



HOUSECALLS

August 2020

The Dog Star haunted some, gave others joy

The Dog Star has a reputation for bringing the hottest days of summer and, to the ancients, that meant either happiness or fear.

In ancient Egypt, the appearance of Sirius above the eastern horizon just before dawn occurred on the summer solstice. It signaled great joy because its return meant the Nile was about to flood, bringing water and rich soil to the desert along its banks. It marked the beginning of their new calendar year.

Sirius had a more fearful reputation in Europe. Hot, dry weather was blamed on the Dog Star. Its appearance was thought to signal fevers and madness in people and dogs. The period was, and still is, called Dog Days in the west.

Today, Sirius is just a star, not sign of wonder. About twice the size of our sun, it is 23 times as bright. It is the fifth-closest star to the Earth.

As fall turns to winter, notice how its position changes. As it rises earlier each night, the Dog Star leads us into the holiday season. It rises about 9:30 p.m., EST on Thanksgiving. By Christmas Eve, it appears in the east about 7:30 p.m.

What about just buying some land and building a house?

With the housing supply tight, some buyers are checking out land to build their dream home.

It feels sensible, after all. You can find some blueprint for the perfect house, maybe get away from urban areas, and live peacefully on a pretty little plot of land you picked out yourself. What could go wrong?

Like most ideas that seem perfect, buying land can be more complicated than you think.

The place to start is with a real estate agent who has experience negotiating land deals. There are many problematic elements with buying vacant land; from surveys to environmental considerations. So don't go into it alone.

Know how much you want to spend before visiting properties. Land purchases are often done in cash and lenders may not be open to financing undeveloped land. You'll need to have proof of funds for a cash offer. Get cash out of investments first. Don't count on getting a loan for land.

If there are other homes in the neighborhood, you'll want to consider their value. Lenders may not make new construction loans if the cost of land and buildings is higher than surrounding construction.

Don't skimp on tests. You will want to know if the previous land user in any way contaminated the land. Get a report on flooding potential and soil.

A surveyor will identify property boundaries. Other owners in the area may have encroached on the property.

Make sure the property is zoned correctly. Rezoning can be a nightmare.

Finally, don't talk to the neighbors. They like that vacant land and you don't want a fight.





Ask the Expert

One of the items on my closing costs was title insurance. What is that?

Title insurance is a way to protect your home investment by assuring you and, no one else, has a claim to your property.

When you pay title insurance at closing, your one-time premium guarantees you against claims on the property. It is permanent and it lasts as long as you or your heirs own the property.

The title company's main mission is to declare a title defect-free; otherwise, it won't sell you the required insurance. The search involves combing through public records for any matter concerning the house, including past deeds, wills, trusts, divorce decrees, bankruptcy filings, court judgments, outstanding liens and tax records.

Every buyer needs an undisputed title to the property.

For example, a seller could be posing as the owner while, in fact, his ex-wife is still a co-owner. A title search would discover this.

Multi-Factor Authentication

Turn On Multi-Factor Authentication Or Risk Big Headaches



If you don't turn on multi-factor authentication (MFA) on your electronic devices, a crook might do it for you.

Then you are in for a world of hurt.

Here is what can happen with a hijacked Xbox, according to Krebs on Security.

As soon as a hacker gets your password (you might have used it elsewhere?), they turn on MFA and associate a new email to the account.

That means without the hacker's permission, you can't change the password. Recovery codes won't help at this

point.

Meanwhile, the hackers will be buying stuff from your associated account while you try to figure it out.

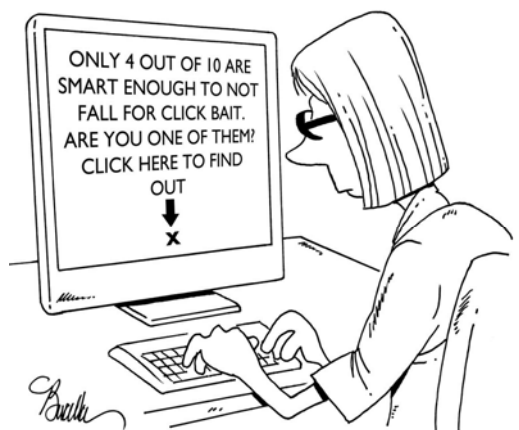
Support may not help. They won't turn over an account to someone who can't provide the second factor. The only person who can is the hacker.

In one case, Microsoft Level 3 support did solve the problem by helping create a new account, enabling MFA and then migrating the profile.

If you use the same password across multiple sites, enable MFA immediately. It could save time and money.

Lots of problems can creep up in a property over a many years and some won't be immediately obvious. There can be unpaid taxes or a disputed will. Maybe there is a problematic easement that prohibits building a fence. There can be disputes over a property line.

Professional real estate agents and contract law attorneys can ask the right questions, add or delete anything not in your best interest, and recommend the title company to launch a thorough search that secures you a clear title. In fact, your mortgage lender requires the purchase of title insurance, or it won't issue the funds.



