



HOUSECALLS



You might want to cross Cambodia off your travel list

Cambodia is about to open to tourists with this rather stringent COVID-19 plan:

All international visitors will pay \$3,000 deposit on arrival, of which \$1,500 is a deposit for cremation services.

Travelers will then be transported to a COVID-19 testing center at a cost of \$5. They will be tested for \$100, which might require a stay at a testing center or designated hotel for \$30 per person, plus \$30 for three meals while the traveler waits for results.

Travelers then must stay in their preferred hotel for a 14-day quarantine.

If any passenger tests positive, then all passengers must stay in a state-surveyed quarantine area for 14 days.

A traveler with a positive test is admitted to isolation in the Khmer-Soviet Friendship Hospital in Phnom Penh for treatment at a cost of \$225 per day.

Fantastic seller's market offers best prices in years

The millennial generation has grown up and they want to buy homes.

Every year for the next 10 years, millions of millennials will hit home buying age. The average age of a millennial is 32. The average age for home buying is 31, according to ETF Trends.

No wonder there is a record boom in buyers and potential buyers.

While there are lots of buyers, there are fewer homes for sale. That adds up to a supply and demand formula that puts sellers comfortably seated in the parlor, taking offers.

Half of the buyers who purchased a home in the last three months were forced into a bidding war, according to internet real estate company Redfin, as the average home sale price spiked 6 percent. That equals 100 straight months of price gains, according to the National Association of Realtors.

It isn't just millennials who are buying these days, either. A new wave of city dwellers from cities like New York are looking to the suburbs to escape violence and lockdowns. In July, there was a 44 percent increase in suburban home sales and in some cases, homes sold for prices that were as much as 21 percent over list, according to The New York Times.

With this reality in mind, homebuilders are busy. New home starts jumped to their highest level since 2006. Housing starts increased 17 percent in June. Nearly six in 10 homebuilders have raised their prices, according to CNBC.

More houses built

Privately-owned housing starts in July zoomed up 22.6 percent above estimates and 9.4 percent above July 2019, according to the Census Bureau.

The number of completed homes was up 3.6 percent above estimates in July. That was 1.7 percent higher than the June 2019 rate.

COVID-19 lockdowns impacted housing starts in March, which were at their highest level since 2006. But starts have rebounded.

For home investors, the robust nature of the housing market should offer some safety for the next few years, according to Stephen McBride of ETF Trends.



Ask the Expert:

It has been years since I took out a mortgage. I notice that instead of a Good Faith Estimate, I am getting a Loan Estimate. Are these the same things?

In 2015, the Consumer Financial Protection Bureau, a government agency that regulates consumer financial instruments such as mortgages, retired the Good Faith Estimate form (in part) and created the Loan Estimate form.

The Good Faith Estimate form revealed the terms and fees of a loan. However, since the lenders used their own language to describe the loans, multiple estimates could be very different.

The Loan Estimate has two forms: Loan Estimate and Closing Disclosure.

The new Loan Estimate is a three-page form that you receive within three business days after you apply. It is not a loan approval or rejection. It simply gives you loan terms, projected payments, and closing costs for review.

Since the Loan Estimate standardizes the wording that lenders can use, you'll see which costs are fixed and which are not, allowing you to shop lenders.

It also prevents surprise fees by establishing tolerance levels. If you do take

See Through Social Engineering Attacks

No one, not even the smartest person, is always immune from social engineering tactics. Hackers have proved it thousands of times, including in the recent Twitter-Bitcoin attack.

One easy way to hack an account is with one common security question: What is your mother's maiden name?

You answer this question on many different sites with security challenge questions and hackers now have access to databases that can provide this information. But maybe they need one or two other facts: Your exact date of birth, maybe your mother's first name, or your birthplace.

Chances are that you hand this information out freely in one place: social media.

Those fun quizzes are an obvious example: What happened on your birthdate? A genealogy quiz about the meaning of your last name. (Even if the quiz maker is not a hacker, the quiz maker can be hacked.) How about those automatic notifications to all your friends on your birthday? Your high school graduating class can also give a clue about the year you were born.

As curious as you may be about fun quizzes, your best bet is to avoid them.

The same goes with giving this information out in an ordinary pleasant chat on Facebook with a friend.

Even if your Facebook account is set to high security, hackers can easily see your friends, and their friends. They can fake an account for which you have a mutual friend, they have lots of information about you right away.

You can't even trust text messages. Hackers can easily pose as you (or your

boss or friend) in text messages.

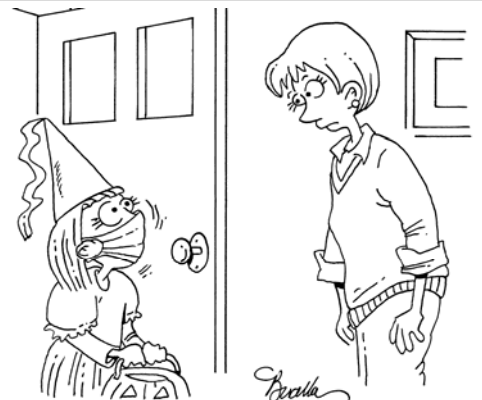
The key is never giving any kind of special information about yourself in text messages, email or especially on social media. Your friends probably don't need to know such information and an unknown enemy would love to have it.



the loan and the fee amount estimated is more than the amount paid, the lender makes up the difference.

