



How to pick a kitten

Veterinarians say you can tell if a kitten will have a nice temperament by watching how it plays with its toys. If it bites them, it may be too aggressive. If it pushes the toy along the ground and lets you take it without a fight, it's a good sign. If the kitten lets you hold it on its back, it may also be more sociable.

Vets recommend that you choose a kitten between eight and 12 weeks old. By then, you can get a sense of its personality.

Pick one that has a nice coat, bright eyes and no mites in its ears.

Bank-owned homes offer opportunities

One way into the real estate home or investment market is through bank-owned homes, which can be both affordable and problematic.

Bank-owned properties are exactly what the name implies: The bank has assumed ownership after a borrower defaulted on the loan, so the bank is now the seller.

The number of foreclosures dropped for most of 2020 due to a foreclosure moratorium on government-backed loans. In fact, January figures from ATTOM Data Solutions showed that completed foreclosures were down 86 percent from the year before.

While experts and pundits alike may debate what happens when the moratorium ends -- a surge of foreclosures or not? -- the fact remains that many people seek bank-owned homes, whether as an affordable way into a property or as an investment opportunity.

Foreclosures usually need some work, so depending on your comfort level and rehab budget (and/or expertise), you can sometimes find a hidden gem in this segment of the real estate market.

Keep in mind the properties are usually sold as-is, and they might not qualify for a conventional loan.

The bank might do some prep work, but once a property is on the market, that's typically the end of it. This means that you can -- and should -- conduct inspections, but the seller (the bank) is probably not going to fix whatever issues you find.

Make sure you understand exactly what conditions your lender will or won't allow. Well and septic issues are problematic to lenders, and they generally won't approve mortgages on properties with faulty systems. Other issues could also stall or halt the loan process.

You still have options, however. One popular option is a rehab loan, including one called a 203(k) loan, offered via the Federal Housing Administration. Check with a mortgage and/or real estate professional about products available for foreclosure or fixer-upper types of properties.





Ask the Expert:

What home buying programs are available for veterans?

Military veterans have access to a range of home-buying programs as well as post-purchase benefits like tax credits. It can take some research, but the time spent can be well worth it.

The most widely recognized program is the VA loan, a loan that's backed by the federal government. This guarantee allows for more favorable terms, which can include zero down payment, no private mortgage insurance and lower interest rates. Eligibility requirements include length of service and credit requirements; spouses and dependents may also qualify.

A VA loan can be used to purchase a foreclosure if the home meets the VA home loan guidelines.

Beyond the federal VA loan, your state might also offer programs. Start with your state's Department of Veterans Affairs office (or Division of Veterans Affairs) or website. You could also ask a regional VA office to point you in the right direction to learn about your state's programs.

These programs vary by state and can each have their own requirements related to income limits, first-time home buyer status and the like. However, many states

Open Space Out, Gray/Yellow Combos In

Last year left many of us eyeing our homes in a new light, whether we were forced to confront long-overdue renovations or simply felt like sprucing up. And the unique challenges of 2020 have led to many of the design trends of 2021.

Whether it's the calming effect of tending plants or the functionality of home-grown herbs and veggies, greenery is big.

Yellow and gray. For the first time, Pantone named two colors of the year for 2021. And they were philosophical about it. The com-



With peak home project season upon us, here are some of this year's design trends:

Functionality. With everyone home at once, open layouts became a liability last year, and people started finding ways to divide space among family members and room function (office vs. personal, for example). Experts expect this trend to continue: Dividers (and sometimes walls) are going up, and rooms are being converted -- formal dining rooms into lounge or kid spaces, guest rooms into craft rooms, etc.

Edible plants and indoor plants.

pany paired Ultimate Gray with Illuminating, a bright yellow. The combination, said the company, is "a message of happiness supported by fortitude ... We need to feel that everything is going to get brighter -- this is essential to the human spirit."

A few other trends include: the return of wallpaper, especially the peel and stick variety; diamond patterned flooring, which is popular painted on wood flooring, and smart lighting.

do have helpful programs. These range from actual mortgage loans to closing and down payment assistance, and even some programs for non-first time home buyers.

You might also find refinancing options with favorable terms. Other states offer tax credits with a maximum amount per year. This can save you thousands.

There are also programs for surviving family members. Gold Star families, or those who have lost a loved one in the line of duty, may qualify for a VA home loan, which includes options for surviving spouses. A Casualty Assistance Officer with the Department of Defense will advise families of their benefits options, but be aware that they will not ask for information like Social Security numbers over the phone or on social media.



"Siri, what time is it when the big hand is on the two and the little hand is on the ten?"

The amazing human links to history

Think for a moment about the long link of lives.

We think that the Civil War was a long time past, and it did end 156 years ago. So that seems like a long time, but in generational terms, it isn't.

