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HoodHomesBlog.com
Fort Hood, TX
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#201701

OPERATION ORDER 17-01 (BUYING A HOME IN FORT HOOD, TX) (UNCLASSIFIED)

(U) References:

- (a) (U) ATP 5-0.1. *Commander and Staff Officer Guide*. September 2011.
- (b) (U) ADRP 5-0. *The Operations Process*. May 2012.
- (c) (U) FM 1-02. *Operational Terms and Graphics*. September 2004.
- (d) (U) ATP 5-19. *Risk Management*. April 2014.
- (e) (U) FM 3-07. *Stability Operations*. October 2008.
- (f) (U) www.HoodHomesBlog.com. *Hood Homes Blog*. October 2017.

(U) Time Zone Used Throughout the OPORD:

- (a) 120200 March – 050200 November 2017: ROMEO
- (b) 010000 January -120200 March 2017; 050200 November – 312359 December 2017: SIERRA

(U) Task Organization: Future Fort Hood, TX “The Great Place” Soldiers and Families

1. (U) Situation.

a. (U) Area of Interest.

- (1) (U) History. Texas is known for its independent, larger than life attitudes, including having spent 9 years as the independent Republic of Texas between 1836 and 1845 after winning its independence from Mexico. Texas joined and fought on behalf of the Confederate States of America in the Civil War, including sending the “Texas Brigade”, led by General John Bell Hood, Fort Hood’s namesake. The second largest State in America in both population and size, Texas is synonymous with cowboys and the Wild West. In the early 1900s, oil was discovered in Texas, making Texas a major energy player and producing numerous famous oil families (the Dallas-Fort Worth Metroplex is home to the fourth most billionaires of any city in the world). Texas is also known for its football programs, whether it’s lavish high school football, famous college programs like Texas A&M and UT Texas, or professional NFL “America’s Team” Dallas Cowboys.
- (2) (U) Economy. Since the end of World War II, Texas’s population and economy has grown rapidly. Texas is the nation’s leading oil, cotton and cattle producer. It is a major home to defense industry employers. Thanks to the major global Port of Houston, Texas is a major center of exports and imports along the coast, grossing more in imports than New York and California combined. Texas is the energy capital of the world, including approximately 1/3 of

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the known supply of oil reserves in the United States, and the home of record for corporations like Exxon, BP, Valero and ConocoPhillips. If Texas were its own country, it would boast the 12th largest economy in the world.

- (3) (U) Government. Texas politics in recent times have been dominated by the Republican Party, including an emphasis on low taxes (there is no State income tax), few regulations, and conservative social policies. Because there is no income tax, Texas property taxes tend to be higher than most other States.
- (4) (U) Central Texas. Central Texas is part of what is called the “Texas Triangle”, the triangle formed between the major metropolitan centers of Dallas/Fort Worth, San Antonio and Houston. Over 70% of Texans reside within the “triangle”, and it is one of the fastest growing and economically robust megaregions in the United States.
- (5) (U) Housing. The Texas housing market largely escaped the 2008 financial crisis because home values were not as inflated as in other markets in America. Texas real estate and lenders had been hit hard during the Savings and Loan crisis of the late 1980s, combined with falling oil prices, resulting in more gun shy and responsible financing through the 2000s housing bubble. Fewer land-use regulations than States like California mean that Texas housing tends to be suburban, sprawling, and affordable.
- b. (U) Area of Operations. Fort Hood is located on the western edge of the “Texas Triangle”, about 32 kilometers west of Interstate 35. Fort Hood has on post housing at the cost of one’s BAH, and home buyers will be looking to the surrounding communities for homes, predominantly Killeen, Copperas Cove and Harker Heights.
- (1) (U) Terrain. Fort Hood is located on the Edwards Plateau on the edge of the Texas Hill Country. The area features many hills, which are more plentiful further West in Copperas Cove and beyond. The bedrock is limestone which is often eroded by underground water, resulting in numerous caverns dotting the area. The soil is thin, beneath which is a sticky, clay loam, making it mostly unsuitable for crops. The area’s main agricultural product was once cotton, but is now cattle. The landscape is scattered with savanna grasses and trees.
- (2) (U) Weather.
 - (a) (U) Temperatures. Central Texas has a short winter. Average highs reach 96 degrees Fahrenheit in August and lows of 34 degrees in January. Extended periods of 100+ degree weather in the summer is not unusual.
 - (b) (U) Humidity. Central Texas is moderately humid, typically ranging between 35% to 90% humidity. Humidity peaks in May and is driest in the late summer months of July and August.
 - (c) (U) Precipitation. May and June are the rainy months, and often feature short but violent thunderstorms. After a dry summer, scattered rain can be expected in September through the end of the year. The area averages 32.83 inches of rainfall a year, essential to maintaining the local civilian water supply at Belton Lake and

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Stillhouse Hollow Lake. Snow is rare and usually melts within a day. Hailstorms are common and can often damage roofs and property.

- (d) (U) Natural Hazards. Extreme heat, droughts, flooding, lightning, hail, tornados and wild fires are the most prominent natural hazards in the Fort Hood area. The last tornado to significantly affect the Killeen area was in 1997.
- (e) (U) 3rd Weather Squadron. Find current Fort Hood military weather forecasts here: <http://www.hood.army.mil/3ws/>
- (3) (U) Traffic. The Fort Hood area recently completed major infrastructure improvements along Highway 190 and Highway 195 (Fort Hood St.), resulting in very manageable traffic patterns even at peak hours. Supporting roads like Stagecoach and Rosewood have also recently been added or expanded, significantly improving local commutes. Highway 190 was recently redesignated Interstate 14, part of a planned route stretching from Fort Stockton in West Texas, through the Killeen area, west to Bryan/College Station, and then all the way to Georgia. Also called the “Gulf Coast Strategic Highway”, the route is intended to link some of the nation’s major military installations to improve military readiness. Highway 195, recently re-routed around Florence and expanded to four lanes, makes Georgetown, Round Rock and Austin more accessible to Fort Hood area residents. Highway 183 in Lampasas is also a convenient way toward Austin on the westward side, going through Liberty Hill, Leander and Cedar Park.
- (4) (U) Demographics. The population is mostly active duty Soldier or veterans, with over 50% of home buyers making use of the VA loan. As a result of the Army, Fort Hood is ethnically very diverse, with a highly integrated housing market. The area includes disproportionately large numbers of Filipino, Korean and German populations due to US Service Members’ serving in those locations, as well as Central Texas’ being a popular destination historically for German immigrants.
- (5) (U) Post and Training Area. Camp Hood was originally built in 1942 to serve as an anti-tank training ground, where US trainees learned how to combat the infamous Panzers then rolling through Europe. It now serves as the home of the US Army’s heavy units, including Armored Brigade Combat Teams and their M1 Abrams Tanks, M109 Paladin Artillery, and M270 Rocket Launchers. Fort Hood is the third largest US military installation in the world by population, and boasts 136,094 maneuver training area acres, 63,000 acres for the Live Fire Impact area, and an additional 15,874 acres for the post facilities. Approximately 45,000 Soldiers are posted to Fort Hood, with facilities to accommodate nearly twice that number, plus approximately 9000 civilian employees. There are two (2) PXes, two (2) commissaries, ten (10) gyms, a robust MWR, shooting range, and other amenities available to military families. The post is the headquarters for III Corps, and home to 1st Cavalry Division, 3rd Cavalry Regiment, First Army Division West, 36th Engineer Brigade, 13th Sustainment Command, 21st Cavalry Brigade, 3rd Air Support Operations Group, 48th Chemical Brigade, 69th Air Defense Artillery, 89th Military Police Brigade, 407th Army Field Support Brigade, 504th Battlefield Surveillance Brigade, 47th Explosive Ordnance Detachment, and other garrison support units.

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(6) (U) Housing Market.

- (a) (U) Trends. The Fort Hood area has grown tremendously since the War on Terror began in 2001. The area has many builders who have built the area up dramatically during that time. Consequently, there is a large quantity of new and newer homes in good condition and affordable prices. In spite of being an otherwise healthy market, the area has a high foreclosure rate. Foreclosures comprise approximately 15% of the homes sold each year. The cause of this is likely a combination of factors including the prevalence of 100% financing options, Soldiers enticed to spend over budget, and the prevalence of new homes which can often lose value over the first few years of ownership.
- (b) (U) Affordability. The median home price in the Killeen and Copperas Cove area is approximately \$130,000. It is approximately \$180,000 in Harker Heights. The luxury market is small, as the top 10th percentile of homes begins at the relatively modest \$250,000.
- (c) (U) Homeownership. The area is very heavily oriented toward renters. Approximately 2/3 of residents are renters instead of homeowners, versus the national average of 1/3 renters.
- (d) (U) Market Type. Fort Hood has approximately 5 months of housing inventory, and generally behaves as a buyer's market. Sellers pay the commissions for both the buyer's agent and listing agent, and often contribute toward the buyer's closing costs, title policy, survey and home warranty, and often accept other contract terms favorable to the buyer.
- (e) (U) Investors. Real estate investors tend to be buy-and-hold rental or multi-family landlords as opposed to flippers. This is a result of the area's high transaction costs when selling, low equity among many homeowners, favorable rental market, and tough competition from builders.
- (f) (U) BAH. Because of the area's relative affordability and low cost of living, Fort Hood BAH is among the lowest among American military installations and has gone down in recent years. <http://www.hoodhomesblog.com/buying/blog/budgeting-your-bah-infort-hood-tx/>

(7) (U) Cities.

