

# HOUSECALLS



Photo by Greg Hume

## Dandelions: Spring's earliest feast

That spring carpet of yellow that stubbornly appears year after year, might be considered a weed to some, but to bees and health experts, dandelions are food.

Both bees and butterfly larvae feast on dandelions in April and May. They are an important source of early pollen and nectar.

Dandelions have been an important food source for people since the dawn of humanity. The flowers, leaves and root are all edible. Loaded with vitamins, fiber, and antioxidants. Plus, some studies say that dandelions reduce inflammation.

Dandelions are often the source of wine, jelly, and gravies.

Check out the recipes at [dandelion-festival.com](http://dandelion-festival.com).

## Buying and Selling in the Temporary Normal

With all of this extended time spent homebound recently, many of us have discovered a new reality: if you have to be quarantined, you might as well do it in your dream home.

And you can still do that! No matter what the season, the economy, even a virus -- people will continue to buy and sell houses. But for the current crisis, the process has changed.

Fortunately, real estate professionals are already adept at strategies that could prove especially helpful this year, as COVID-19 dominates the news.

Think: technology. Virtual tours have increased in popularity. Buyers were already screening houses online before seeing them in person, and a virtual tour can dramatically increase the number of eyes on your property.

A 2018 report by the National Association of Realtors (NAR) said that 46 percent of buyers found a virtual tour very useful, while 74 percent used the internet to search for homes. Among millennials, that figure leaped to 92 percent.

Some other accommodations this year include:

- \* Sellers may request more hand-washing. Another NAR survey, this one in March, found that more sellers were requesting that visitors wash their hands or use sanitizer. (Some may also request the use of booties, a commonplace request already.)
- \* Open houses may limit the number of people inside a home at one time, which probably makes for a more pleasant walk-through anyway. In some locales, no open houses will be available in the short term.
- \* Technology can also aid in brokering a deal. Already, contracts are regularly sent via email and signatures can be gathered online. Expect more of this.
- \* Those who attend open houses in the coming months are more serious buyers, as the tire-kickers have opted to stay at home.



### Ask the Expert

*I built equity in my house. Now how do I get rid of the PMI?*

Private mortgage insurance, or PMI, is required when you buy a house using a conventional loan and make a down payment that is less than 20 percent of the home's price.

Naturally, most homebuyers want to get rid of that extra amount on their monthly mortgage payments.

You have the right to remove PMI in two ways: you can get automatic or final PMI termination at certain home equity milestones, or you can request the removal when you reach 80 percent home equity.

#### *Automatic trigger:*

This occurs when your mortgage balance reaches 78 percent of the purchase price or at a set time period of halfway through your amortization schedule. Payments must be up to date.

#### *Request removal*

You can request removal of PMI when the loan balance reaches 80 percent of the original value. Some homeowners hasten the process

## The one group that loves people forced to work at home: Hackers



Someone at your workplace no doubt makes sure the networks are secure and safeguards are in place to block bad guys.

And who does that at your house? Right. You or no one.

During the current crisis, with employees working at home, many companies have issued employees guidance on how to establish home internet security.

It's guidance worth following.

#### 1 Change the locks.

That means update your software. You might have noticed that software frequently has security updates. That's because smart hackers figured out how to break the software. But what you may not know is that there is a second

wave of dumb hackers who just read the security update for tips on how to get the folks who don't update. It's like they have a key. Your mission is to change the locks and update.

#### 2 Use a secret code.

Implement two-factor identification. Yes, it is a second step. You will have to put in a new secret code every time you do certain tasks. But it is better than a hacker walking out with your briefcase.

#### 3 Use a mask.

Meaning, mask your internet activity with a personal VPN. It protects your privacy. It doesn't protect you from phishing, malicious software, or digital viruses, but at least you aren't accessing your company website in cyber-public.

by making extra payments toward their principle. You make the PMI cancellation request in writing to the lender.

#### *Refinance*

You might be able to refinance out of PMI, which tends to apply when mortgage rates are low and values are on the rise. It usually takes two years before you can refinance.

#### *New appraisal*

Calculate the cost of an appraisal against your savings, but if your home's value has risen appreciably, this could be a good strategy.



"I just read on the internet that I shouldn't believe everything I read on the internet."

# BOLD BUBBLES.

The strange journey and powers of the humble bar of soap.

According to Roman legend, thousands of years ago women washing in the river Tiber used bubbly globs flowing down a mountain to clean their clothing.

Whether they knew it or not, the bubbles were inadvertently created by the temple priests on Mount Sapo. Ashes from fires combined with animal fat and river water created a bubbly substance that lifted dirt from skin and clothing.

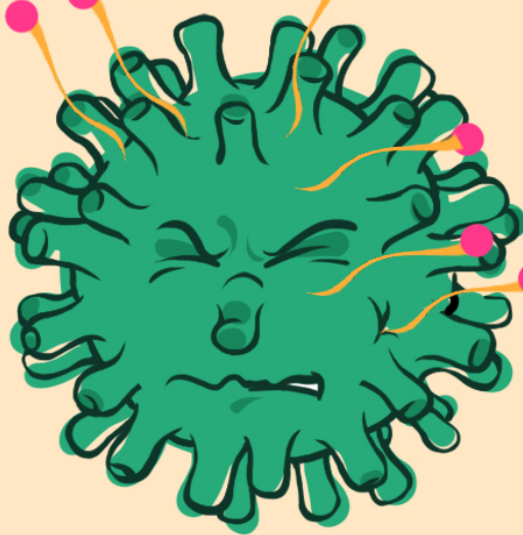
Soap.