Civil War widow

The last person to get a Civil War pension (\$73.13 a month) died in May 2020. Hard to believe, but Irene Triplett was the daughter of Moses Triplett, who fought on both sides during the Civil War. In 1924, at age 83, Moses married his second wife, Elida Hall, who was 33. Their daughter Irene was born in 1930, and her father died in 1938, so Irene was eligible for his Civil War pension, which she received



until her death in 2020.

Former slave

Imagine the implications for families of enslaved people. Until the 1970s, there were still people alive who could say they were born into slavery. Peter Mills was such a person. Born into slavery in 1861, he lived until age 110 in September 1972. He lived through the invention of the radio, two world wars, television, nuclear weapons and the moon landing.

American Revolution daughter

But what about the American Revolution? That ended in 1783.

In 1943, the last actual daughter of a soldier in the American Revolution died. Annie Knight Gregory's father, Richard Knight, was 11 years old when he fought at Valley Forge. Richard was 66 years old when he was married his third wife, and in 1843 Annie was born. Richard Knight died in 1850 when Annie was 6 years old. Annie lived to be 100, and when she died in 1943, the overlap between her father's life and her own life was a whopping 177 years, according to the Daughters of the American Revolution.

In fact, as late as 1931, there were still seven actual daughters of the American Revolution alive.

Tiny nation is the least-visited country

Tropical climate, sand beaches, crystal clear blue ocean waters and lots of palm trees. Tuvalu has everything.

Except tourists. It doesn't have many of them. In fact, the curving string of thin reef islands and atolls in the Pacific is the least visited country in the world. It typically welcomes about 2,000 visitors during the average year, but only about 400-500 are actual tourists. The rest come for family and business.

There's a good reason for that: It is pretty hard to get there.

The main island, the Funafuti Atoll, has the only airport, a tarred runway with service three times a week from Fiji. Two cargo-passenger ships visit the outer atolls every three to four weeks and connect to Fiji.

Modest, family-owned hotel accommodation can be found on Funafuti and some guesthouses are available on outer islands. However, there is no tourist economy.

Tuvalu has a population of about 12,000 (96 percent Tuvaluans). Natives speak Tuvaluan, distantly related to Polynesian languages, and English for business.



Summer learning activities keep kids engaged

Just because school is out for the summer doesn't mean that learning is over -- there are plenty of fun and easy ways to keep kids engaged and active during the summer months.

Outdoor alphabet match

Using plastic or paper letters and chalk, write the alphabet out on the sidewalk and challenge your child to match the plastic letters to the chalk letters. Challenge older kids to spell out words.

Summer reading BINGO

Help your child create a BINGO sheet with a different reading goal in each of the squares. These can be modest goals, like reading for 15 minutes each day, or bigger goals, like finishing a book or reading a certain number of pages. Every time your child completes a goal, cross it off the sheet. When your child crosses out an entire row or column, treat him or her to a small prize.

Bug hunting

Grab your magnifying glass and take a little time with your child to get to know the bugs in your backyard. Talk to your child about what different bugs do -- do they sting? What do they eat? Locate ant hills to learn about insect colonies and look for spider webs. There's a whole world in the backyard, just waiting to be explored!

DIY bird feeders

A quick do-it-yourself tree feeder will attract new feathered friends to nearby trees. Thread popcorn, berries, raisins and other dried fruits on a sturdy piece of string. Loop the string around tree branch and watch the feeding frenzy. Help your child identify the birds who come for dinner.

Mud play

What's more fun than getting a little dirty? Put on some old clothes and encourage your kids to stomp, splash and play in the mud. It's a fun and easy outdoor activity that can keep kids moving even on rainy days -- and it's free, too, unless you count the cost of soap.

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Sun	Mon	Tue	Wed	Thu	Fri	Sat
		1 SCRIPPS	2 SPELLING BEE	3 FINALS	4 Chicago Blues Festival	5 Belmont 
6 Texas Folklife Festival	7 Boone Day, Kentucky	8 Museum Mile Festival, New York	9	10	11 King Kamehameha Day, HI	12 Peach Festival, Louisiana
13	14 	15 Native American Citizenship	16	17 US OPEN	18 Newport Flower Show	19 Juneteenth
20 Father's Day	21 	22	23	24	25	26 Pea Festival, Arkansas
27 Wind-jammer Days, Maine	28	29	30			

April 2021 Martin County Single Family Homes Market Stats

Click on the Image for the full report

Monthly Market Detail - April 2021
Single-Family Homes
Martin County





Summary Statistics	April 2021	April 2020	Percent Change Year-over-Year
Closed Sales	286	180	58.9%
Paid in Cash	124	56	121.4%
Median Sale Price	\$490,000	\$352,000	39.2%
Average Sale Price	\$1,035,304	\$515,674	100.8%
Dollar Volume	\$296.1 Million	\$92.8 Million	219.0%
Median Percent of Original List Price Received	98.9%	95.2%	3.9%
Median Time to Contract	12 Days	37 Days	-67.6%
Median Time to Sale	56 Days	84 Days	-33.3%
New Pending Sales	262	136	92.6%
New Listings	315	192	64.1%

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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