- (a) (U) Killeen. Killeen is by far the largest city surrounding Fort Hood. Its population exploded since the War on Terror in 2001, when it was a mere 80,000. Now over 130,000, it is the largest city between Dallas and Austin – larger even than Waco. Even with all that growth, home values during that time have been flat, keeping pace with inflation. Many attribute this to the ample new building that has been taken place during that time, generating an ample supply of inventory to keep up with the housing demand. Like the rest of Texas, Killeen survived the 2008 housing crash relatively unscathed because home values had not climbed anywhere near as dramatically as they had in places like Florida, California and Nevada. For buyers moving to the area, Killeen is the likely destination. There are great neighborhoods to choose from as the town

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rapidly grows southwards – the only direction it can expand with Fort Hood to the north and west, and Harker Heights to the east. There are great builder options, or recently built preowned homes that can give a buyer a great quality of life for their money.
<http://www.hoodhomesblog.com/killeen/>

- (b) (U) Copperas Cove. Copperas Cove is to the west of Killeen and Fort Hood, though it still bumps up against Fort Hood and has its own gate leading to post. Even though its population is slightly more than Harker Heights at just over 33,000, it has a decidedly small town feel. It has a diverse housing market, with very affordable areas along with newer and pricey options. Finding homes with some space and country is achievable. The terrain is also observably more “Hill Country” than Killeen, with awesome views along Skyline Mountain. The town was put on the map when Copperas Cove High School “Bulldog” and Army brat Robert Griffin III won the Heisman Trophy as Baylor University’s quarterback, and went on to the NFL.
<http://www.hoodhomesblog.com/communities/copperas-cove/>
- (c) (U) Harker Heights. Harker Heights is just east of Killeen on Hwy 190 with a population just over 28,000. It has the highest home values between Killeen and Copperas Cove. Residents tend to be more established with lower home occupant turnovers. The area of Harker Heights along Hwy 190 includes the Market Heights shopping area, with some of the best shopping in the Fort Hood area. The parts of Harker Heights furthest to the south like The Ridge are close to Stillhouse Hollow Lake and finding homes with boats parked in the driveway are not uncommon. Other parts of Harker Heights include older areas that have maintained their property values and boast lovely mature trees – not always easy to come by in Central Texas.
<http://www.hoodhomesblog.com/harkerheights/>
- (d) (U) Nolanville. Nolanville is a small but trending community just east of Harker Heights on Hwy 190. Nolanville has the newest homes in the Fort Hood area, with the average home sold in 2014 being built in 2006. It features the high end HOA community of Bella Charca, as well as more the more affordable Nolanridge, and Wildwood Estates priced in between the two. It is still part of the Killeen ISD. Nolanville has a variety of new and new-ish home options, close to the Harker Heights shopping and amenities. Being on I-14, homeowners are on the near side of I-35 in Temple/Belton and then on either north to Waco and Dallas or south to Austin and San Antonio.
- (e) (U) Gatesville. Gatesville is an older rural town outside of the North Fort Hood gates. For those unfamiliar with the layout of Fort Hood, there is the main post of Fort Hood in Killeen, as well as West Fort Hood across Hwy 190 at with the airport, also still in Killeen. North Fort Hood is on the clear other side of the training area from the rest of Fort Hood, and is a 30-45 minute drive from the main post. Gatesville is its own unique market. It is actually just as close to Waco as it is Killeen, because the entire, sizeable Fort Hood training ground is between Gatesville and Killeen (and Hwy 84 is a convenient stretch straight from Gatesville to Waco). Quite a few Soldiers live in Gatesville and commute to work – especially those who work on North Fort Hood. It is a good place for those hoping to stay in the area afterward and are looking for some very affordable, older homes or especially some land.

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- (f) (U) Kempner and Lampasas. Kempner is to the west of Copperas Cove on Hwy 190, and Lampasas is yet further west. The commute to the Fort Hood Main Gate is about 25 minutes from Kempner and 40 minutes from Lampasas. Lampasas is actually a very easy commute to Austin at just under an hour's drive, straight down Hwy 183 (though the Hwy 183 corridor is a trending area to the south, with lots of building in Cedar Park, Leander and eventually Liberty Hill, so traffic congestion is coming). Both communities are much more rural, and great options for either a small town feel or if you are looking for farms, ranches or acreage.
 - (g) (U) Temple/Belton. Temple is an older area than Killeen, and Belton is the county seat of Bell County. But the Killeen/Harker Heights/Copperas Cove area has considerably outstripped the growth in the Temple and Belton markets. Many moving to the Killeen area, even those who work on Fort Hood, choose to live in Temple or Belton in spite of the longer commute. At approximately 30-45 minutes, is a more manageable commute than living in Georgetown or Round Rock, and the home prices and market are more comparable to Killeen than the hot Austin market. However it is still a separate market. Most agents who work in the Fort Hood market don't do a lot of business in the Temple/Belton market, and vice versa.
 - (h) (U) Austin/Round Rock/Georgetown. Some Soldiers love the Austin area so much that they choose to live in Georgetown, Round Rock, Leander, Cedar Park, or even Austin itself. The Georgetown/Round Rock/Austin markets could not be more different than Killeen's. Killeen is a stable buyer's market, with lots of affordable housing but no home appreciation. As soon as you pass through Florence on Hwy 195 into Williamson County, however, the housing market changes dramatically into one of the hottest seller markets in America. You can expect to pay twice the amount for a comparable home in Williamson and Travis Counties for the same home in Killeen. Many officers and NCOs who choose to commute from the Austin area regret it. It is a long drive one way, which will be painfully felt when one realizes they forgot their boots 60 miles away when changing at the gym after PRT. With the expansion on Hwy 195, commuting either way has become much more tolerable. In the next ten years, the Austin metro area will continue to grow in both space and prices, and commuting to and from Killeen area becomes a more attractive option.
- c. (U) Enemy Forces.
- (1) (U) Home Sellers.
- (a) (U) Resale Owners. Approximately 2/3 of home sales listed on the MLS are resale homes, i.e. preowned homes. These owners are often have a military background, and may be PCSing to a new post themselves. Because many use 100% financing and are in a buyer-friendly area, they may have little to no equity in the property, some owing money at closing when they sell their home.
 - 1. (U) Most Likely Course of Action. Because the area is a buyer's market, home sellers often expect and are prepared to be generous. This includes paying for all real

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estate agent commissions, title policy, survey, first year of a home warranty, and all or part of the buyer's closing costs.

2. (U) Most Dangerous Course of Action. Sellers are not obligated to concede these items (with the exception of real estate commissions for those homes listed on the MLS). A seller, especially if in a multiple offer situation, may extract difficult terms.
- (b) (U) Foreclosure Banks. Foreclosures, aka REOs, are homes that have been foreclosed and reposessed by the lender. The homes are foreclosed at the county foreclosure auction. The bank then lists the home with a real estate agent, usually a few months after foreclosure, where they are available for purchase just as any other home, but often at a considerable discount. <http://www.hoodhomesblog.com/foreclosures/>
1. (U) Most Likely Course of Action. Foreclosures usually sell close to or even over the asking price, because they are already listed at a discount. Most foreclosures are in need of cosmetic repairs at a minimum, which would be at the buyer's expense once a homeowner. Foreclosures usually price homes aggressively and, if unable to sell after 30 days, drop the price aggressively. They are seldom on the market more than 60 days.
 2. (U) Most Dangerous Course of Action. Because the bank does not make repairs, it is possible that one cannot get financing on a foreclosure that has major issues. Foreclosures also often sell in multiple offer situations, meaning buyers must be quick in identifying and making an offer on favorable deals.
- (c) (U) Builders. Fort Hood features numerous builders, over 40, who have been very active over the past 15 years. The price for a new construction begins at about \$130,000 and goes up to the high end custom builders in the area's elite neighborhoods. <http://www.hoodhomesblog.com/builders/>
1. (U) Most Likely Course of Action. Unlike resale homes, builders seldom negotiate on their prices. They are more likely to negotiate on home features and upgrades. Depending on a builder's inventory and buyer's preferences, they may have move-in ready inventory. To build one from scratch can take between 4-12 months, with higher end builders tending to be at the longer end of that timeline.
 2. (U) Most Dangerous Course of Action. In a flat market like Fort Hood, new construction homes can often lose value in the first few years of home ownership. Like a new car, a new home may lose thousands in value as soon as the buyer gets the keys. Buyers need to plan carefully to avoid or manage being underwater on their mortgage in the first few years after purchasing a new construction home.
- (2) (U) Other Buyers. Multiple offers are not as common in the Fort Hood area as other markets like Austin or San Antonio. However it is always a risk that another buyer will get a target home under contract, or compete with the buyer and driving up the price in a multiple offer situation. Decisive action is key to mitigating this threat.

