

Gabe's HOUSECALLS

Save Our Earth

April 22 is Earth Day

April 30 is Arbor Day **Plant a tree**

Founded by J. Sterling Morton of Nebraska in 1872, Arbor Day is a day to encourage the planting of trees.

Trees are an energy-saving home improvement. They can be as important to energy conservation as insulation or weather-tight windows and doors. They save energy by cooling with shade in the summer and by providing a windbreak in winter.



Three strategically placed shade trees can reduce air conditioning costs by 30 percent.

Deciduous trees shed their leaves during the winter. They provide shade and block heat during hotter months. By dropping their leaves in the fall, they admit sunlight in the colder months. Place these trees on the south and west sides of buildings. Shade hard surfaces, such as driveways, to minimize heat load.

Evergreens retain their leaves or needles

How tech makes real estate easier

If your real estate agent flipped through a printed copy of the Multiple Listing Service the last time you bought or sold a house, you might be surprised at how things have changed. Namely, advances in technology have completely upended the market.

Consider this: Most potential buyers have already done a virtual walk-through of a property before ever setting foot in the house. Today's listings are all online and often include not just photos, but videos and 3-D walk-throughs. And it's easy to browse online via sites like realtor.com, Zillow, Trulia, Redfin, and others.

Here are some other ways that tech has influenced the real estate market:

Offers are made faster. Today's offers are sent in and negotiated via email, and don't even require a paper-to-pen signature. E-sign and other software means you can communicate and make changes to contracts in minutes.

Apply for a mortgage online. Gone are the days of making an appointment to fill out reams of paperwork. Today, the entire process can be done online. Granted, you can't plead your case to a loan officer in person, but on the flip side, you don't have even have to brush your hair.

Do your research online. Your real estate agent will probably still visit town hall to check records, but a lot of your research can be done online. More and more public records are digitized each year, making it easier (and faster) to research a property from the comfort of home.





Ask the Expert How to read a mortgage estimate

When applying for a mortgage, know how to decipher the documents that come your way.

A mortgage loan estimate is a three-page form you receive after applying for a mortgage. A lender must provide you with a mortgage loan estimate within three business days of receiving your application -- however, be aware the lender has not yet approved or denied your loan application.

The form shows you what terms the lender expects to offer. The document includes the estimated interest rate, monthly payment and total closing costs, as well as information about the estimated costs of taxes and insurance.

It will also indicate whether the loan includes things like a prepayment penalty (for paying the loan off early) or whether the balance could increase even if payments are made on time (negative amortization).

Pay close attention to these components:

- * Check loan term, purpose, product and loan type. Located near the top of the form, this information spells out the number of years (term), purpose of the loan (purchase), product (such as fixed or variable rate), and loan type (i.e. Conventional, FHA, VA).

With this credit score, I thee wed

Marriage can be a good financial decision that brings you higher net worth as long as you stay married.

A 2005 study at Ohio State University found that after getting married, people's wealth increased sharply, according to Money Crashers. After 10 years of marriage, the average net worth of couples was about \$43,000. Single people had an average net worth of \$11,000.

But those numbers apply only to those who stay married. People who divorced were worse off financially than any other group. After divorce, the average man was left with \$8,500 in assets. The average divorced woman had only \$3,400.

According to Kiplinger, it's critical to have similar financial goals, or at least be aware of your spouse's priorities. If you like a new car every couple of years, but your partner insists on driving cars until the doors fall off, you might be in for some arguments about spending until you can establish some kind of compromise position.

According to financial services company Merrill, you should know your partner's credit score and have a good idea of their spending

habits, too. But even bad news shouldn't necessarily be a deal breaker -- if your future spouse is making the best of a bad situation from past mismanagement, you can make a plan.

When you marry, your credit files remain separate, according to Experian. But during marriage, if you want to buy a house together or apply for a joint credit card, one partner's bad credit history could make that difficult.

You don't need perfect credit to marry, especially if you marry young and can build credit together. But your attitude toward money, spending, and your goals for saving count a lot

in a relationship. Almost half of married or cohabitating couples have experienced financial tension, according to the Journal. According to a 2018 MarketWatch report, about 41 percent of divorced Gen Xers and 29 percent of divorced baby boomers ended their marriages over money.

Older couples definitely need to meet with a financial planner before marrying, according to the Journal of Accountancy. For one thing, divorced people may lose their claim to their ex-spouses social security if they marry again.



- * Rate lock. Check whether the rate is locked or whether it can change before closing.

- * Prepayment penalty. Note whether the loan includes a penalty for pay early.

- * Balloon payment. A balloon payment is a large one-time payment made at the end of the loan term. This type of loan usually has lower monthly payments. It can be good for people who know they will sell early.

- * Estimated monthly payment and estimated taxes, insurance, and assessments. Make sure everything adds up to a number you can pay. Sometimes taxes, insurance and assessments are held in escrow for you. If not, make sure you have a plan to pay these bills when they arise, because they can be large lump-sum amounts.

- * Estimated cash to close. This is cash you'll need on hand at closing.



"And I'll huff and I'll puff until you give me your Netflix password!"

How to get the best interest rates

You've got a good debt-to-income ratio and good credit score, so you should get the lowest rates, right? Maybe.

