

HOUSECALLS

HEART MONTH: TAKE CARE OF YOUR TICKER

Valentines never sent

In 2015, Alexandra Petri, a Washington Post columnist, came up with some famous Valentines that were never sent, or even thought of.



Valentine from your dog:

Valentine, I love you! I also love this tree and this tree and this leg and this unidentifiable brown substance I found on the sidewalk and am licking and rolling in, but you I especially love!

From your cat:

Valentine, I am marginally less indifferent to you than I am to others.

From the NSA:

Valentine, I love listening to you talk.

From 'a young adult:'

"Baby, you are the only one in this dystopic world of blindly conforming adults who understands me."

Home prices up on surging demand

The housing market is booming and experts predict further growth in 2021 and continued record home price increases.

According to Forbes, surging buyer demand, lagging supply, the ongoing economic recovery and low mortgage interest rates will continue to push home prices higher. Danielle Hale, chief economist for realtor.com, notes that price growth will likely slow during 2021 as mortgage rate and continued price increases make homes less affordable for prospective buyers.

Even in COVID-19 hot spots, housing markets are sizzling. According to the Alexandria Echo Press, a Minnesota publication, home sales and home values increased substantially in the upper Midwest. Regional experts credit historically low interest rates for the increases.

Some Americans also seek more space as workstyles continue to be redefined. Remote work is the new norm for many, and according to ABC News, the change leads more people to seek out homes with more office space, bigger kitchens, and room for recreational activities.

The shine is at least temporarily off city condos, according to Crain's Business as restrictions close down restaurants, parks, and entertainment. Supply of available condos is well past 27 months. Violence and crime in the cities have left many urban shopping areas boarded up, if not closed.

According to Bloomberg, the competitive market and lean supply pushed home prices up for their biggest gain since 2014. The October S&P CoreLogic Case-Shiller index of property values, which measures home prices in 20 U.S. cities, showed property value increases of 7.95 percent from the same month the previous year. The same report showed that the cities that experienced the highest price gains were Phoenix, Seattle and San Diego.

Price increases aren't limited to existing housing stock. New home construction is also competitive, as land becomes more valuable and the home construction industry faces higher costs, longer delivery times and labor shortages due to the pandemic, according to Forbes.





Ask the Expert: How should I finance home renovations?

Home improvements and repairs are as inevitable as death and taxes – if you own a home, you'll have to spend money to maintain and improve it to protect its value, especially if you hope to sell.

According to Time, Americans spent about \$400 billion on home improvements and repairs in 2019.

Several types of home improvement financing are available, including home equity loans, a home equity line of credit (HELOC), or cash-out refinancing.

A home equity loan is a second loan on your house. It has a fixed-rate, lump-sum loan with monthly payments that remain the same for the duration of the loan term.

A HELOC is also a second loan and has a credit limit and revolving balance – good for homeowners who have several large payments due over time on big projects.

Cash-out refinancing retires your existing mortgage and creates a new, first mortgage on your home.

In most cases, you won't be able to refinance your total home value. Depending on the type of loan you

Take out, shopping, errands -- all ready for an e-scooter

For short-distance errands in the city, electric scooters and e-bikes might be the wave of the future.

It's called micromobility, and it represents a trend that is expected to continue as more people work from home, with a boost from the popularity of electric bikes and scooters.

Micromobility took a hit early in the pandemic as people stayed home. But then the opposite happened: Riders chose these options -- particularly e-bikes and e-scooters --

over subways and buses to do their shopping and grab takeout meals.

The rides became so popular that Inc. Magazine reported that the market is expected to grow by 9 percent for private micromobility and by 12 percent for shared micromobility.

As with everything, popularity has led to some controversy. E-scooters piled outside restaurants can block sidewalks, prompting passersby to take their frustrations out on the scooters. One e-scooter company has started requiring users to park and lock the device as a result.

Theft is something of a problem, although without the proper phone access, the scooters lock up.

Leading the trend are companies like Bird, Lime, Dott, Skip (which co-founded Boosted boards), Tier (which says it's the first climate-neutral micromobility company) and Voi.

Innovation includes things like the advanced emergency braking system highlighted by Bird on its website. The system "uses advanced diagnostics and motor controls to gently but swiftly bring riders to a stop in case of emergency."

Considering some of these vehicles can reach speeds of 37 mph, gentle but swift braking is a must. Lime and others are accessed via a smartphone app, in which a rider can unlock a scooter by scanning a QR code on the handlebars.



get, you will have to leave 15 percent to 20 percent in the home.

Cash-out refinancing can be useful since it gives you cash, no extra loan, or loan payment. Getting the loan depends on the amount of equity in your home and your present financial circumstances.

If you have a home worth \$200,000 and you have \$100,000 left to pay on your home, this leaves you with \$100,000 equity. You can't cash out all of that. Let's say you have to leave 20 percent of the home value. That leaves you with \$60,000 cash. That cash won't be taxed. You will pay it back by paying your mortgage.