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- (3) (U) Bad Credit / High Debt-to-Income Ratios. Generally, a 620 credit score and 43% debt-to-income ratio are sufficient to secure favorable financing. There are exceptions to both rules. The mortgage payment should likely be one third or less of monthly income. Speaking with a lender early in the process to identify and correct any issues IOT neutralize this threat. <http://www.hoodhomesblog.com/buying/loans/blog/how-to-calculate-your-debt-to-income-ratio/>
 - (4) (U) Property / Title Defects. A home, including brand new construction, will always have defects. It is key to identify these defects during the option period so that the buyer can either correct or accept them, sometimes at the seller's expense, while simultaneously protecting against latent, unknowable defects or future events with services like home warranties and property insurance. Title defects can lengthen the length of time for the transaction, ruining a deal altogether if the seller cannot close on time.
- d. (U) Friendly Forces.
- (1) (U) Real Estate Agent. A Realtor® is the buyer's first and foremost resource to navigating the home purchase process. A good agent will give you a complete picture of the market, available options, and expectation management. They will be knowledgeable about all phases of the operation and provide the buyer with counsel and advice to achieve their end state. <http://www.hoodhomesblog.com/buying/blog/choosing-a-realtor/>
 - (2) (U) Lender / Mortgage Broker. Speaking with a lender should be a buyer's second to-do after getting a Realtor. A lender is more than just a source of money. They are a financial planner, and can give would-be-buyers advices on improving credit, budgeting the mortgage, and what type of loan and terms to pursue. Getting information on these items early in the process – many months out – is critical to a smooth transaction. One's Realtor® is a good source for lender recommendations. Be sure to shop several and compare Loan Estimates. <http://www.hoodhomesblog.com/buying/loans/blog/choosing-a-mortgagelender-in-fort-hood-tx/>
 - (3) (U) Title Agent. The title agent in Texas has two primary responsibilities in the transaction. First is serving as the escrow officer who holds all the funds and oversees the paperwork regarding the transaction. The second is completing a title search and title policy, protecting and insuring the buyer against potential future ownership contests. <http://www.hoodhomesblog.com/buying/blog/how-to-choose-a-title-company-for-yourhome/>
 - (4) (U) Inspectors. Whether a general inspector, roof, HVAC, foundation, or other inspection type, inspectors are important assets for the buyers during their due diligence to ensure that the product they are buying, a house, is in acceptable condition. Many issues with a home will not be obvious, and inspections are a critical risk reduction measure. Often, discovered issues can lead to seller-paid repairs or favorable price adjustments, making inspectors more than worth their modest price tag.
 - (5) (U) Insurance Agent. Inspections are not going to protect against latent defects or future events. Property insurance is required in most transactions with a lender, and always a good idea to protect the new asset – the home. The insurance agent will arrange protection this

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protection with the buyer's lender and title company. Buyers should shop agents. Both lenders, title agent and Realtors can be a good source for recommendations.

- (6) (U) Appraiser. The appraiser does not work for the buyer but for the lender. They can still be an asset as a final protection against overpaying for a home.
- e. (U) Interagency, Intergovernmental, and Nongovernmental Organizations.
 - (1) (U) Homeowner Associations (HOAs). The Fort Hood area does not have many neighborhoods within home owner associations. Most tend to be very affordable (around or under \$40/mo) and offer modest amenities. Three communities are gated (River Ridge Ranch, Bella Charca, and The Falls).
<http://www.hoodhomesblog.com/buying/blog/forthood-hoa-neighborhoods/>
 - (2) (U) Department of Housing and Urban Development. HUD is responsible for many of the rules and regulations within real estate, and also oversees the Federal Housing Administration (FHA) which is responsible for the FHA loan.
 - (3) (U) Department of Veterans Affairs. The VA is responsible for the VA loan, a loan available to military service members, veterans and their families.
<http://www.hoodhomesblog.com/buying/loans/blog/va-loan/>
 - (4) (U) Veterans Land Board. The State of Texas has an additional program for military borrowers called the "Tex Vet" with favorable interest rates and terms that can be used in conjunction with a VA loan. <http://www.hoodhomesblog.com/buying/blog/tex-vet/>
- f. (U) Civil Considerations.
 - (1) (U) Schools. The two primary school districts in the area is Killeen ISD (KISD) and Copperas Cove ISD (CCISD). Harker Heights and Nolanville schools are part of the KISD. Lampasas, Florence, Salado and Gatesville also have their own, small school districts. The Temple and Belton school districts are also within reach for parents. The area also includes a significant number of private schools available. For higher learning, Central Texas College (CTC) has many Service Member oriented education, and Texas A&M has a campus in Killeen as well. A Realtor cannot make school recommendations because of equal housing laws, so it is the buyer's responsibility to do due diligence on which schools are important to them.
 - (2) (U) Shopping. Fort Hood is a large post, unlike posts like Fort Polk, Sill, or Drum for example, and has all the major branded stores, shopping and restaurants. Prime local shopping includes the Killeen Mall and Market Heights. The best shopping in Central Texas is 67 km south at the Round Rock Premium Outlets, featuring approximately ninety-six (96) stores.
 - (3) (U) Entertainment. Fort Hood is ideally located within Texas to make the most of everything Texas has to offer. Within three hours of the four largest metropolitan area, there is nothing that can't be done on a weekend trip. Texas has beaches, the original Six Flags (plus several others), Space Center Houston, Austin night life, San Antonio Alamo and Riverwalk, Hill Country wineries, National Museum of the Pacific War, Schlitterbahns water parks, NLand Surf Park, and ample outdoor recreation with numerous lakes, off road trail, hunting, and more. <http://www.hoodhomesblog.com/things-to-do-in-the-fort-hood-tx-area/>

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- (4) (U) Proximity to Post. Buyers generally don't need to worry about the distance from post if living in the main cities surrounding Fort Hood. Almost all residential locations in Killeen, Harker Heights, Copperas Cove and Nolanville are at most a twenty-five (25) minute drive from Fort Hood and West Fort Hood gates, even with traffic. Gatesville is immediately adjacent North Fort Hood. Kempner, Lampasas, Belton, and Temple are generally a 45 minute drive from Fort Hood. Georgetown, Round Rock and Austin are roughly a forty-five (45) minute drive to over an hour. An estimated 98% of Fort Hood personnel reside within ten (10) miles of the post.
- (5) (U) Utilities and Services. Texas has a deregulated energy sector, meaning that homeowners have choices of which energy providers they wish to use in most areas of Fort Hood. Rural areas may have energy coops. Most water, sewer and trash are run by the city. Most newer homes do not have gas, but older homes often do. There is only one local gas provider. Cable and internet service providers have had issues catching up with the rapid growth in the Fort Hood area in recent years, and consumer choices may be limited depending on the part of town.
- g. (U) Assumptions. Buyer has already resolved to live off-post and buy instead of rent.
<http://www.hoodhomesblog.com/buying/blog/live-on-post-or-off-post-at-fort-hood-tx/>
<http://www.hoodhomesblog.com/buying/blog/rent-or-buy/>
- 2. (U) **Mission**. Buyer secures housing accommodation vic Fort Hood, Texas NLT (_____) IOT support Soldier's and Family's mission to deploy, engage, and destroy, the enemies of the United States of America in close combat.
- 3. (U) **Execution**.
 - a. (U) Commander's Intent. Buyer purchases a Fort Hood area home for a great price, on time, and with a great experience.
 - (1) (U) Key Tasks.
 - (a) (U) Secure Financing. Secure the best mortgage terms and on a budget that sets up the Buyer for long term financial success and stability.
 - (b) (U) Identify Home. Conduct a thorough search of acceptable and available housing.
 - (c) (U) Conduct Due Diligence. Ensure that the home is in good repair, capable of meeting Buyer's needs and without title defects.
 - (2) (U) End State. Buyer and family are moved into and secure in their new home that meets all of the Soldier's and Family's needs.
 - b. (U) Concept of the Operations.
 - (1) (U) Phase Knight. Beginning with orders to PCS to Fort Hood. The Buyer contacts a Fort Hood area Realtor to begin searching for homes, as well as gets a login to the Realtors website to search homes directly from the MLS. The Realtor will put together an action plan based on the Buyer's needs and considerations. The Buyer then contacts a Fort Hood area lender and

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initiates the loan qualification process. At E-10, Buyer and Realtor will view top 10 home selections. Once a favorite is identified, the Realtor will create a market analysis of the home and advise on the completion of an offer. Buyer and Realtor will write and submit a purchase offer, and negotiate the terms with the home seller. Phase Knight is complete when the purchase contract is executed.

- (2) (U) Phase Eagle. The purchase contract terms will include an option period during which the Buyer can terminate the contract for any reason. During this period, the Buyer and Realtor will conduct and complete all due diligence on the property, including conducting the inspection, reviewing the title commitment, leases (if applicable), and deed restrictions, and scheduling specialized inspections if necessary. Defects identified will be then be negotiated with the home seller. Any negotiated repairs can be amended into the contract. Phase Eagle is complete when the option period expires and the Buyer is content to move forward per any negotiated amended terms.
 - (3) (U) Phase Kangaroo. The Lender will required documents from the Buyer promptly throughout the purchase process. If not already, the Buyer will ensure that they have selected their insurance company and home warranty company (if applicable). The Buyer will manage their finances carefully so as to not disrupt the lending process, declining to open new credit cards, make major purchases like a car, sign on to new loans, or move significant amounts of money around without first consulting the lender. The Buyer will ensure they have final loan approval prior to the expiration of the contract's loan contingency. Phase Kangaroo is complete when the loan contingency expires.
 - (4) (U) Phase Bulldog. The lender and title will issue a final Closing Disclosure (CD) with the final numbers, including a final cost to close. The Buyer and Realtor will review the CD for accuracy per the contract. The Buyer and Realtor will conduct a final walkthrough prior to closing IOT ensure any negotiated repairs have been completed and that there have been no other issues with the home. The Buyer and Realtor will close at the title company, bringing or wiring any money owed for the transaction. Once funded, the Buyer will receive keys to the home. Phase Bulldog is closed when the transaction is closed and funded.
 - (5) (U) Phase Wolf. The Buyer will successfully transition utilities, pick up mail box keys, and move in to the property. The Buyer will implement an ongoing maintenance plan so that the home is kept in good condition. The Buyer will consult with the Realtor on any significant planned upgrades or repairs to ensure that it is beneficial to the home's resale value, if applicable. Phase Wolf is an ongoing stability operation.
- c. (U) Scheme of Movement and Maneuver. The main effort by the Buyer will be a frontal attack, in which speed and simplicity are essential to maintain tempo and the initiative. The Realtor is available to conduct shaping operations as required such as reconnaissance, pursuit and breaching.
- (1) (U) Scheme of Mobility/Counter mobility. In most cases, it is ideal for a Buyer to come to the Fort Hood area approximately 30-45 days prior to their desired closing date to conduct an in-person reconnaissance of homes. If this option is not available, the alternatives are buying a home sight-unseen or purchasing after the PCS to Fort Hood. With a typical closing

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duration of 30-45 days, the latter option may mean the Buyer is going to be out of pocket for some hotel time minus the 10 days PTDY. Some Buyers elect to utilize leave time at this point, after PCS and choosing a home, but before closing and reporting for duty.