Although these are two significant items, other factors also come into play. Some of these include:

- * Type of loan. Research whether you qualify for special programs, including those geared toward first-time homebuyers and those aimed at helping people in certain professions to buy homes (think teachers, first responders and veterans).

- * Down payment. The amount of your down payment is likely to affect your interest rate, but it takes some calculating to decide what's best for you. Will you be better off using a chunk of money to lower your rate, or could you put those funds to better use elsewhere, like in investments?

- * Type of lender. Experts recommend shopping around among banks, credit unions and online lenders to find the best product for you. A 2019 NerdWallet analysis found that a borrower who compares five lenders could save more than \$400 in interest in the loan's first 12 months.

- * Property location. Certain loan types, like USDA mortgages, offer lower interest rates and down payment assistance for rural properties.

- * Duration of the loan. Instead of the standard 30-year mortgage, consider a 15-year mortgage instead. Lenders like the shorter term and often offer lower interest rates. You'll pay more per month, but you could save thousands over the lifetime of the loan.



Looking for a home:

The sad fate of the hermit crab

It's just a small creature, a fellow perpetually looking for a home, but it's not a small thing to discover that human trash lures them to their death.

If you wonder about the impact of plastics on the beaches and waters of the earth, look no further than the fate of the hermit crab.

The quirky hermit crab, with its soft outer shell, lives its life searching for a secure home. Hermits find shells or other objects in which to shelter and protect themselves. As they grow, they leave one shelter and search for another. In return, they aerate and fertilize the soil and disperse seeds.

But the hermits seem to be dying. They mistake plastic for homes, but the plastic is too slippery and they can't get traction. They die inside bottles and containers.

Scientists were looking for plastic pollution on the group of 27 islands off Australia in the Indian ocean, when they discovered something eerie. They did find plastic pollution, of course. On the Island of Cocos, they found an estimated 414 million pieces of plastic. And then they noticed something else. Inside the plastic bottles and containers were dead hermit crabs. They estimate more than 570,000 crabs have been killed by plastic on Cocos alone. About 8,000 miles away on Henderson Island in the South Pacific, they found 61,000 more dead hermits in plastic. The phenomena does not appear to be limited to these two islands. Scientists expect a cascade of death for hermit crabs in all of their native environments. Beach cleanups can help, they say, but plastic pollution endangers every creature, even the smallest.

According to earthday.org, this Earth Day (April 22), will see a global initiative to clean up the globe with people from India to Tennessee cleaning up rivers and water sources.

The question is whether cleanup will be too late for the lowly hermit crab. Scientists don't yet know.



Ancient ways set date of Easter

The day you set out Easter baskets is the result of ancient calculations involving the spring equinox, the full moon, and the date of the Jewish Passover.

Easter always falls after March 21, between March 22 and April 25. Easter Sunday is the first Sunday after the first full moon between those dates. This year, the first full moon was March 28, which means the next Sunday is April 4, the date of Easter in 2021.

What does March 21 have to do with it? That is the date set, for simplicity's sake, by the church in 325 AD as the spring equinox. The astronomical equinox can occur on different days.

Why the dates between March and April? That's about Passover. Jesus instituted Christian communion at the Jewish ritual meal, the Seder. Celebrated by Jews for more than 3,400 years, the Seder is part of Passover, when they celebrate the Israelites' escape from 400 years of slavery in Egypt. Easter is intended to be set in accord with Passover, called Pesach in Hebrew and Pascha in Greek. Most western languages use a variation of Pascha as the word for Easter. English is an exception.

Because the Jewish lunar calendar and the Christian solar calendar don't coincide, Easter and Passover rarely coincide. In 2021, Passover began March 27.

The date of Easter is currently calculated to the year 2299. It won't be on April 4 again until 2083.

April 2021



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Sun	Mon	Tue	Wed	Thu	Fri	Sat
				1 Maundy Thursday	2 Good Friday	3
4 Easter 	5	6	7 Internat'l Beaver Day	8	9	10 Nat'l Siblings Day
11	12	13 Ramadan	14	15 Tax Day 	16 Emancipation Day	17 Park Week begins
18 Nat'l Volunteer Week	19	20	21	22 Earth Day 	23	24
25	26 Help a horse day 	27	28	29	30 Arbor Day 	

February 2021 Martin County Single Family Homes Market Stats

Click on the Image for the full report

Monthly Market Detail - February 2021
 Single Family Homes
 Martin County





Summary Statistics	February 2021	February 2020	Percent Change Year-over-Year
Closed Sales	207	170	21.8%
Paid in Cash	79	71	11.3%
Median Sale Price	\$419,900	\$372,000	12.9%
Average Sale Price	\$719,276	\$628,941	14.4%
Dollar Volume	\$148.9 Million	\$106.9 Million	39.3%
Median Percent of Original List Price Received	96.3%	95.3%	1.0%
Median Time to Contract	34 Days	51 Days	-33.3%
Median Time to Sale	81 Days	90 Days	-10.0%
New Pending Sales	304	251	21.1%
New Listings	274	297	-7.7%

View all Market Reports for [Martin County](#), [Saint Lucie County](#), and [Florida \(statewide\)](#)

Click on the name of the region above to view the reports.



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