



Brood X comes for a visit this summer

They show up uninvited every 17 years to make a lot of noise, but they don't bite and they mainly shut up at night. And that will be a relief.

Brood X (10), one of 15 different broods of 17-year cicadas will emerge as a group between April and May. Trillions of them will spread across 15 states. Birds, cats, dogs, fish and rodents will stop what they are doing and eat cicadas.

The lovelorn males will make a lot of noise during the day with their buzzing mating calls. The females lay fertilized eggs in a tree branch by cutting a slit with their sharp wings. Their young hatch in the tree limb in six to 10 weeks, drop to the ground, and tunnel in to the tree roots.

In cities, cicadas probably won't be too much of a problem. They won't cause plant damage, but if you have a lot of young plants, a net might protect the plants from sharp wings.

Spring home buying season opens soon

Spring remains the best time to sell a home, with many buyers out looking while school is out and the weather improves.

It's a great time to sell, too. In November, home prices rose 14.6 percent higher than the previous 12 months.

Sellers should not have much of a problem moving their homes to the 'sold' column. Supply of houses for sale is low, but there are plenty of buyers around, forcing prices up. Most properties are on the market for less than two months.

For sellers who want the best prices for their homes, start now to fix up and clean up. Expensive renovations are not necessary, but be sure to paint it or scrub it.

De-cluttering is a good way to keep your house display-ready. Put knickknacks, family photos and collectibles in storage while you are showing the house.

Make sure your cabinets, built-drawers, and closets are cleaned out (and not stuffed!)

You'll want to think over pricing. Your real estate agent may survey recent sale prices in the neighborhood and find houses that are comparable in price. Although there are many buyers around, you'll want to come up with a strong, but realistic price to attract the most qualified buyers.

Photos are more important than ever since so many people, especially younger ones, research homes through online sources such as Zillow.

For buyers in areas with low housing supply, a strong offer is essential, especially if there are other interested buyers.

Make sure your financing is in place and be ready to act quickly. If you see the house you want, sign an offer immediately and get it to the seller.

Try to make a clean offer with few contingencies. If you need to sell your home, put it on the market immediately and arrange temporary housing while you shop for a house.

Be flexible with what you want in a house. Analyze your basic priorities and look for those first. Review homes for sale online in and around your preferred neighborhood so you know what amenities to expect at your price point.





Ask the Expert:

What is this new tax credit for down payments?

The Biden administration has proposed a new tax credit that might make it easier for first-time buyers to make a down payment.

The proposed First Down Payment Tax Credit would provide qualified buyers with \$15,000 at closing to be used toward a down payment.

First-time buyers make up about 32 percent to 40 percent of all buyers. But historically, the down payment is the greatest hindrance to purchasing a home. According to some surveys, at least 37 percent of potential first-time buyers haven't yet saved enough for a down payment on a house. About another 42 percent say they actually can't save enough for a down payment. So, for them, the tax credit would be just what they need.

Buyers would have to meet lending requirements.

Your credit score has to be high enough.

FHA loans are the most lenient on this point, requiring a credit score of 580 with the smallest down payment (3.5 percent) but the score range is lower with a 10 percent down payment. For conventional mortgages, you need at least 620 to qualify.

Your DTI has to be low

Get organized now for the 2021 tax year

Each year, millions of Americans scramble to locate every receipt, form, pay stub and scrap of documentation they need to maximize their income tax refunds, or at least minimize the amount that they owe to the United States government on April 15.

If this sounds like you today doing your taxes for the 2020 tax year, it's time to adopt a new way to prepare for the 2021 tax year now.

According to Turbo Tax, the best way to maintain a good record of receipts and expenses is to handle them regularly, so you can avoid tracking down months-old materials. They recommend color-coded folders in an easy-to-access location.

Folders might include home and office expenses, vehicle expenses and mileage, education costs, child care expenses, medical expenses and other items, such as charitable donations, work uniform purchase and cleaning costs (for work-only attire) and work-related expenses. Turbo Tax also recommends that you scan each receipt and maintain both electronic and paper copies.

If the multi-folder system sounds like too much hassle, The Motley Fool recommends a simpler three-folder tax filing system.

Folder number one: Income. Log eve-

ry penny you earn on a sheet in this folder. Store other related documents, like 1099 and W-2 forms in this folder as well.

Folder number two: Expenses and deductions. If you choose to itemize your deduction instead of taking the standard deduction that Uncle Sam offers to most taxpayers, you'll need to maintain a file of every receipt, mortgage statement, investment-related expense, medical bill, child care costs and other employment-related expenses. Be careful, though: This folder can get fat in a hurry, so it may be worth your time to organize it into more sub-folders or use envelopes for each expense category.

Folder number three: Investments. Use this folder for statements, purchase receipts, sales confirmations, year-end overviews and dividend notices. You'll probably want to create sub-folders for deductible/tax-deferred investments, non-deductible investments and taxable investments.

Maintaining a year-round system for tax documents may sound annoying, but it pays off big. In 2015, taxpayers left about \$1.4 billion in tax refunds on the table with failure to file returns and other tax mishaps, according to CNBC. With a little planning and experimentation you can save the frantic search of tax season -- and maybe even get a bigger return.

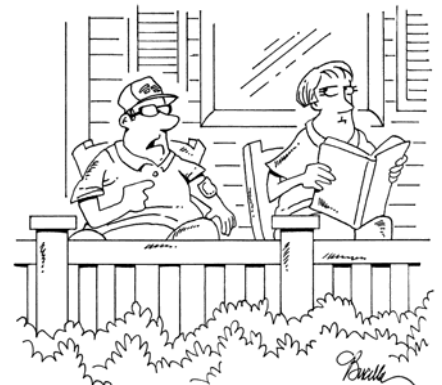


enough.