- (2) (U) Scheme of Reconnaissance and Surveillance. Surveillance begins searching homes online and in the Realtor MLS portal, ensuring that the homes viewed are currently active on the market. The Realtor is available for some digital reconnaissance such as acquiring additional pictures or video of a home, or conducting virtual walkthroughs on Google Hangouts or WhatsApp. When on location, the Realtor will schedule viewing the homes in advance, whether vacant or owner occupied. On showing day, most homes include a lockbox that the Realtor can get into, or instructions on accessing the property so that the full premises can be viewed and considered. Once inside the home, the Buyer should take notes and pictures. Once under contract, the Buyer is allowed scheduled access to the property at reasonable times, so that they can conduct inspections or even just simply review the home details for themselves.
- d. (U) Scheme of Intelligence. Understanding the local home market, how builders or listing agents have behaved in the past, is critical to getting the most in a home. The Realtor will be a local expert who can advise intelligently on these questions. When making an offer, the Realtor will create a CMA (comparative market analysis) of the subject home which advises on the local neighborhood price trends and recommends a fair price, ensuring that the Buyer does not overpay. They will also be able to advise regarding other local concerns like resale value and choosing a home that can sell or rent well when the Buyer PCSs from the Fort Hood area in the future.
- e. (U) Scheme of Fires. Redlegs! King of Battle! Steel Rain!
- f. (U) Stability Operations.
 - (1) (U) Property Taxes. Texas has relatively high property taxes compared to other States. Buyers need to be careful when getting mortgage estimates from out-of-State lenders that they are accounting correctly for the local tax rates.
 - (a) (U) Filing Exemptions. There are a number of property tax exemptions worth claiming, though the Buyer will generally have to wait until after January 1st to file for them. Texas has a Homestead Exemption which, in addition to a small tax break, gives some legal protections to the claimed home (it must be the Buyer's primary residence). Other tax exemptions include over 65 and military disability. 100% VA disability results in a 100% waiving of property taxes, which is a huge difference in a mortgage payment.
 - (b) (U) Appealing Taxes. County tax assessments change every year. In May, the new year's adjusted tax assessments are announced, and homeowners have until May 31st to challenge them. It is likely worthwhile to consult with your Realtor during this time to see if it is worth challenging your new assessment.
 - (c) (U) New Construction. Buyers buying from a builder must be mindful of their taxes, as the current year's taxes are likely based on being an empty lot, and therefore a tiny fraction of what the tax assessment will be when the County Assessor discovers a new,

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beautiful home has been built. Ensure that your lender is accounting for the likely tax bump in the mortgage amount, or you could be underpaying your taxes by \$1000s before someone discovers it and requests you to catch up on the difference.

(2) (U) Home Repairs and Upgrades.

- (a) (U) Locks and Security. The Buyer should plan on changing the locks and garage door opener codes immediately. The Buyer should also consider setting up a security system like ADT or Vivint as soon as possible. Also be sure to install a lock on the yard gate and exterior electrical panel.
- (b) (U) Home Warranty. If you did not negotiate for the seller to pay for a home warranty, the Buyer may want to consider paying for a home warranty (also called a residential service contract). Home Warranties are monthly expenses (generally \$50-\$100 a month) that covers major and minor items that break in the home, like the A/C, water heater, kitchen appliances, and more. It can be an added peace of mind that the Buyer has help if something expensive breaks.
- (c) (U) Post Box Keys. After closing, the Buyer can immediately get a copy of their post box key from the city post office. The post office only needs to see copies of IDs and the Closing Disclosure or HUD statement that the title company will give the buyer at closing. Most neighborhoods in the Fort Hood area have community mailboxes.
- (d) (U) Change Address. The Buyer is technically required to update their driving license to their new address within 30 days of closing. This will be necessary if the Buyer is going to claim the Texas Homestead Exemption on their property taxes.
- (e) (U) Maintenance Plan. Create a maintenance plan and implement it in a calendar like Google Calendar. Include reminders for items like: changing the A/C filters, cleaning sink disposal, cleaning refrigerator coils, conducting pest treatments, fertilizing and aerating the lawn, fire drills, testing smoke detectors, servicing the HVAC and water heater, and cleaning the chimney.
- (f) (U) Home Improvement Projects. Consider projects for your homes like gutters, staining the fence, water softeners, and solar screens. Purchase a fire extinguisher for the kitchen. For major improvement projects, consult with your Realtor to ensure that you are adding value to your home, or at least are aware that the project may not have a dollar for dollar benefit to your home's value.

(3) (U) Central Texas Living.

- (a) (U) Things to Do. Fort Hood is conveniently located to just about everything Texas has to offer. The following is a partial list of activities and events either in the Fort Hood area or within a three hour drive at most: Austin's 6th Street, SXSW, Texas Hill Country Wineries, Inner Space Cavern, Rodeos, Dr. Pepper Museum, San Antonio River Walk and Alamo, Zilker Park and Barton Springs Pool, Longhorn Football, National Museum of the Pacific War, Texas Chainsaw Massacre House, Magnolia Market, N Land Surf Park, Hidden Falls Adventure Park, Schlitterbahn, Houston Space Center, AT&T Stadium,

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Boulders Climbing Center, Skydive Temple, Lake Travis zipline, Longhorn Cavern State Park, Peloton Ridge Country Club, Stunt Ranch, Stillhouse Hollow and Belton Lakes, and more.

- (b) (U) Facebook Groups. Joining some of the prominent local Facebook Groups and Pages may be a good way to start learning the area. Some Pages you may want to consider exploring include: <http://www.hoodhomesblog.com/fort-hood-area-2/blog/fort-hood-facebook-pages/>

https://www.facebook.com/MSFFH/	https://www.facebook.com/thingstodointhe254/
https://www.facebook.com/FHAEvents/	https://www.facebook.com/forthoodfmwr/
https://www.facebook.com/USOFortHood/	https://www.facebook.com/FHOSC/
https://www.facebook.com/armytimes/	https://www.facebook.com/forthood/
https://www.facebook.com/1stCavDiv/	https://www.facebook.com/3dUSCAV/
https://www.facebook.com/kdhnews/	https://www.facebook.com/forthoodsentinel/
https://www.facebook.com/kcentv/	https://www.facebook.com/kwtnews10/
https://www.facebook.com/statesman/	https://www.facebook.com/City-of-Copperas-Cove-Municipal-Government-275396772478341/
https://www.facebook.com/KilleenTexas/	https://www.facebook.com/KilleenPD/
https://www.facebook.com/harkerheightstx/	https://www.facebook.com/CopperasCoveISD/
https://www.facebook.com/killeen.isd/	https://www.facebook.com/tamuct/
https://www.facebook.com/CentralTexasCollege/	https://www.facebook.com/StarPointe-Realty-265548116813970/
https://www.facebook.com/hoodhomesblog/	https://www.facebook.com/realestatecentertx/
https://www.facebook.com/forthoodfh/	https://www.facebook.com/Fort-Hood-Online-Yard-Sale-139313959488942/
https://www.facebook.com/KilleenMall/	https://www.facebook.com/roundrockpremiumoutlets/
https://www.facebook.com/FortHoodSavers/	

g. (U) Assessment.

(1) (U) Vendor Assessment Criteria.

- (a) (U) Realtor. Choosing a Realtor is key, and the first step in your journey to Fort Hood. Evaluation metrics you can utilize to evaluate Realtors include:
1. (U) Reviews. There is no one good spot to find Realtor reviews, but generally Google, Zillow and Facebook are the most likely locations to find reviews.
 2. (U) Designations and Certifications. There is advanced training that Realtors can choose to do. Most relevant to the military buyer is the Military Relocation Professional (MRP) designation.
 3. (U) Experience. Real estate has a steep learning curve. Find an agent who works full time and does at least 10-20 deals per year.
 4. (U) Knowledge and Rapport. Interview agents to gauge their knowledge of the process, market, and to get a feel if you are comfortable with their style.
 5. (U) TREC Violations. You can research an agent's history on the Texas Real Estate Commission website, and if they have had any recent and noteworthy violations.