You'll notice that costs are also broken down into these categories: Loan Costs (origination charges, services you can't shop for and services you can shop for) and Other Costs (taxes, government recording fees, pre-paid fees and initial escrow payments, for example).

The Closing Disclosure is a five-page form that buyers receive before closing. It has the final terms and costs associated with the mortgage and specifies the amount of money you need on-hand at closing. Buyers can easily compare the Loan Estimate to the Closing Disclosure. Buyers have three days to review and ask questions.



'Alex won for the scariest costume. He wasn't wearing a mask.'



Workcation plans? Remember these tips

If you are already telecommuting, you also know that you can drag your laptop almost anywhere and still be at work.

But what about a tropical beach or a long weekend at a favorite fun spot?

It can happen -- if you prepare.

First, prepare your plan. It's easier to start small. Maybe you need to travel to the next state for a family function. Normally, you might take the time off, but this time, you think you will have plenty of time to work.

Prep for the worst, says Skill Crush.

- Make sure your workcation is in a place with great Wi-Fi. Know how to set your phone up as a hotspot.
- Know how to secure your connection. Maybe you want to talk with IT.
- Have a hard drive large enough to store big project files as a backup in case you can't access files in the cloud.
- Carry chargers and extra chargers for everything.
- Clean your laptop of sensitive files that will be irrelevant during your workcation.
- Firm up your game plan for meetings. Know what apps and hardware you will need for meetings and when.
- Draw up (and keep) a strict work hours schedule. Make sure you never have to talk to a customer or colleague if there are loud noises in the background.
- Make absolutely sure you have a list of contacts.

Next, discuss your first workcation with the boss. If this will be a unique request for your supervisor, make sure you present your whole plan, along with a reasonable explanation of why this will be beneficial to the boss and the company. For example: I have to go to this family function. Since the function will be in the evening, I will have plenty of time to work during the day at my hotel. I don't want to take time away from my project, etc.

Explain how you have planned the logistics and drawn up a work schedule.

Nothing has stopped this iconic holiday. Yet.

Over the centuries, governments, invading armies, churches, reformers and iconoclasts have tried to stop it. The Puritans of early America banned it.

But nothing has stopped Halloween. Until COVID-19.

There may be no Halloween this year and if there is, it will be plenty different.

If you think about it, this is pretty strange because if there is one day we all wore masks, it was Halloween.

In Salem, Mass., once known for its 17th century witch hysteria, the city of 43,000 celebrates its macabre history on Halloween, when citizens and tourists roam the streets for the whole month of October, reveling in costumes and treats. Not this year. Gov. Charlie Baker of Massachusetts recently tightened restrictions on indoor and outdoor group gatherings.

But will a governor or virus really stop the festivities?

According to the results of a Morning Consult/Harris poll, 63 percent of adults believe that people would "find creative, fun, and safe ways to celebrate Halloween" this year. The Harris poll, conducted in mid-June, found that 74 percent of millennial mothers said Halloween was more important than ever this year.

School celebrations may be muted though, with many districts relying on e-learning -- not nearly as fun as coming to school dressed as your favorite monster and terrorizing classmates.



Remote work could be anywhere, even the beach

The travel industry is rising to the occasion as workers increasingly work from home. Their message: Try the beach.

All-inclusive tropical destinations are asking why you shouldn't work from the beach for two weeks. To that end, they are offering packages suited to precisely for that.

Royalton Luxury Resorts is offering a Workcation package for people who telecommute, but aren't exactly using vacation time.

The amenities include:

- * "Luxurious workstations"
- * Full coffee bar
- * Networking happy hour
- * Business center with free printer access.
- * Quiet locations for video conferencing
- * Portable power banks for phones and laptops.

If you take the kids, they'll enjoy:

- * Safe, quiet learning spaces for remote education.
- * Supervised activities for kids during the work day.
- * Educational activities during the work day.

October 2020



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Sun	Mon	Tue	Wed	Thu	Fri	Sat
				1 Int'l. Coffee Day	2 World Smile Day	3
4 Fire Prevention Week	5	6	7 Walk to School Day	8	9	10
11 Int'l. Day of the Girl	12 Columbus Day	13	14 Emergency Nurses Day	15	16	Nat'l. Pasta Day
18	19	20	21	22 Nat'l. Nut Day	23	24
25	26	27	28 Nat'l. Chocolate Day	29 Internet created in 1969	30	31

Martin County August 2020 Townhouses and Condos Market Stats

Click on the Image for the full report

Monthly Market Detail - August 2020
Townhouses and Condos
Martin County





Summary Statistics	August 2020	August 2019	Percent Change Year-over-Year
Closed Sales	109	83	31.3%
Paid in Cash	52	52	0.0%
Median Sale Price	\$181,000	\$143,000	26.6%
Average Sale Price	\$210,054	\$168,761	24.5%
Dollar Volume	\$22.9 Million	\$14.0 Million	63.5%
Median Percent of Original List Price Received	94.7%	94.7%	0.0%
Median Time to Contract	59 Days	52 Days	13.5%
Median Time to Sale	92 Days	101 Days	-8.9%
New Pending Sales	106	86	23.3%
New Listings	119	98	21.4%

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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