



Deer love pumpkins!

Deer love pumpkins just as much as you love that pumpkin spice latte. Or maybe more.

From the little pumpkins to the big fresh ones, when you are through with your leftover pumpkins, let the deer eat them. The best way is to crack open the pumpkins. The bigger pumpkins may be hard for deer to crack and get at the soft orange insides. Leave the pumpkins near areas where you commonly see deer or on the edges of an open field.

Wild animals like rabbits, mice, groundhogs and squirrels also love to chow down on pumpkins.

If you are looking for a new haunt, the market is moving in your favor

Searching for a new haunt this Halloween might be a little bit easier.

The red-hot real estate market is slowly cooling and sellers in big markets lower their prices, according to brokerage firms.

But the market will probably still be a little spooky for a while.

Notable in the market are urban areas in California and Utah, where prices were often set unrealistically high, Redfin reports. The highest number of price drops on homes occurred in July in Boise, Idaho, where sellers lowered prices on 70 percent of homes for sale. In Salt Lake City, 56 percent of sellers lowered their prices in July. In fact, more than 15 percent of home sellers dropped their prices in July throughout all metro areas.

This trend may well affect areas throughout the country.

Rising interest rates have cooled off expectations of many buyers. Rates that remained under 4 percent since 2019 are rising to about 5 percent to 6 percent. As buyers become a little less available, this should mean that the supply of houses on the market will rise.

Sellers should expect to see their homes on the market for 30 days or more and they should price their homes in line with the market from the start. Some sellers showed unrealistic expectations about what prices their homes would fetch, Redfin says. Part of that problem was the seller grapevine, with people listening to the home prices neighbors were getting on their homes and trying to win big themselves.

For now, even with higher interest rates, buyers might begin to have more choices and better prices.





Ask the Expert

In 2020 I lost my job and went into bankruptcy. But now I am back on track and I would like to buy a house. Is it even possible to get a mortgage?

Yes, you can get a mortgage after a bankruptcy.

For a conventional mortgage, a lot depends on the type of bankruptcy. For Chapter 7 bankruptcy (you've sold your assets to discharge your debts as much as possible), typically you have to wait four years, but it is possible that your situation could qualify as extenuating circumstances.

For Chapter 13 bankruptcy (you've completed your debt repayment plan), you generally need to wait two years from the discharge date. This period is shorter for FHA, VA, and USDA loans.

You'll also need a 620 minimum credit score for a conventional loan, so keep your balances low on credit accounts and always pay on time. For FHA loans, a credit score of 580 is permissible, and your score could be as low as 500 with a 10 percent down payment.

You'll need a cash down payment. With FHA loans, this could be as little as 3.5 percent.

Another type of loan can benefit people coming out of bankruptcy if they have cash on hand. The non-

Fix it or junk it? What to do with the old car

If your car is paid for (or almost paid for) and the repairs don't cost much, it's probably a good idea to keep it.

The key to keeping a car running for 200,000 miles is in the care and maintenance you give it. Change the oil regularly, rotate the tires and don't let small problems turn into big ones.

If your car has high mileage, its days might be limited, but at the same time, you probably won't get much by selling it. As such, it's smart to drive the vehicle until it dies. Paying for cheap repairs on high-mileage cars can be a good idea, especially if the car is paid off. With expensive repairs, you may be better off upgrading.

One important factor to consider is rust. If your car is rusting, it'll get worse with time. Rust can cause extensive damage to exhaust and power train components, among other things. And with severe rust, it may only be a matter

of time before components fail. It might be best to put your rust bucket out to pasture.

Another consideration: The market for used cars is better than ever. CoPilot has found that used car prices are up 43 percent above projected normal levels. Cars that should retail for \$23,000 are instead retailing for \$33,000. Kelly Blue Book reports record-level prices for new cars as well, with vehicles costing about \$48,000 on average.

If the used car you bought for \$12,000 has less than 50,000 miles on it, you might be able to recover the whole cost in the current used car market. If you sell, you could put that money toward a new car. New car financing has very low interest and with a high credit score, you might even be able to finance it for zero interest. But remember the average price of a new car has hit record highs, according to KBB.com.



qualifying mortgage loan (non-QM), is suitable for people in special circumstances, typically self-employed people who don't have pay stubs, but do have a lot of cash and a high credit score.

In 2022, here were the characteristics of the typical non-QM loan:

- Average credit score was 771
- Average down payment 24 percent
- Debt to Income (DTI) ratio was 37 percent

To finance a house, you generally need a DTI of 43 percent or less. A good DTI is about 35 percent or less. You calculate DTI very simply: Monthly debt payments divided by gross income. Add up all the payments you make in a months, including student loans and child support, but don't include utilities, groceries and gas.



"Maybe it would be best if you waited out here."

Return of the flip phone: Are they worth the premium?

For many years, foldable flip mobile phones were common. Then came the iPhone, and flat tablet-style phones have been all the rage ever since.

Flip phones offered some advantages, however. While folded up, they kept the screen protected and the footprint compact. Now, folding phones are making a bit of a comeback. But make no mistake, modern flip phones are far from retro.