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6. (U) Local MLS/Board Membership. It doesn't get more local than real estate, and having a local agent who is a member of the local MLS (CTXMLS) and association (FHAAR) is a critical asset in an agent.
 7. (U) Brian E Adams. This OPORD author is a Fort Hood real estate agent and this entire OPORD is a transparent and unapologetic effort to earn the business of Fort Hood home buyers. Brian E Adams, brian@starpointerealty.com, (512) 763-7912!
- (b) (U) Lender. After choosing a Realtor, getting started with a lender is one of the most critical next steps in the home buying journey.
1. (U) Local. Lenders who are local are often more knowledgeable and efficient than out-of-area or, especially, out-of-State lenders.
 2. (U) Rates. It is not all about the rates. Lenders can manipulate rates by charging higher origination costs. Compare lenders using Loan Estimates (LEs) which compares apples-to-apples.
 3. (U) Money. Even if a lender has a better rate, it's not always about the money. Sometimes, a lender who is a slightly higher rate is worth it if their quality or speed of service is the difference between a deal going through and not.
 4. (U) Builders. Builders sometimes work with specific lenders and make concessions contingent on using that lender. Sometimes that works out, but still comparison shop versus other lenders.
 5. (U) Realtor Recommendation. The Buyer's agent will have lender recommendations, people they have firsthand experience with and trust to shepherd the deal successfully and smoothly to closing.
- (c) (U) Other Vendors. See Appendix 7 to Annex C.
- (2) (U) Property Selection and Assessment. In addition to general criteria like budget, number of bedrooms and school district, the Buyer will make a list of three (3) "must-haves", three (3) "would-likes", and three (3) "must-not-haves". They should also consider the pros and cons of going with a resale versus new construction versus foreclosure home. Lastly, once a home is selected, the Buyer should drive the neighborhood in the afternoons and evenings to get a feel for the area and neighbors.
- (3) (U) Measures of Performance and Effectiveness. The Buyer should periodically assess their assumptions about: mortgage budget, home type (e.g. foreclosure, builder, resale), and needs (e.g. schools, pool, square feet).
- h. (U) Task to Subordinate Units. ALL UNITS. See Coordinating Instructions.
- i. (U) Coordinating Instructions.
- (1) (U) Unnamed Dates.

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- (a) (U) Execution Day (E Day). The date an offer is made and signed by Seller and Buyer, creating a binding and enforceable contract to purchase.
- (b) (U) Option Day (O Day). The date the option or “inspection” period expires.
- (c) (U) Loan Day (L Day). The date the loan contingency expires.
- (d) (U) Closing Day (C Day). The date Buyer and Seller sign the closing documents. Funding takes place shortly after, which is the official point at which the property changes hands.

(2) (U) Timeline.

DTG	Event
E – 90	Interview and Select a Realtor.
E – 90	Interview and Select a Lender.
E – 10	Finalize list of homes/builders Buyer wants to see
E – 5	Decisive Point: View Homes and make an offer
E Day	Offer successfully negotiated; Contract Executed Schedule inspection(s)
E + 2	Option fee and earnest money must be deposited and receipted with respective parties.
O Day	Buyer confirms inspection results are satisfactory
L – 1	Buyer confirms final loan approval with lender.
C – 3	Buyer’s Final Walkthrough. If possible, Buyer walks through the home one more time ensuring it is in good condition and that any agreed repairs were completed satisfactorily.
C Day	Closing. Once funded, it will be officially the Buyer’s home and they will receive keys.

- (3) (U) Commander’s Critical Information Requirements. The following information needs to be brought to all parties’ attention immediately in order to do the utmost to comply with the obligations per the contract:

Failure to Get Financing Delay of Closing Expected	Buyer Changes Mind About Property
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- (4) (U) Essential Elements of Friendly Information. A Realtor has the duty of confidentiality to the Buyer, and certain items like the buyer’s budget should not be disclosed IOT preserve leverage during the negotiations. It is generally recommended that buyer and seller not contact one another directly to avoid inadvertent information spillage.
- (a) (U) Budget. Revealing the Buyer’s budget can surrender a fair amount of leverage during the negotiations. When submitting a preapproval with an offer, it is often a good idea to have the preapproval written for the exact offer price, even if you can afford more, or

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have a preapproval far higher than the asking price so that the number is not even relevant.

- (b) (U) Timeline. The seller will need to know contractual details of the Buyer's timeline, e.g. the closing date. But they don't likely need to know more than that until after negotiations and the option period are complete. If they know the buyer is staying in a hotel room and motivated to move, there may be lost leverage.
- (5) (U) Contracts. The Buyer will likely be required to complete the following forms during the path to Fort Hood home ownership.
 - (a) (U) 1-4 Family Resale Contract. This is the purchase offer and contract that is the most critical element of purchasing a home.
 - (b) (U) Third Party Financing Addendum. This document stipulates the financing contingencies if using a lender.
 - (c) (U) Non-Realty Items Addendum. Specifies which non-real estate property also conveys with the home (e.g. the refrigerator).
 - (d) (U) Addendum for Property Subject to Mandatory Membership in a Property Owners Association. This addendum is used for homes in HOAs, determining who in the contract is responsible for any HOA fees related to the transaction.
 - (e) (U) Buyer's Representation Agreement. This form officially creates a fiduciary obligation between the Realtor and the Buyer.
 - (f) (U) Authorization to Furnish TILA-RESPA Integrated Disclosure. Authorizes third parties third parties like the title company and lender to release certain documents to the Realtor (e.g. Loan estimates, closing disclosures, etc.).
 - (g) (U) Notice to Prospective Buyer. Advises the buyer to have the title commitment reviewed by an attorney.
 - (h) (U) General Information and Notice to a Buyer. Information about real estate terms and definitions in the contract.
 - (i) (U) For Your Protection Get a Home Inspection. A warning to the Buyer to get a home inspection during the option period.
 - (j) (U) Protecting Your Home From Mold. A short pamphlet on mold prevention.
 - (k) (U) Information About Mineral Clauses In Contract Forms. A description of how mineral rights are conveyed.
 - (l) (U) Information About Special Flood Hazard Areas. Flood insurance information and flood zone information.
 - (m) (U) Information About Property Insurance For a Buyer or Seller. Information about how property insurance can impact the transaction and the Buyer's mortgage payment, as well as how to use CLUE reports.

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- (n) (U) Buyer's Walk-Through and Acceptance Form. After the final walk through immediately before closing, the Buyer acknowledges accepting the property in its current condition.
 - (6) (U) Rules of Engagement.
 - (a) (U) Fair Housing. Everyone who lives in the United States is protected from discrimination in housing; sale, rental, and financing of dwellings; lending; home appraisal; insurance and accessibility. Fair housing means you may freely choose a place to live without regard to your race, color, national origin, religion, sex, disability or familial status. It also means that a Realtor cannot recommend a school, answer questions about the ethnic or religious demographics of a neighborhood, or comment on crime. Instead, a Realtor can point a Buyer to third party source for that information..
 - (b) (U) Brokerage Services and Dual Agency. Prior to a Buyer's Representation Agreement, the Realtor technically represents the home seller as a subagent. Once signed, the Realtor officially represents the Buyer. It gets more complicated if the Agent happens to also represent the home you choose to make an offer on. In most cases, it is best practice to request a referral to another agent instead of seller and buyer using the same agent. See Appendix 5 to Annex C: Information About Brokerage Services.
 - (c) (U) Agency. A Buyer is encouraged to explore and interview multiple agents, but they can only work with one at a time. Once an agent is identified, it is recommended that the Buyer sign the Buyer's Representation Agreement. This agreement creates a fiduciary obligation of the Realtor to the Buyer, and a responsibility to serve the Buyer with all the care and due diligence required by the Texas Real Estate Commission. It also commits the Buyer to working exclusively with that agent for the duration of the agreement term unless mutually terminated early. The Buyer cannot have concurrent agreements with multiple agents in the same market area.
 - (7) (U) Risk Reduction Control Measures. See Appendix 3 to Annex C.
- 4. (U) Sustainment.**
- a. (U) Logistics.
 - (1) (U) PCS Locations.
 - (a) (U) Housing. The Housing Office is located on the second floor of the Copeland Center
18010 T.J. Mills Blvd B209
Fort Hood, TX 76544
<http://www.forthoodfh.com>
(254) 220-4799
 - (b) (U) Weigh Station. The Fort Hood DITY Scale is on the southernmost corner of 72nd Street on post, just where it turns into Railhead Dr. adjacent the old railhead. It may not always come up on a map. If in a moving truck or with a trailer, you will likely be

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required to enter post at the Clarke Rd. gate on the west side of the main post (Clarke exit on I-14).

(2) (U) Utilities. See Appendix 7 to Annex C

5. (U) Command and Signal.

- a. (U) Call Signs. Buyer / Home Hunter 6
- b. (U) OCONUS. For military buyers beginning their search overseas, free communications with the Realtor is available via programs like Google Hangouts, WhatsApp and Facebook Messenger.
- c. (U) Hood Homes Blog.