For cash-out refinancing, you must have a credit score of at least 620 and a debt-to-income ratio of at least 50 percent or lower.



"Our son is at that awkward age where he's living in our basement."

Alternative uses for hand sanitizer

Got buckets of hand sanitizer around? You're not alone. And while it's useful to have around, most of us (thankfully) don't need our 2020 supply levels.

But what can we do with it aside from sanitizing our hands?

Here are some ideas from around the internet:

- * Clean your glasses.
- * Start a fire. A disaster survival website says you can dab a small amount on your kindling or tinder and light it with a spark, and that it works in rainy or windy weather.

* Remove stains. The alcohol works well at removing blood, ink, or drink stains. Remember to dab, not rub. You can also pre-treat stains with a bit of sanitizer.



* Clean your table or desk. Use a clean cloth and wipe down the surface. Do the same for your filthy keyboard.

* Remove stickers. Price tags are notorious for leaving a sticky substance behind. Hand sanitizer to the rescue!

- * Ease the itch of mosquito bites.
- * Clean your phone screen.
- * Polish silver. Now that company's coming, squirt some hand sanitizer on a soft cloth and polish the silver.
- * Try it in place of deodorant. Kill the bacteria, kill the smell.
- * Clean your flat iron. Ditto for the hairspray on your mirror.
- * Remove permanent marker from a whiteboard.
- * Remove nail polish.

What to do with all the extra Legos

As anyone who has stepped barefoot on a stray Lego can attest, the first inclination is to slam dunk the offender into the trash. Followed by any of its kin.

Every Lego set comes with extra parts, which, in addition to main set itself, can quickly add to hundreds of parts in any one house. Beyond the larger rectangular building block-style bricks, seems nearly impossible to do something that feels productive the remainder of the pieces. Who wants these things anyway? You have options.



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You can sell. Someone really does want those things. You can sell whole sets apart or together (especially if you have the box and instructions) and bags of extra pieces. Try Facebook Marketplace for Lego sellers and buyers.

You can return parts to Lego itself. Visit the Lego website to get a prepaid return address label, box up your bricks, and ship. Lego Replay works with Give Back Box, a logistics company that helps reuse discarded shipping materials. Give Back Box sorts and cleans the pieces, then helps send them to nonprofits and charitable organizations.

Legos are made of a type of plastic that's hard to recycle, so they wind up in landfills instead. The company has said it intends to make the classic toy from a sustainable material by 2030.



Is that a hedgehog on the kitchen table?

Arguably one of the greatest ways to procrastinate -- or, er, take a well-deserved break -- is by playing with the photos and videos on our phones. Filters are fun enough, but then Google went and added augmented reality to its phone app and everything changed.

Augmented reality is technology that blends digital content into the real world and unlike virtual reality, you don't need a headset. With Google's AR feature, you can search for the aforementioned hedgehog (or other animals) with your phone and then click to view them through your camera app in 3D. They become part of the picture on your phone. You can take a picture of a T-Rex lounging in your living room or a zebra into your office. Or a hedgehog on your dining table.

Google hasn't revealed how many items it has created, presumably preferring that people will search for something to see whether it's part of the list. There are at least 50 animals, including a slew of dinosaurs and even Baby Yoda (a.k.a. Grogu).

Here's how it works: Search for an animal on the Google mobile app and then, if it's available, you'll see a "View in 3D" option by its photo in the Overview section. Tap on that to see it in your space. A good list is at 9to5Google.com.

The app will scan your space and may ask you to move your phone around so it can get its bearings. Then it'll drop the animal or creature into your room (or actually into the picture of your room you are seeing through your phone's camera.) Turn your sound on so you can hear it, and be ready to take way too many fun photos.

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Sun	Mon	Tue	Wed	Thu	Fri	Sat
American Heart Month	1 Black History Month	2  Groundhog Day	3	4	5	6
7 Super Bowl	8	9  National Pizza Day	10	11	12 Chinese New Year	13
14  Valentine's Day	15	16 Mardi Gras	17 Ash Wednesday	18	19	20
21	22	23 World Spay Day	24	25	26	27 Polar Bear Day
28 Golden Globe Awards				National Bird Feeding Month		

Martin County December 2020 Single Family Homes Market Stats

Click on the Image for the full report

Monthly Market Detail - December 2020 Single Family Homes Martin County



Summary Statistics	December 2020	December 2019	Percent Change Year-over-Year
Closed Sales	262	194	35.1%
Paid in Cash	88	67	31.3%
Median Sale Price	\$400,000	\$370,500	8.0%
Average Sale Price	\$623,470	\$501,134	24.4%
Dollar Volume	\$163.3 Million	\$97.2 Million	68.0%
Median Percent of Original List Price Received	97.2%	95.0%	2.3%
Median Time to Contract	19 Days	41 Days	-53.7%
Median Time to Sale	65 Days	79 Days	-17.7%
New Pending Sales	203	120	69.2%
New Listings	212	197	7.6%
Pending Inventory	345	218	58.3%

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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