying a house on the island, the peninsula or north into the county, you will want to consider things unique to this area. With few exceptions, as experienced during hurricanes

Ike and Harvey, we live in a flood-prone area. Have you considered the cost of living in one? In order to obtain a mortgage if you are in a designated flood zone, you will need flood insurance. FEMA administers flood insurance under the National Flood Insurance Program. Your Galveston Realtor will be able to help you understand the requirements you must follow and the options for doing so.

Some areas do not require flood insurance and there are even some areas where it isn't even available. There may be other insurance coverage available, but it may not meet the specifications of

your chosen lender.

And then there's wind insurance. Since 1971, the Texas Windstorm Insurance Association has provided wind and hail coverage for 14 counties along the coast and portions of Harris County. If your previous experience with insurance was a homeowners' policy, you may be in for a surprise: Here it merely covers fire, theft and liability, not flood or wind damage. Be sure to ask your Galveston Realtor about these things as you begin your search.

A Galveston agent can help you compare properties effectively. Every house, every street, is different. How do you

compare West End beach communities to Bolivar neighborhoods on Bolivar Peninsula? How do you value bayfront properties and compare them to canal-side living in Bayou Vista or Tiki Island? What's the difference between the East End Historical District and the Lost Bayou Historical District? Your Galveston Realtor can help you navigate these questions and many more.

Shop local and work with a GAR member agent. We look forward to serving you.

Robert Zahn is president of the Galveston Association of Realtors and is a Realtor with Boulevard Realty. He can be reached at 409-939-9237 or robert@yourblvd.com.

COTHRAN

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a big effect on daily life. Finding out about proposed projects before they're approved enables you and your neighbors to organize, assess the impact and offer constructive input in the appropriate forum throughout the process. Also, identify your local politicians and be willing to contact them.

No matter where you live, your neighborhood directly affects the quality of your day-to-day life.

Please do your part throughout 2019 and beyond to ensure the

neighborhood and your home retain their character and appeal. After all, a stable or improving community is an integral part of increasing real estate value and makes your investment more profitable in the long run.

Be sure to visit HAR.com for information about real estate all across the great state of Texas.

And on behalf of the 39,000-member Houston Association of Realtors, I wish all of you a happy, healthy and prosperous new year.

Troy Cothran is a Realtor with Victory Properties, Inc. in Deer Park, and serves as the 2018 Southeast region representative for the Houston Association of Realtors/HAR.com.