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www.HoodHomesBlog.com

ACKNOWLEDGE:

Home Hunter 6

OFFICIAL:

Brian E Adams
Realtor®, GRI, MRP

ANNEXES:

Annex A-B: Omitted

Annex C – Operations

Appendix 1: Map

Appendix 2: Line of Effort

Appendix 3: Deliberate Risk Management

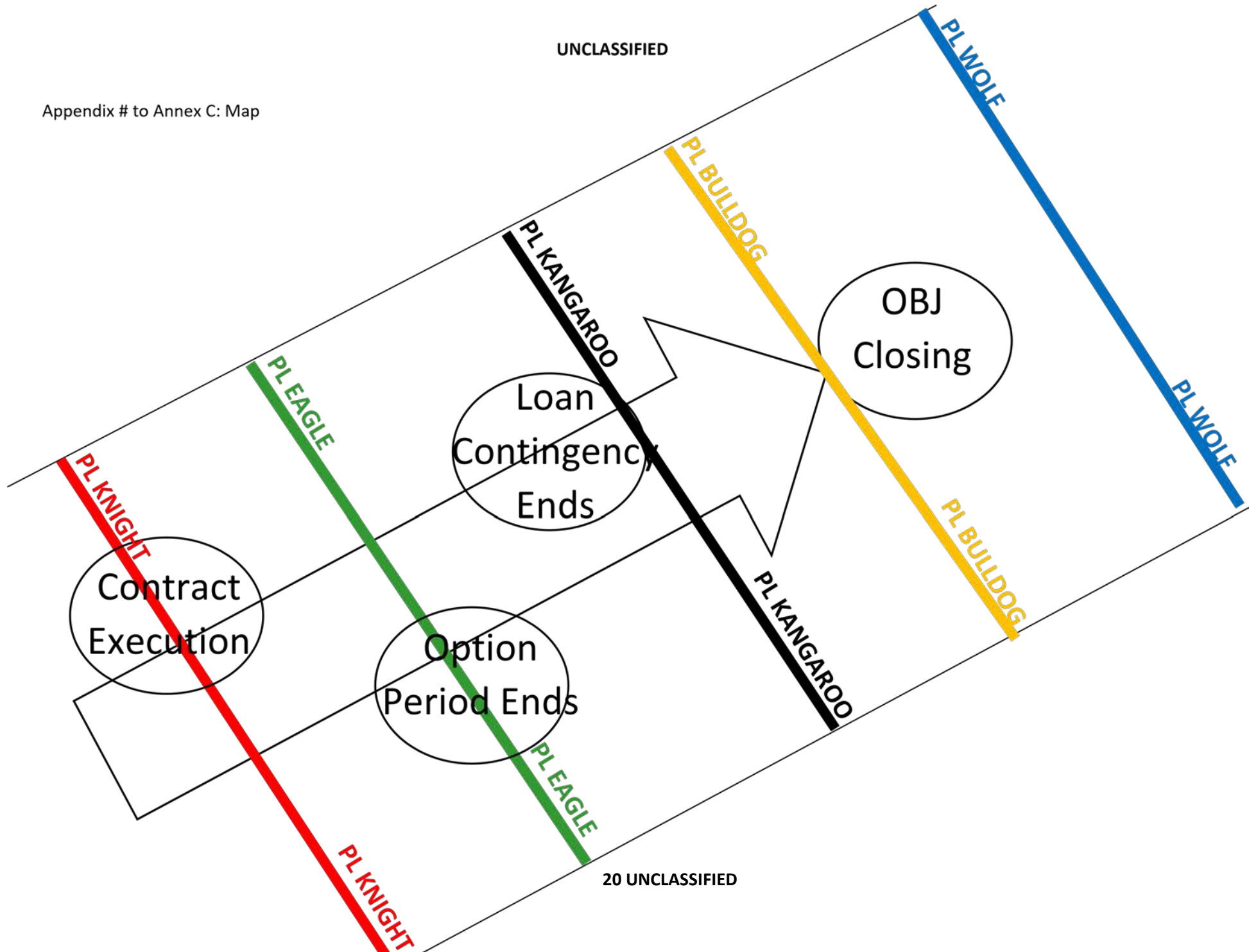
Appendix 4: Additional Resources

Appendix 5: Information About Brokerage Services

Appendix 6: Recommended Vendors Fort Hood

Appendix 7: Utilities

Annex D-Z: Omitted



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Appendix # to Annex C: Lines of Effort

Lines of Effort									
Choose a Realtor®	PL KNIGHT		PL EAGLE		PL KANGAROO		PL BULLDOG		PL WOLF
	Financing								
	Contact and interview multiple lenders, compare loan estimates (LEs), choose a lender and obtain a preapproval letter.	Create a budget for your monthly mortgage payment.	Provide lender required statements including verification of funds, LES, executed contract and other financial documents to obtain approval.	Ensure appraisal has been ordered.	Lock in your interest rate with your lender if not completed already.	Verify final loan approval with your lender prior to loan contingency expiring.	Get appraisal back and coordinate / negotiate any lender required repairs. If appraisal is low, negotiate the difference with the seller.	Review final closing documents for accuracy.	Setup mortgage payment plan. The lender will often sell your loan, meaning it might be a couple months after closing before you can do this.
	Home Search								
	Determine desired home features, type (foreclosure, builder, resale, etc) and location.	Search homes with your agent and online on your agent's website. Set up new listing alerts with your home criteria.	Identify top 10 homes or builders and schedule a viewing with your agent. If out of area, conduct a virtual walkthrough with your agent or conference call.	Choose your home based on your needs and budget.	Make an offer. Once an offer is accepted an executed, PL Eagle.	After inspection, renegotiate repairs with the seller if necessary.	Continue monitoring home market in case the current home falls through.	Close	Move in.
	Due Diligence								
	Review Sellers Disclosure(s)	Conduct an inspection.	Choose your insurance.	Order a new property survey if necessary, or get an existing one.	Receive the title commitment and	Order a pest inspection.	Conduct a walkthrough of the property to ensure agreed repairs have been completed and the seller has left the property in good condition.	Complete any escrowed repairs. Set up a home maintenance schedule. Turn on utilities and coordinate new service with providers.	Appeal property taxes when updated annually in May, if applicable.

DELIBERATE RISK ASSESSMENT WORKSHEET

1. MISSION/TASK DESCRIPTION

BUYING A HOME IN FORT HOOD, TX

2. DATE (DD/MM/YYYY)

TBD

3. PREPARED BY

a. Name (Last, First, Middle Initial)

ADAMS, BRIAN E

b. Rank/Grade

REA

c. Duty Title/Position

REALTOR, FORT HOOD, TX

d. Unit

HOOD HOMES BLOG / STARPOINTE

e. Work Email

BRIAN@STARPOINTEREALTY.COM

f. Telephone (DSN/Commercial (Include Area Code))

(512) 763-7912

g. UIC/CIN (as required)

XIIHHB

h. Training Support/Lesson Plan or OPORD (as required)

17-01

i. Signature of Preparer

Five steps of Risk Management: (1) Identify the hazards (2) Assess the hazards (3) Develop controls & make decisions
(4) Implement controls (5) Supervise and evaluate (Step numbers not equal to numbered items on form)

4. SUBTASK/SUBSTEP OF MISSION/TASK	5. HAZARD	6. INITIAL RISK LEVEL	7. CONTROL	8. HOW TO IMPLEMENT/ WHO WILL IMPLEMENT	9. RESIDUAL RISK LEVEL
Find a home	Confusion / Uncertainty	H	Get a quality Realtor, read the Hood Homes Blog and follow it on Facebook!	How: Who: Buyer	L
Find a home	Missing homes for sale that meet your criteria	M	Set up a listing alert on the CTXMLS portal to update you on available properties meeting your criteria.	How: Who: Realtor	L
Negotiate good terms	Overpaying	M	Realtor completes a CMA (comparative market analysis); compare builder home to resale; appraisal	How: Who: Realtor	L
Get financing	Fail to get financing	M	No new loans or major money movements; loan contingency in contract; communicate with lender regularly	How: Who: Buyer, Lender	L
Negotiate good terms	Poor negotiation	H	Get an experienced, quality, local, data driven Realtor	How: Who: Buyer	L

Additional entries for items 5 through 9 are provided on page 2.

10. OVERALL RESIDUAL RISK LEVEL (All controls implemented):

☐ EXTREMELY HIGH

☐ HIGH

☐ MEDIUM

☒ LOW

11. OVERALL SUPERVISION PLAN AND RECOMMENDED COURSE OF ACTION

Buyer will purchase a Fort Hood, TX area home with assistance from a local, knowledgeable and experienced real estate agent who can advise on risk mitigation and avoiding both common and uncommon pitfalls and traps when purchasing a home. Buyer will consult with the agent and lender to set a reasonable budget and stick to that budget. The agent will support the Buyer in understanding the market trends, searching all available homes, and assistance narrowing down possible builders of the 40+ available in the Fort Hood, TX market. The agent and Buyer will plan for and employ specialists like title agents, inspectors, licensed repairmen, lenders, and industry professionals to check and double check each element of the transaction.

12. APPROVAL OR DISAPPROVAL OF MISSION OR TASK

☐ APPROVE

☐ DISAPPROVE

a. Name (Last, First, Middle Initial)

b. Rank/Grade

c. Duty Title/Position

BUYER

d. Signature of Approval Authority

e. Additional Guidance:

DELIBERATE RISK ASSESSMENT WORKSHEET

4. SUBTASK/SUBSTEP OF MISSION/TASK	5. HAZARD	6. INITIAL RISK LEVEL	7. CONTROL	8. HOW TO IMPLEMENT/ WHO WILL IMPLEMENT	9. RESIDUAL RISK LEVEL
Prepare an exit plan	Being underwater on the home after purchase	H	Budget by mortgage payment; stick to budget; don't plan on selling <5 years; consider resales or foreclosures; view sample SEN	How: Who: Buyer, Realtor, Lender	L
Find a home	Low quality builder	M	Have inspector conduct incremental inspections during building; get recommendations from Realtor	How: Who: Realtor, General Inspector	L
Choose the right location	Bad neighborhoods	M	Drive through the neighborhood in the afternoon and on weekends; review neighborhood Facebook groups	How: Who: Buyer	L
Choose the right location	Bad schools	M	Review school reviews; visit school during home shopping	How: Who: Buyer	L
Get financing	High interest rates	L	Shop lenders using the Loan Estimate (LE); speak to a lender early about building and improving credit scores	How: Who: Buyer, Realtor, Lender	L
Close	Losing earnest money	M	Read and understand the contract; be prompt with contractual timelines	How: Who: Buyer, Realtor	L
Move In	Homeless while waiting to close	H	Consider trying to negotiate a buyers' temporary lease; conduct initial planning with agent; good on/off post hotels, PTDY	How: Who: Buyer, Realtor	M
Close	Owe more money than expected at closing	M	Be conservative with tax, insurance and other estimates; review lender LE closely; negotiate seller to pay closing costs	How: Who: Buyer, Lender	L
Conduct due diligence on property	Title defects	L	Choose a quality title company; review title search and commitment;	How: Who: Buyer, Realtor	L
Conduct due diligence on property	High property taxes	L	Review comparable sales and prepare to appeal taxes in May	How: Who: Buyer, Realtor	L
Conduct due diligence on property	Rental home rents inaccurate	M	Obtain and review copies of leases, rent rolls, P&Ls if available; compare to rental market	How: Who: Realtor	L
Conduct due diligence on property	Property boundaries unknown	L	Get and review a new or existing property survey	How: Who: Surveyor	L
Conduct due diligence on property	Deficient or hail damaged roof	H	Have roofer inspect home's roof	How: Who: Roofer	L
Conduct due diligence on property	Foundation issues	M	Have foundation inspected	How: Who: Foundation Inspector	L

