



HOUSECALLS



Happy Mother's Day!



Puffy clouds: Looks are deceiving

Those fluffy clouds of summer floating against the blue sky may seem weightless but nope, they are enormously heavy.

The average cumulus cloud contains about 131,894 gallons of water. Water weighs 8.34 pounds per gallon. That means the average cloud weighs 1.1 million pounds, according to Useless Knowledge.

So if you have a legion of tanks above your head, how do they stay up there? They float because they are made of minuscule droplets so tiny that it takes more than a million to make a single raindrop.

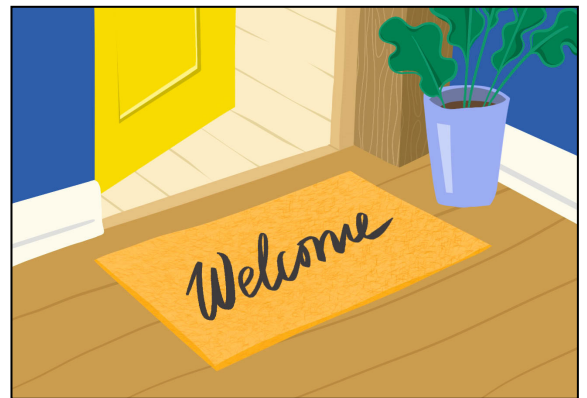
But these billowing clouds also have a lot of power. The tops fluff into cotton-like towers, but the bottom of the cloud is flat. You don't want to be a paraglider under the base of a cumulus cloud. Thermal updrafts under the cloud can lift an airplane thousands of feet in seconds.

Are sellers now courting buyers?

Home sellers have been in the real estate driver's seat for some time, since there was more demand for homes than homes available to buy.

However, as 2023 opened, sellers were making some concessions to buyers.

According to Redfin, 42 percent of sellers in late 2022 offered at least one concession to buyers. That is 31 percent higher than the year before. These concessions, according to Redfin, tend to mask the true cost of a home purchase, since list and closing prices don't change. So even though prices remained steady, sellers were often giving cash credit for repairs, closing costs and mortgage buy downs, according to Redfin.



Still, in late 2022, when interest rates started rising, fewer buyers were out. People who had to sell were eager to attract a buyer.

That micro-economy might not hold through the home sales season this summer, though. New mortgage applications have picked up somewhat, as interest rates tick slowly down.

In many locations, the supply of homes to buy is still below demand, which suggests that it's still a great time to sell.

Meanwhile, there is good news for buyers, too, with a new FHFA mortgage discount program for first-time buyers, which makes it easier to get a mortgage approved without 20 percent down.



Ask the expert

Are there any new home buying programs out there?

If you've never owned a house, or haven't owned one in three years, a new Federal Housing Finance Agency (FHFA) mortgage discount program, launched in late December of 2022, can cut up to 1.75 percent from your mortgage rate.

You can qualify for this discount program if you are buying your first home (or a home for the first time in three years) for your main residence and you are using a conventional mortgage. There is also an income requirement that you must earn less than the median income for your area.

The best mortgage rate discount of 1.75 percent goes to buyers with below-average credit scores who can make a 3 percent down payment on a fixed rate mortgage. The higher the credit score, the lower the discount. So a buyer with a 620 credit score and 3 percent down gets a 1.75 percent discount. But a buyer with a 760 credit score and 3 to 20 percent down gets a .25 rate discount.

The income requirements are based on the mortgage giant Fannie Mae's median income for the area. You can see what the median income is for an area by searching for the income tool. Median incomes are not necessarily low incomes. A small town in the Midwest, for exam-

Invest in landscaping to raise your home's value

Landscaping is a no-brainer to add curb appeal to your home, but the value is more than just cosmetic -- researchers at Virginia Tech found that it can increase property value by as much as 15 percent. According to the Pennsylvania Association of Realtors, landscaping can significantly affect the perceived value of a home. And like many investments, a long-term approach can provide the biggest payoff in the end.

* Nurture the grass. A well-maintained lawn is one the easiest and most cost-effective places to start -- according to LawnStarter, a \$268 investment in lawn care services adds about \$1,200 in value.

* Add trees. Small young trees in 15-gallon pots are easy to transport home from a nursery and already offer some size, often at very affordable prices. The trees will continue to add value as they grow taller.



* Don't just stick flowers and shrubs in the ground at random -- follow a well thought-out plan. You can download pre-made plans or hire a designer to create a custom plan just for you.

* Use bright colors. Bright flowers are a quick and easy way to add interest up your landscaping and can conceal a few sins, too.

* Maintain fences and walls. Well-kept fences add to property values, but broken panels or cracked walls can actually decrease your home's value.

* Avoid large outdoor water features. If you ever plan to sell your home, potential buyers probably won't consider a fountain or fish pond an asset -- they'll just see a hassle that must be maintained or removed.

ple, might have a median of \$76,000. Meanwhile, median income in San Francisco is about \$151,000, and FHFA offers a 20 percent income exception for this area.

There are also some exceptions to the first-time buyer requirement if the buyer is a displaced homemaker or a single parent whose prior residence was jointly owned with a spouse.

Finally, to get the discount, you must move in within 60 days of closing and you must live in the home at least 180 days a year as your primary residence. Some exceptions apply for deployed military.