One family member never wants quarantine to end

Here's the one family member who wants you to always work from home: Fido.

Chances are the family dog has had a fantastic time in quarantine with lots of company and maybe more walks.

Sadly, pooches might well suffer separation anxiety when you finally return to work.

According to the American Veterinary Medical Association, about 20 to 40 percent of dogs are diagnosed with separation anxiety.

Pets could pace, howl, chew, or urinate in their anxiety.

One way to help them is to start doing more absences for longer periods of time, preferably at the same time of day. You can try doing separation inside the house with the dog in one room and you in another with the doors closed.

Dogs love routine so try doing your separations at predictable times, similar to when you will be leaving for work.

When you do go back to work, try creating enrichment activities, such as toys with treats inside. White noise from a fan set on low might help too.



Deed theft is real

You've probably heard the ads, and they may seem bizarre. People steal a deed to a house and suddenly the owner isn't the owner.

House stealing is actually a thing and has been since at least 2008, according to the FBI. It tends to pop up in major cities and targets properties that are empty or used infrequently, like vacation homes.

Here is how it works:

Bad guys pick out a house -- usually a rental, vacation home, or vacant home -- then they research the owner. After obtaining fake IDs and forged signatures, they file a transfer of ownership with the county's registrar of deeds. They quickly sell the home, or borrow against it, taking out all the equity. Then, poof. They are gone.

Many counties these days are offering free community notifications. When you register, you'll receive an email or text when a document is recorded for your property.

You can also sign up for a title lock service that will monitor your home's deed to prevent fraud. The cost is usually minimal, about \$150 per year.

QUARANTINE HOMESCHOOLING:

If you see my kids locked outside today, mind your business. We are having a fire drill.

Feeling guilty about your kids watching too much TV? Just mute it and put the subtitles on. BOOM! Now they're reading.



Craving hugs? *There is a genetic reason*

People doing social distancing might suddenly feel a sort of skin hunger, a craving for human touch, the sort of thing that comes from a simple hug.

According to research published in *Communication Monograph*, the craving for touch involves both heredity and a psychological need for physical human interaction.

Part of the need for touch may come from infancy. An infant needs touch to survive and this need for touch never goes away, says researcher Kory Floyd of the University of Arizona.

Skin hunger might reveal itself as a need for a hug, a need for a back scratch or rub, or a kiss on the cheek.

No help from technology

Technology has done many things, but offering touch is one thing it can't do -- or at least hasn't done yet.

Skin hunger is a signal that we need people and touch in our lives, Floyd said.

Floyd said the need for affection is different between men and women. About 45 percent of a woman's need for affection is driven by hereditary factors and 55 percent from environment, such as personal experiences. Men seem to be solely dependent on their environment.

So what can you do in quarantine?

- Use your memory. Think of a time in your life when you felt happy and connected to others. Try to imagine the scene, the colors, and the smells. Think of the people there and how you interacted. Use photos to help.

- Try an old movie for enjoyment and memories: *Mary Poppins* (1964), *The Rocketeer* (1991), *Brown Sugar* (2002), *Coming to America* (1988), *Doc Hollywood* (1991), *Mrs Doubtfire* (1993), *Sister Act* (1992), *The Sound of Music* (1965), *Shrek* (2001), *The Princess Bride* (1987), *Singing in the Rain* (1952).

- Try a bath, with an aromatic oil.

- Try arranging a properly social distance outdoor party with friends, with everyone talking from their own car, for example.

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Sun	Mon	Tue	Wed	Thu	Fri	Sat
						1
2 Sisters' Day	3 Sturgeon Full Moon	4	5	6	7 National Lighthouse Day	8
9	10	11 Perseid Meteor Showers ShoersSHOW-	12	13 Int'l. Left-Handers Day	14	15 Nat'l. Relaxation Day
16 Nat'l. Tell A Joke Day	17	18	19	20	21 Senior Citizens Day	22 Nat'l. Tooth Fairy Day
23	24 Nat'l. Waffle Day	25	26 Womens Equality Day	27	28	29
30	31					

Florida June 2020 Single Family Market Stats

Click on the Image for the full report

Monthly Market Detail - June 2020
Single Family Homes
Florida



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Summary Statistics	June 2020	June 2019	Percent Change Year-over-Year
Closed Sales	27,650	27,283	1.3%
Paid in Cash	5,243	6,121	-14.3%
Median Sale Price	\$282,000	\$270,000	4.4%
Average Sale Price	\$384,376	\$353,435	8.8%
Dollar Volume	\$10.6 Billion	\$9.6 Billion	10.2%
Median Percent of Original List Price Received	97.3%	96.8%	0.5%
Median Time to Contract	43 Days	39 Days	10.3%
Median Time to Sale	88 Days	82 Days	7.3%
New Pending Sales	34,779	28,221	23.2%
New Listings	29,229	29,800	-1.9%

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

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