DELIBERATE RISK ASSESSMENT WORKSHEET

4. SUBTASK/SUBSTEP OF MISSION/TASK	5. HAZARD	6. INITIAL RISK LEVEL	7. CONTROL	8. HOW TO IMPLEMENT/ WHO WILL IMPLEMENT	9. RESIDUAL RISK LEVEL
Conduct due diligence on property	Wood destroying insects	M	Have a pest inspection (lender generally requires one)	How: Who: Pest Inspector	L
Conduct due diligence on property	General property defects	H	Review sellers disclosure; conduct general home inspection; negotiate for seller paid repairs if possible	How: Who: Buyer; General Inspector	L
Conduct due diligence on property	Damage after the option period	L	Conduct final walkthrough prior to closing; get copies of paid invoices for any negotiated repairs	How: Who: Buyer	L
Conduct due diligence on property	Latent defects	M	Carefully choose a quality property insurance company; order or negotiate a home warranty	How: Who: Buyer	L
Negotiate good terms	Personal property excluded	L	Use Non-Realty Items Addendum to ask for anything that might be considered personal property	How: Who: Buyer, Realtor	L
				How: Who:	
				How: Who:	
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				How: Who:	

DELIBERATE RISK ASSESSMENT WORKSHEET

Risk Assessment Matrix		Probability (expected frequency)				
		Frequent: Continuous, regular, or inevitable occurrences	Likely: Several or numerous occurrences	Occasional: Sporadic or intermittent occurrences	Seldom: Infrequent occurrences	Unlikely: Possible occurrences but improbable
Severity (expected consequence)		A	B	C	D	E
Catastrophic: Death, unacceptable loss or damage, mission failure, or unit readiness eliminated	I	EH	EH	H	H	M
Critical: Severe injury, illness, loss, or damage; significantly degraded unit readiness or mission capability	II	EH	H	H	M	L
Moderate: Minor injury, illness, loss, or damage; somewhat degraded unit readiness or mission capability	III	H	M	M	L	L
Negligible: Minimal injury, loss, or damage; little or no impact to unit readiness or mission capability	IV	M	L	L	L	L

Legend:

EH – extremely high risk H – high risk M – medium risk L – low risk

13. RISK ASSESSMENT REVIEW (Required when assessment applies to ongoing operations or activities)

a. Date	b. Last Name	c. Rank/Grade	d. Duty Title/Position	e. Signature of Reviewer

14. FEEDBACK AND LESSONS LEARNED

15. ADDITIONAL COMMENTS OR REMARKS

Instructions for Completing DD Form 2977, "Deliberate Risk Assessment Worksheet"

<p>1. Mission/Task Description: Briefly describe the overall Mission or Task for which the deliberate risk assessment is being conducted.</p>	<p>10. Overall Risk After Controls are Implemented: Assign an overall residual risk level. This is the highest residual risk level (from block 9).</p>
<p>2. Date (DD/MM/YYYY): Self Explanatory.</p>	<p>11. Supervision Plan and Recommended Course of Action: Completed by preparer. Identify specific tasks and levels of responsibility for supervisory personnel and provide the decision authority with a recommend course of action for approval or disapproval based upon the overall risk assessment.</p>
<p>3. Prepared By: Information provided by the individual conducting the deliberate risk assessment for the operation or training . Legend: UIC = Unit Identification Code; CIN = Course ID Number; OPORD = operation order; DSN = defense switched network; COMM = commercial</p>	<p>12. Approval/Disapproval of Mission/Task: Risk approval authority approves or disapproves the mission or task based on the overall risk assessment, including controls, residual risk level, and supervision plan. Space provided for authority to provide additional guidance; use continuation page if needed.</p>
<p>4. Sub-task/Sub-Step of Mission/Task: Briefly describe all subtasks or substeps that warrant risk management.</p>	<p>13. Risk Assessment Review: Should be conducted on a regular basis. Reviewers should have sufficient oversight of the mission or activity and controls to provide valid input on changes or adjustments needed. If the residual risk rises above the level already approved, operations should cease until the appropriate approval authority is contacted and approves continued operations.</p>
<p>5. Hazard: Specify hazards related to the subtask in block 4.</p>	<p>14. Feedback and Lessons Learned: Provide specific input on the effectiveness of risk controls and their contribution to mission success or failure. Include recommendations for new or revised controls, practicable solutions, or alternate actions. Submit and brief valid lessons learned as necessary to persons affected.</p>
<p>6. Initial Risk Level: Determine probability and severity. Using the risk assessment matrix (page 3), determine level of risk for each hazard specified. probability, severity and associated Risk Level; enter level into column.</p>	<p>15. Additional Comments or Remarks: Preparer provides additional comments, remarks, or information to support the risk assessment. If block 15 is used as a continuation of block 14, strike through the block number and title.</p>
<p>7. Control: Enter risk mitigation resources/controls identified to abate or reduce risk relevant to the hazard identified in block 5.</p>	<p>Additional Guidance: Block 4-9 continuance page may be reproduced as necessary for processing of all subtasks/ substeps of the mission/task. If a complete page is not utilized, write "NOTHING FOLLOWS" on the first unused row, immediately after the final item assessed.</p>
<p>8. How to Implement / Who Will Implement: Briefly describe the means of employment for each control (i.e., OPORD, briefing, rehearsal) and the name of the individual unit or office that has primary responsibility for control implementation.</p>	
<p>9. Residual Risk Level: After controls are implemented, determine resulting probability, severity, and residual risk level.</p>	

Appendix 4 to Annex C: Additional Resources

Click here for the word version of this file:



Click here for more resources, articles, guides and to view properties in the Fort Hood area:

HOOD H♥MES BLOG

Everything You Need To Know About Fort Hood, TX Real Estate

About Me



A Dallas native, I made my way to Central Texas when posted to Fort Hood in the Army. I attended the United States Military Academy at West Point (2009) and spent five years in the Field Artillery branch (41st Fires Brigade and 2 ABCT on Fort Hood). I have one deployment where I spent ten months in Afghanistan in 2011-12 where I worked on a METT team in RC-East.

I wasn't a great OPORD writer even when I was in the Army. Any feedback, corrections, or ideas are welcome!

If you have real estate needs in the Fort Hood area, or know anyone who does, please contact me!

Brian E Adams, REALTOR®, GRI, MRP
www.HoodHomesBlog.com
(512) 763-7912
brian@starpointerealty.com

StarPointe Realty
311 E Stan Schlueter Lp. Ste. #205
Killeen, TX 76542
Licensed in the State of Texas





Information About Brokerage Services

Texas law requires all real estate licensees to give the following information about brokerage services to prospective buyers, tenants, sellers and landlords.

TYPES OF REAL ESTATE LICENSE HOLDERS:

- **A BROKER** is responsible for all brokerage activities, including acts performed by sales agents sponsored by the broker.
- **A SALES AGENT** must be sponsored by a broker and works with clients on behalf of the broker.

A BROKER'S MINIMUM DUTIES REQUIRED BY LAW (A client is the person or party that the broker represents):

- Put the interests of the client above all others, including the broker's own interests;
- Inform the client of any material information about the property or transaction received by the broker;
- Answer the client's questions and present any offer to or counter-offer from the client; and
- Treat all parties to a real estate transaction honestly and fairly.

A LICENSE HOLDER CAN REPRESENT A PARTY IN A REAL ESTATE TRANSACTION:

AS AGENT FOR OWNER (SELLER/LANDLORD): The broker becomes the property owner's agent through an agreement with the owner, usually in a written listing to sell or property management agreement. An owner's agent must perform the broker's minimum duties above and must inform the owner of any material information about the property or transaction known by the agent, including information disclosed to the agent or subagent by the buyer or buyer's agent.

AS AGENT FOR BUYER/TENANT: The broker becomes the buyer/tenant's agent by agreeing to represent the buyer, usually through a written representation agreement. A buyer's agent must perform the broker's minimum duties above and must inform the buyer of any material information about the property or transaction known by the agent, including information disclosed to the agent by the seller or seller's agent.

