



# HOUSECALLS

## Have a restful Labor Day



### Maintenance chores before you list

When you sell your home, you obviously want things to go as quickly and as smoothly as possible. And aside from pricing it right, making sure it's in good condition is as important as it gets.

There are a number of chores to keep in mind to ensure that your home not only looks its best for potential buyers, but does well during inspections, too. Among others, these include:

- \* Perform maintenance on your heating and cooling systems to make sure everything works properly.

- \* Have your chimney regularly cleaned and inspected by a professional. This is a safety measure as well.

- \* Call in an exterminator, if necessary. Pay particular attention to signs of termites or carpenter ants and other insects that bore into wood.

- \* Check that all appliances function properly.

- \* Spruce up your yard. This is good for curb appeal as well as for warding off unwanted pests or rodents.

### Young adults moving to the 'burbs

The storyline of the past decade or so has featured Millennial hipsters in trendy city spots, working out of coffee shops or mobile workspaces, eating in hip restaurants and generally enjoying city life.

That picture is apparently changing. Priced out of big cities, many Millennials are instead moving to the suburbs. Or exurbs, a Census term describing areas beyond the suburbs.

Suburbs and exurbs offer a lower cost of living (and lower taxes) coupled with the ability to still work and play in the city. And Millennials are clustering in places where they have a doable

commute and/or a local corporate branch.

That's how a place like Apex, N.C., wound up being ranked the fastest-growing suburb in the country, according to the Wall Street Journal. And, after several years of urban growth, Apex and suburbs like it account for 14 of the 15 fastest-growing U.S. cities with populations over 50,000, according to U.S. Census Bureau statistics.

The influx of families has created challenges with overcrowded schools and traffic congestion. Apex, for example, has grown 54 percent since 2010 with another 11,000 houses planned or under construction.

Good weather, low taxes, and an abundance of jobs means the Sunbelt has become the place to be. Meanwhile, according to Census estimates, the average growth in America's big cities has slowed by 40 percent.





## Ask the Expert Should I refinance so I can renovate?

A new roof. New flooring. New heating/cooling systems. These are the kinds of problems that can keep a homeowner up at night. They are big ticket projects that usually require some financing.

Homeowners have several choices to finance crucial projects or even elective remodeling like updating that kitchen.

\* Cash-out refinance - Your home is collateral. With good credit and at least 20 percent equity, cash-out refinancing could be a good deal since your renovations could increase home value. In addition, if you can get a lower interest rate, your monthly payment might not rise dramatically.

\* Home Equity Loan or Line of Credit (HELOC) - Your home is collateral. An equity loan is a second mortgage and it has a fixed rate. A line of credit may not have a fixed rate and the payments change based on what you have borrowed and current interest rates.

\* FHA 203(K) loan - Limited loans are capped at \$35,000 and intended for making basic improvements. Funds for improvements are held in escrow. A

Recently a hacker was sentenced to three years in federal prison for impersonating an Apple employee and scamming rappers and sports stars out of \$322,000.

It wasn't even much of an impersonation since the thief did not even have an Apple email address. Nonetheless, he managed to get sports and music stars (his area of specialization) to fork over their usernames and passwords.

Other celebrated tech support scams include the many hacks of Quicken. Websites galore say they offer Quicken technical support. Quicken technical support is free, but many

tech support sites charge big for services they may or may not render.

Tips to avoid the fakes:

\* Unsolicited phone calls or email. Thieves pose as support from a company and insist they have to run diagnostic tests.

\* Popup warnings. These can range from update notices (You must update Flash now!) to apparent operating system errors with a phone number. Real computer errors do not include phone numbers. Don't click links or call phone numbers.



qualified consultant must oversee the project.

\* Fannie Mae HomeStyle Renovation - A government-backed loan that lets borrowers add extra money for improvements at the time of purchase. It also lets homeowners refinance their mortgage for home improvements. Money goes into an escrow account from which contractors are paid.

Is it a good idea to refinance to remodel?

For urgent needs, such as a new roof, sometimes homeowners must refinance.

For elective remodeling, you'll need to take your monthly payment as well as the total payment into consideration, along with the length of time you plan to stay in your home. Your lender will take into consideration debt-to-income ratios, your credit score, and even the work you plan to do.



"Not that it's right, but I understand. I was young once and used to sneak out to do crop circles, too."