Your debt-to-income (DTI) ratio generally must be no higher than 45 percent or 50 percent for some conventional lenders. The maximum for an FHA loan is 57 percent

To calculate your DTI, add up your monthly debts and then divide your debts by your total gross income. If your gross income is \$3,000, divide that by your monthly obligations. Let's say your bills come to \$1,500 per month. You get .50. Multiply .50 by 100 and you get 50 percent. That is your DTI.

For tight housing markets, conventional loans may make it easier to buy than FHA loans, since FHA loans often involve some delays. Inspection and appraisal standards are more stringent. The percentage of FHA loans in the market is about 25 percent.



"This anti-grump patch is working. I've only yelled 'Get Off My Lawn' three times today."

The robots are not hungry

Students are hungry. Locked-down adults, and folks who just want to stay home, they are hungry.

But the robots are not.

Kids are feeling sorry for the little white six-wheeled delivery robots from Starship Technologies.

They are feeding them bananas.

In the English town of Milton Keynes, the word has gotten around that the robots are hungry for bananas. Different kids have been observed feeding the robots at least five separate times.



"Robots are not hungry for bananas really," says Ahti Heinla, a cofounder of Starship, told Business Insider.

In 2018, pedestrians were kicking the robots, so the contact has become more friendly, at least.

Starship's battery-powered delivery robots are ubiquitous in the UK and on campuses in the U.S. and parts of Europe.

Starship robot deliveries have soared from 5,000 in 2017 to 1 million in January 2021. Among its most popular product deliveries are bottles of milk (105,000), pizza (63,200), coffee



Planning a summer vacation?

Here are countries are open for travel

If you've got a serious case of cabin fever, you're not alone. March marks a full year since anyone in the U.S. could travel without concern over COVID-19, and many Americans are itching to go somewhere.

But where to? Normally, March is borderline late for booking summer travel. This year, much is still unknown, including the most important question: Which countries will be open?

As of late winter, U.S. News and World Report said that more than 50 countries were available, including a number of tropical locations like Bermuda and the Bahamas, plus popular destinations like Costa Rica, Chile, French Polynesia, Ireland and Jamaica. In most cases, travelers need to provide proof of a negative COVID-19 test within 72 hours of departure (time frames varied) and in some cases, you will need a travel authorization letter. Some countries had protocols once tourists arrive, including quarantines, screenings or random testing.

If you're making plans for summer, consider purchasing travel insurance, as countries may change their travel rules at the last minute. Also, visit the U.S. State Department's website, which provides risk assessment by country, from Level 1 (take normal precautions) to Level 4 (Do Not Travel).



Time for those lovely daffodils!

It might get too cold in Washington, D.C. for the cherry blossoms.

But as March moves into April, expect the lovely and hardy daffodil to appear, bright yellow or white, peeking its trumpet head through the snow or cold to ring in the spring.

Those dependable spring blooms all have a history. Someone planted them to perk up a corner in the garden or trim a fence. And they grow, whether that home or garden or that person is there or not. In fact, they can grow undisturbed for decades, even centuries in the same plot, according to The Washington Post.

Their secret hardiness comes from a thick skin that shelters the inside the of bulb, where the leaf and flower are developing in late winter. The bulb itself keeps growing year after year, continuously absorbing nutrients all year round.

It is a flower known for thousands of years. First mention of them comes from a Greek botanist around 300 BC. They were brought to Britain by the Romans and grew freely in northern Europe.

Plant daffodil bulbs in the fall (especially October), three times deeper than the size of the ball. Separate bulbs in the spring, but let their yellowing stems remain to support the bulb.

Ancient abbreviations sound somewhat mysterious today

Mrs. - Stands for Mistress, the opposite of Master, which is what a married woman would be called, especially in the Middle Ages. In some American language traditions, the R is pronounced: Mizrez.

lb. - Pound. Comes from ancient Roman era in Britain: Libra

Pondo: A pound by weight.

oz. - Ounce. Originated with the Roman Latin word uncia. In Italian the word became onza and shortened to Oz.

stat - Immediately. Heard on medical TV shows. It comes from the Latin word statium.

March 2021



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Sun	Mon	Tue	Wed	Thu	Fri	Sat
	1 American Red Cross Month	2	3	4	5	6
7	8 Int'l. Women's Day	9	10	11 Popcorn-Covers Day!	12	13
14 Daylight Saving Begins	15	16	17 Happy St. Patrick's Day!	18	19 Red Nose Day	20 SPRING BEGINS!
21	22	23 Nat'l. Puppy Day	24	25	26	27 PASSOVER BEGINS MARCH 27
28 Palm Sunday	29	30	March is National NUTRITION Month			

Florida 2020 Yearly Single Family Homes Market Stats

Click on the Image for the full report

Yearly Market Detail - 2020
Single Family Homes
Florida





Summary Statistics	2020	2019	Percent Change Year-over-Year
Closed Sales	310,378	293,325	5.8%
Paid in Cash	68,322	71,408	-4.3%
Median Sale Price	\$290,000	\$264,500	9.6%
Average Sale Price	\$401,478	\$346,673	15.8%
Dollar Volume	\$124.6 Billion	\$101.7 Billion	22.5%
Median Percent of Original List Price Received	97.7%	96.5%	1.2%
Median Time to Contract	31 Days	42 Days	-26.2%
Median Time to Sale	75 Days	84 Days	-10.7%
New Pending Sales	347,900	318,501	9.2%
New Listings	352,557	362,761	-2.8%

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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