AS AGENT FOR BOTH - INTERMEDIARY: To act as an intermediary between the parties the broker must first obtain the written agreement of each party to the transaction. The written agreement must state who will pay the broker and, in conspicuous bold or underlined print, set forth the broker's obligations as an intermediary. A broker who acts as an intermediary:

- Must treat all parties to the transaction impartially and fairly;
- May, with the parties' written consent, appoint a different license holder associated with the broker to each party (owner and buyer) to communicate with, provide opinions and advice to, and carry out the instructions of each party to the transaction.
- Must not, unless specifically authorized in writing to do so by the party, disclose:
 - that the owner will accept a price less than the written asking price;
 - that the buyer/tenant will pay a price greater than the price submitted in a written offer; and
 - any coincidental information or any other information that a party specifically instructs the broker in writing not to disclose, unless required to do so by law.

AS SUBAGENT: A license holder acts as a subagent when aiding a buyer in a transaction without an agreement to represent the buyer. A subagent can assist the buyer but does not represent the buyer and must place the interests of the owner first.

TO AVOID DISPUTES, ALL AGREEMENTS BETWEEN YOU AND A BROKER SHOULD BE IN WRITING AND CLEARLY ESTABLISH:

- The broker's duties and responsibilities to you, and your obligations under the representation agreement.
- Who will pay the broker for services provided to you, when payment will be made and how the payment will be calculated.

LICENSE HOLDER CONTACT INFORMATION: This notice is being provided for information purposes. It does not create an obligation for you to use the broker's services. Please acknowledge receipt of this notice below and retain a copy for your records.

StarPointe Realty Central Texas LLC

Licensed Broker /Broker Firm Name or
Primary Assumed Business Name

Cornelius Rogers

Designated Broker of Firm

Licensed Supervisor of Sales Agent/
Associate

Brian E Adams

Sales Agent/Associate's Name

9000867

License No.

Email

Phone

336062

License No.

cjrogers@starpointerealty.com

Email

(254)213-3290

Phone

License No.

Email

Phone

634766

License No.

brian@starpointerealty.com

Email

(512)763-7912

Phone

Buyer/Tenant/Seller/Landlord Initials

Date

Regulated by the Texas Real Estate Commission

Information available at www.trec.texas.gov

IABS 1-0 Date

RECOMMENDED VENDORS

INFORMATION SHEET

FORT HOOD AREA		
Service	Vendor	Phone #
1031 Exchange	Carl Pikus, IPX 1030	(512) 956-0908
Accountant	Lillie Aguero	(254) 554-8736
	Russell Langbein	(512) 763-1010
Architect	Lee Mitchell	(254) 634-1567
Carpet Cleaning	Bell County Carpet	(254) 933-8989
Chimney Sweep	Chimney Pro	(254) 519-3435
Cleaning	Grime Fighters	(254) 218-3333
	Mitchell Maids	(254) 702-9306 (512) 762-0946
	Marian Williams	(254) 291-9801
Electrician	Fisher Electric	(254) 289-5953
Exterminator / Pest Inspection	Advanced Termite and Pest	(254) 547-8492
	Mantis Pest Control	(254) 628-2847
Foundation Inspection	Centex Foundation	(254) 742-1999
Gutters	C&G Products	(254) 690-8288
Handyman / Contractor	Just Ginger (Jody Cross)	(254) 768-8023
	Sunshine Maintenance and Remodeling	(254) 628-9997
Home Inspection	Pillar to Post	(254) 634-3482
	Quality Inspect	(254) 226-9246
	Steve Rinehart	(254) 690-1186
Home Warranty / Residential Service Contract	Old Republic	(800) 445-6999
	American Home Shield	(888) 429 8247
HVAC	Victory Mechanical	(254) 813-0069
	Ellis Air Systems	(254) 526-5410
Insurance (Property)	Texas Farm Bureau	(254) 690-7111
Lawn Maintenance	Mow 'n Go (Terry Porter)	(254) 368-1651
	Emerald Lawncare	(512) 990-2199
	Grizzly Lawncare	(254) 394-1289
Lawyer	Ted Smith	(254) 690-5688
	Joel Messina	(512) 472-8070
Lender	Tanja Allen, Fairway Mortgage	(254) 681-0163 (254) 449-8248
	Robert Pippin, SWBC	(254) 931-4244
Mold/Restoration	Service Master Restoration	(512) 252-4722
Movers	Scobey Moving and Storage	(800) 403-9764
	Ward	(254) 213-5139
Plumbing	Prince Plumbing	(254) 721-1350
	A Z Plumbing	(254) 698-2130



Pools	Ocean Quest Pools	(254) 680-7665
	Ramirez Pools	(254) 773-0765
Restoration	Specialty Restoration of Texas	(254) 519-4200
Roofer	Lange Roofing	(254) 554-7665
Septic	Centex Aerobic	(254) 760-6855
Sprinkler Repair	Lonestar Irrigation	(254) 220-9336
Survey	Mitchell and Associates	(254) 634-5541
	Harmon and Associates	(254) 634-5541
Telephones	TRS Telephone Systems	(254) 535-0484
Title Company	Netco Title	(254) 245-8337
	First Community Title	(254) 699-1102
Tree Trimming	Cantu Tree Trimming	(254) 300-8733
Wells	Western Water Wells	(512) 756-4077



OPORD 17-01 (BUYING A HOME IN FORT HOOD, TX) – HOOD HOMES BLOG (UNCLASSIFIED)

Appendix 7 to Annex C: Utilities

1. (U) Electricity. Unlike some States, Texas has competitive electricity providers in most markets. In the late 1990s, the state did away with its public utilities. Most areas of Texas have choices when it comes to providers, including most communities surrounding Fort Hood, TX. What does that mean to you? You need to choose your electric provider! There are many review sites to help you choose. We recommend shopping around at the following sites for the best deals:

http://powertochoose.org/	https://www.texaselectricityratings.com/
http://callmepower.com/tx	https://www.electric.com/

Rural areas often still only have a single provider or electric co-op, and some cities elected to keep their own public utility companies like Austin.

Rural Gatesville/Kempner/Lampasas	http://www.hamiltonelectric.coop/
Rural Gatesville (toward Waco)	http://hotec.coop/
Lampasas	http://www.lampasas.org/index.aspx?NID=161

2. (U) Water and Trash. Unlike electric, water and trash service still operates as a good old fashioned public utility. It is also more difficult to get turned on. If you just bought or rented your home, I would focus on getting the water on immediately once your CD or lease is in hand. In the Fort Hood area, you will generally need the following to get utilities turned on: Photo ID, Proof of ownership / lease, Deposit (\$50-100 for residential services), Proof of social security number (Killeen), Must be in person

- a. (U) Killeen.

210 West Avenue C. Killeen, TX 76541 (254) 501-7800 utilitybilling@killeentexas.gov http://www.killeentexas.gov/index.php?section=162
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- b. (U) Harker Heights.

305 Millers Crossing Harker Heights, TX 76548 (254) 953-5630 waterbilling@ci.harker-heights.tx.us http://www.ci.harker-heights.tx.us/index.php/2011-11-22-17-14-10/utility-services

- c. (U) Copperas Cove.

UNCLASSIFIED

914 S. Main St., Suite A
Copperas Cove, TX 76522
1-844-685-6349
copperascove.support@gwfathom.com
http://www.copperascovetx.gov/utility_administration/

d. (U) Nolanville.

303 N. Main Street
Nolanville, Texas 76559
254-698-6885
<http://ci.nolanville.tx.us/page/Utilities>

e. (U) Rural Areas.

Florence	http://www.florencetex.com/departments/utilities-2/
N Gatesville	http://www.ci.gatesville.tx.us/index.asp?SEC=170A3420-438E-4C8B-A2D9-122A8FFB073D&DE=B8248AC5-E945-4ADF-84C8-8798CC635A2F&Type=B_BASIC
E Gatesville	http://www.coryellcitywater.com/
W Gatesville / N Copperas Cove	http://mountainwatersupplycorp.com/
Lampasas	http://www.lampasas.org/index.aspx?NID=161
Kempner	http://kempnerwsc.com/
N Nolanville	http://www.439watersupply.com/
SW Nolanville	http://dogridgewsc.com/

3. (U) Gas. Gas is not common in most areas of Fort Hood, especially among newer homes. Older homes and high end custom homes sometimes have natural gas available.

a. (U) Natural Gas. For natural gas, Atmos Energy is the only provider for most areas in the Fort Hood area.

Atmos Energy
1701 Martin Luther King Jr Blvd
Killeen, TX 76543
(254) 690-1845
<https://www.atmosenergy.com/>

b. (U) Propane. For homeowners without natural gas lines, propane gas may be an option.

Smith&Smith Propane
327 S. 38th Street
Killeen, TX 76543
(254) 699 5343

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<http://www.smithandsmithpropane.com/default.asp>

4. (U) Internet. There are really only two major internet providers in the Fort Hood area: CenturyLink and Spectrum. Both providers have high-speed internet options, however it may be limited depending on your neighborhood. Especially in newer neighborhoods, they have often not run cables yet, and it may be years before they complete the infrastructure in newer areas. If internet is important to your home search, be sure to do your due diligence up front.

CenturyLink 902-B W Central Texas Expwy, Ste 201 Killeen, TX 76541 800-788-3600 http://www.centurylink.com/local/tx/killeen/	Spectrum 309 N College St Killeen, TX 76541 (800) 892-4357 https://www.spectrum.com/services/texas/killeen
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5. (U) Septic/Well. If you live in the country, or even on a half acre, sometimes less, you might have septic instead of city sewer service. Septic is common in our area. If you have septic, you'll want to get it serviced regularly. Same goes for folks with well water.

Septic Centex Aerobic (254) 760-6855	Wells Western Water Wells 500 Southland Drive Burnet, Texas 78611 (512) 756 4077 http://www.westernwaterwells.com/home
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