The typical smartphone screen is manufactured from multiple layers of inflexible glass. If you tried to fold such a phone, you'd shatter the screen. Early foldable phones got around the inflexibility of glass by using polymers, or plastics. Plastic can



be very flexible, but it's also prone to scratches -- say, from the keys in your pocket. Hence why smartphones typically use glass screens.

In 2020, Samsung debuted the Galaxy Z Flip, which uses a very thin glass screen. Scientists figured out that the right

types of glass actually could be bent, and thus folded, without shattering. However, for this to work, the glass layer must be very thin.

Further, old LCD screens use backlighting, meaning bulbs are behind the screen. These bulbs can't be folded. However, many smartphones now use organic LED (OLED) screens, which aren't backlit. Instead, the organic materials themselves light up once electricity passes through.

If you want a modern folding phone, however, expect to pay a premium. Folding phones typically cost at least a few hundred more than tablet phones with similar specs. That said, folding phones offer more screen space while still maintaining a smaller footprint. While folded up, the screen remains protected from coins, keys, and other hazards. So is a folding phone worth it? Ultimately, that's up to the consumer, but these phones do offer considerable advantages.

Fire Prevention Week: Oct. 9 - 15

Save home, pet with stove safety knobs

A dog that is big enough to steal the last piece of pizza off a counter is also big enough to turn on a stove.

Touch controls and knobs can inadvertently be activated by curious pets. It isn't as rare as it may seem. According to the National Fire Protection Association, pets accidentally start nearly 1,000 home fires each year.

There are a number of safety devices for pet and child-proofing stoves, among them stove knob covers and clips. You can also buy knobs that have to be squeezed from both sides in order to turn on. Touchscreen devices have lockouts that can prevent accidental activation.

Sadly, every year 40,000 pets die in home fires. To save your pet and home, install safety knobs and keep flammable papers and substances away from the stove.



Halloween tale of a house, construction, and a widow slandered:

The Sarah Winchester house

In the 1880s, Sarah Winchester, a widow with great wealth, supposedly visited a psychic who told her that spirits cursed her. Unless she built a house -- and kept building it -- she would die when the hammer stalled. So, in 1886, she buys a farmhouse on 160 acres. For the next 38 years, a small army of craftsmen built and rebuilt, 24 hours a day, constructing a house with winding corridors, hidden chambers, staircases that go nowhere and doors that open to walls, a maze to trap the spirits, they say.

In the 100 years since her death, stories about Sarah Winchester, heiress of the Winchester Repeating Rifle fortune, have grown bigger than her house. Was she mad, or slandered?

In fact, serious biographers suggest a prosaic story: She was a wealthy widow who made a hobby out of construction. With her immense fortune, she could afford it. According to Brian Dunning of skeptoid.com, Winchester is the victim of a slanderous mythology.

Her 24,000 square foot house was at one point seven stories high with hundreds of rooms. She spent the equivalent of \$58 million building. Then, in 1906 an earthquake destroyed much of it, trapping her inside temporarily. Some of the anomalies in the house are due to subsequent repairs, not an attempt to trap ghosts, Dunning says. But, between the earthquake and her eccentric construction, it wasn't a great real estate investment. When she died in 1922, the house sold for just \$135,000.

She never hired an architect. She liked to imagine for herself what could be built. She hired hundreds of workers who lived with their families rent-free on her property. She paid workers well in a sort of personal employment project, Dunning says.

The idea that she thought she would die when she finished the house came from a gossipy 1895 newspaper article. The story of the psychic appears to have been invented in a 1967 book. While she was something of a recluse, she also had severe arthritis that kept her in the home. She was a generous philanthropist and a businesswoman who bought and sold property.

Her house in San Jose is now privately owned and is open for tours.

October 2022



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Sun	Mon	Tue	Wed	Thu	Fri	Sat
						1
2 Communion Sunday	3 Fire Prevent Week	4	5	6	7	8 Mountain Fest, NC.
9 Hunter's Moon	10 Columbus Day	11 ER Nurses Week	12	13	14	15 Oyster Fest, MD
16	17	18 Alaska Day	19	20	21	22 Blue Ridge Fest, VA
23	24	25	26	27 Navy Day	28	29
30	31					

August 2022 Martin County Single Family Homes Market Report

Click on the Image for the full report

Monthly Market Detail - August 2022
Single-Family Homes
Martin County





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Summary Statistics	August 2022	August 2021	Percent Change Year-over-Year
Closed Sales	187	227	-17.6%
Paid in Cash	91	113	-19.5%
Median Sale Price	\$660,000	\$495,000	33.3%
Average Sale Price	\$848,575	\$852,768	-0.5%
Dollar Volume	\$158.7 Million	\$193.6 Million	-18.0%
Median Percent of Original List Price Received	95.5%	98.7%	-3.2%
Median Time to Contract	21 Days	12 Days	75.0%
Median Time to Sale	63 Days	55 Days	14.5%
New Pending Sales	191	205	-6.8%
New Listings	229	209	9.6%

View all Market Reports for [Martin County](#), [Saint Lucie County](#), and [Florida \(statewide\)](#)

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