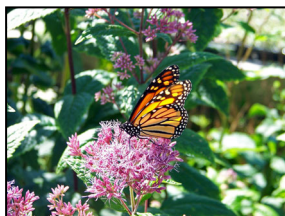


"I know it's just a slab of stone, but I can't take my eyes off it."

The secret life of milkweed

Even its name classifies it as unwanted, but milkweed plays a crucial role in nature -- and the average garden.

Most famous for its role in hosting butterfly caterpillars, milkweed is the only plant that can support the lovely orange and black monarch butterfly's caterpillar. Late in the summer, you can lift up a milkweed leaf and see the fat caterpillars feasting on the foliage.



According to the North American Butterfly Association, the 25 varieties of milkweed protect themselves with poisonous steroids called cardenolides, related to the chemical that illuminates fireflies. The monarch in particular stores the poison in its wings, making it an unpleasant treat for birds.

But monarchs are hardly the only creature that relies on milkweed. The plain jane white milkweed tiger moth produces a lovely caterpillar with orange and black stripes and a fancy skirt. The tiger moth lays a cache of dozens of eggs in neat rows on the milkweed, which all hatch at once.

In late summer, milkweed produces lots of little flowers in a round ball. These blooms emit a strong and lovely lavender fragrance that can perfume an entire garden. The flowers turn into large, pointed seed pods that eventually break open and spill little seeds that float away on their fluffy parachutes.

American pioneers would collect the seed pods and use them to decorate their homes. The gold-painted pods can still be seen on Christmas trees.

Should you get a metal roof?

Imagine not having to worry about your roof for the rest of your life.

Your wish could come true if you invest in a metal roof, which has an average lifespan of 40 to 70 years -- decades longer than conventional asphalt shingles, which last 20 to 30 years at most.

Demand for metal roofing is growing, and not just because of the longevity. They can sustain hurricane-force winds, won't spark and ignite (a key feature in wildfire zones), they save energy and can reduce utility bills, and are completely recyclable. They can also enhance your home's resistance to pests, mold and rot, and dramatically increase your home value and curb appeal.

There are downsides, however. The longer lifespan of a metal roof comes with a larger price tag -- as much as two to three times the cost of other roofing materials. But for homeowners who intend to stay in their homes for a long time, the investment may pay off with lower energy costs (25 percent less for cooling), easier maintenance and reduced homeowners insurance premiums.

Metal roofs can be louder than traditional shingles, but not much. Stone-coated metal roofing is said to be the most quiet. Depending on how the roof is installed, the loudness of a metal roof ranges from 52 decibels to 61. Asphalt shingles are rated about 46 decibels.

If hail is a concern, stone-coated metal is the best, rated for hail up to 2.5 inches.



Common Hazard

Among the unusual hazards at the Legend Golf and Safari Resort, Limpopo, South Africa, are wildebeest. The Extreme 19th hole can be accessed only by a helicopter. The tee is 1300 feet up on Hangklip Mountain and the green is below. It's a par 3.

Extreme golf: Yes, it's a thing, and yes, it's extreme

When you think of extreme sports, you probably think of something like wingsuit gliding or cave diving, rather than, say, golf. But people love extremes and they love golf, which brings us to extreme golf.

At South Africa's Legend Golf and Safari Resort, the Extreme 19th Hole tees off from 1,500 feet up a mountain, accessible only by helicopter. So far, no one has sunk a hole-in-one on the green hundreds of feet below, but at least 14 people have scored a birdie. On other holes, you'll have to beware of the wildebeest hazards.

Normally, knocking out 18 holes is typically a day-long affair of trekking across three or miles. If you decide to take on all 18 holes at the Nullarbor Links in Australia, you'll need to set at least a few days aside. The course stretches for roughly 850 miles along Australia's southern coast. To play it, you will go through a sheep station and dodge hazards like emus, kangaroos, poisonous snakes and wombat holes, naturally. Ambient temperatures can reach 122 degrees during the day.

Folks who live in a far northern or southern climate often think of golf as a summer sport. After all, you can't grow grass for greens and fairways in the snow, right? Right. But who needs grass? Each year, the World Ice Golf Championship tees off in Uummannaq, Greenland, with temperatures well below freezing. While golfing across icy, windswept landscapes, you won't have to worry about shagging your shot into trees (there are none), and the water hazards are mostly of the frozen sort.

Golf courses often have strict rules when it comes to attire. Collars are usually required, and shorts are often frowned upon. Shorts certainly aren't allowed at La Jenny in France. Nor are collared shirts, or pants, or anything at all -- because La Jenny is a naturalist golf course, and only birthday suits are allowed (with some exceptions made for bad weather).

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| | 1 | 2 | 3 | 4 | 5 Cinco de Mayo | 6 Kentucky Derby |
| 7 Nurses Week | 8 Be Kind to Animals | 9 Etiquette Week | 10 | 11 | 12 Military Spouse Day | 13 Migratory Bird Day |
| 14 Mothers Day | 15 PGA | 16 Cannes Film Festival | 17 Police Week | 18 Museum Day | 19 Endangered Species Day | 20 Armed Forces Day |
| 21 Safe Boating Week | 22 Maritime Day | 23 World Turtle Day | 24 Fleet Week NYC | 25 | 26 | 27 |
| 28 Indy 500 | 29 | 30 Memorial Day | 31 World Otter Day | AGING UNBOUND! OLDER AMERICANS MONTH. | | |

March 2023 Martin County Single Family Homes Market Report

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