Humans have been using soap for at least 5,000 years, but it isn't an obvious sort of formula. Soap requires three ingredients: An alkaline (like lye), water, and fat.

The fat part is easy and lots of things work well, from olive oil to tallow, which is beef fat.

But lye is a different story. Lye has to be made with white ash from a hardwood fire. Lye makers literally had to go out to a place where hardwoods burned down to ash. They scooped up the white ashes and put them in a barrel. Then, they waited for rain, best for making lye. Buckets full of rainwater were

**FIERCE SOAP MOLECULES** use their tails to pierce the virus membrane and pry it apart!



poured into the ash barrel to soak the ash. The lye water formed at the bottom of the barrel. They then caught and stored the caustic lye water that leached out from the bottom.

Strangely, somewhere along the line someone decided to make lye and combine it with fat and more water.

Today we might think of soap as gentle, but it is actually fierce to dirt, bacteria, and viruses.

Soap molecules are pin-shaped crow-bars. Their tails love fat but hate water. Their heads love water. So when soap molecules find a piece of dirt or virus, the tails pierce the fatty membrane, while the heads pull away toward the water, thus prying open the dirt or virus and destroying it. Fancy science for some glop that once rolled down a hill.

Today soap smells nice and has lots of different forms from hand soap to detergent. Yet, the recipe really hasn't

changed much from recipe used by Romans or ancient Egyptians. It's still ancient science.

## *Speaking of social distancing:* Here's a remote vacation

If your private island beach is getting boring by May, here's an idea: Try the North Pole Igloos.

The luxury Igloos are made up of 10 heated (and moveable) glass domes situated on the North Pole's arctic glacier. According to Janne Honkanen, founder of the North Pole Igloos and other extreme hotels, the igloos are regularly moved around the glacier to take advantage of the best weather possible.

For a cool hundred grand per person, guests can spend one night on the North Pole glacier viewing the northern lights and becoming one with the wilderness. Only a thousand guests per year can take advantage of the experience, which is available only in the month of April. The excursion includes helicopter transportation to the igloos, security, food, and all the gear you will need. Plus, you get two nights in Svalbard, the Norwegian archipelago between mainland Norway and the North Pole. The locals claim Svalbard has more polar bears than people and there are 2,642 people.

### *Or, just visit Svalbard*

If \$200,000 per couple is too much to shell out, there are lots of hotels in Svalbard, and cruises around the archipelago. It

may not be on the North Pole glacier, but it is high arctic with plenty of night light shows and snow. Hotels go for about \$150 to \$200 per night. Norwegian Air, is one among others, that fly into Svalbard regularly. You can also get there by cruise ship.

You'll find plenty of arctic adventures year round in Svalbard: Dog sledding, kayaking, snowmobiles, challenging arctic camping, tours on snowcats (big vans), ice cave tours, boat trips and site-seeing. Polar summer, May to September, is the warmest season when temperatures hit about 45 degrees F, which make it possible to hike.

## A great gift for a mother in a nursing home

Moms in their 70s, 80s and beyond, all remember the thrill of the mail, which could possibly bring a letter, full of news and cheer from family.

For mom (or dad) quarantined in a nursing home, what better surprise than a letter. It need not be a long, a notecard can be just as welcome, but it should be handwritten (nicely) and contain something newsy. It doesn't have to be big news. Just what you are doing that day and a wish that the recipient is doing well. End with your love.

Mom will love showing your letter around.



# May 2020



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Sun	Mon	Tue	Wed	Thu	Fri	Sat
					1	2
	Older Americans Month <i>Make Your Mark!</i>					
3	4	5 Cinco de Mayo	6 Nurses Day	7	8	9
10 Mother's Day	11	12	13	14	15 National Chocolate Chip Day	16 Armed Forces Day
17	18	19	20	21 Red Nose Day	22	23
24	25 Memorial Day	26	27	28	29	30
31	 <b>We Remember</b>					

## Florida March 2020 Single Family Market Stats

Click on the Image for the full report

### Monthly Market Detail - March 2020 Single Family Homes Florida



Summary Statistics	March 2020	March 2019	Percent Change Year-over-Year
Closed Sales	26,611	25,013	6.4%
Paid in Cash	6,351	6,320	0.5%
Median Sale Price	\$275,000	\$256,000	7.4%
Average Sale Price	\$371,531	\$341,032	8.9%
Dollar Volume	\$9.9 Billion	\$8.5 Billion	15.9%
Median Percent of Original List Price Received	97.1%	96.2%	0.9%
Median Time to Contract	38 Days	49 Days	-22.4%
Median Time to Sale	81 Days	91 Days	-11.0%
New Pending Sales	24,304	31,383	-22.6%
New Listings	32,218	33,411	-3.6%

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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