## Peaking: A common flaw in laminate installation

Laminate floors are a great cost-effective option, hardy and largely scratch-resistant, with a variety of high-end looks. It's also possible for a homeowner to install it themselves, saving even more.

Despite their reputation for ease of use, though, laminates do present problems. And being a somewhat popular DIY project, it's perhaps not surprising that one common issue is the result of human error.



Peaking is when your laminate floor has high points at the joints (picture upside-down v's where two boards meet). It happens when the flooring hasn't had enough room to expand and the two boards push against each other. With nowhere to go, each end pushes up.

If you haven't installed it yet, make sure to let your flooring sit in your house for at least two or three days prior to installation so it can adjust to the climate.

But if you do see peaking, the good news is that it's a fairly easy fix. Track the board back to the wall, where the molding is. Remove the molding and trim off enough of the board's end to allow the floor some space. You also want to make sure the molding isn't nailed to the floor so as to allow for that expansion.

Peaking can also happen in a large room if there are no expansion joints to help relieve the pressure, says Lumber Liquidators. As a rule of thumb, if the room is longer than 27 feet in any direction, you'll want to include expansion joints.



## How to make your fire pit more eco-friendly

A crackling fire is the hallmark of many a summer night spent outdoors with friends and family. The fire pit is often the highlight of a camping trip or the leisurely nightcap to a summer's day.

But there's also a dilemma for some: how to enjoy the tradition while still keeping things environmentally friendly and keeping the wood smoke to a minimum?

Fortunately, there are a host of alternatives these days. One popular option is to install a natural gas fire pit. Although it needs a gas line and would remain stationary, this one still retains a similar look and feel to the

concept we associate with fire pit.

If you already have a wood-burning fire pit or simply can't imagine giving up the logs, you can also find alternative materials. An article in Forbes suggests logs made from non-petroleum natural wax, recycled sawdust, used coffee beans, soy, and switchgrass. Many of these release up to 80 percent fewer emissions than regular wood when burned, it says.

Indoors, a pellet stove is a good replacement for the standard wood stove. Pellets burn cleaner and almost completely and can also be a cost-efficient way to heat your home.

## Sweet treat for family movie night!



Sweet and spicy honey popcorn is easy to make.

Mix together 2 tablespoons of butter, 2 tablespoons of honey, 1/4 teaspoon of cinnamon, and a 1/4 teaspoon of salt.

Add a pinch of cayenne pepper for a spicy edge.

Microwave the mix for 20 seconds then stir.

Drizzle on popcorn while it is still hot.

*Japanese Beetle*



**Time to go after beetles!**

Early fall is a perfect time to start a campaign against the destructive copper garden beetle, also called the Japanese beetle.

This pretty copper-colored, hard shell beetle eats on anything pretty (or it seems so), especially roses and other flowers.

One method is to apply milky spore in the early fall when the soil is warm and grubs are munching grass roots. The soil must be 65 degrees or warmer. This spore kills the grubs by giving them milky disease, a condition that won't harm pets, birds, or any other animal. It might kill other types of grub, though.

# September 2019

Sun	Mon	Tue	Wed	Thu	Fri	Sat
1	2 Labor Day	3	4	5 	6	7
8 Grandparents Day	9	10	11 Patriot Day	12	13	14
15 Day of Democracy	16	17	18	19	20 Nat'l. Pepperoni Pizza Day	21
22	23 Autumn Begins	24	25	26	27	28
29 	30	<i>Patriot Day - Sept 11</i>				

**Martin County July 2019 Single Family Market Detail**

Click on the Image for the full report

Monthly Market Detail - July 2019  
Single Family Homes  
Martin County

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Summary Statistics	July 2019	July 2018	Percent Change Year-over-Year
Closed Sales	197	217	-9.2%
Paid in Cash	74	79	-6.3%
Median Sale Price	\$382,000	\$370,000	3.2%
Average Sale Price	\$508,444	\$470,267	8.1%
Dollar Volume	\$100.2 Million	\$102.0 Million	-1.8%
Median Percent of Original List Price Received	94.9%	94.5%	0.4%
Median Time to Contract	52 Days	50 Days	4.0%
Median Time to Sale	103 Days	97 Days	6.2%
New Pending Sales	215	200	7.5%
New Listings	253	260	-2.7%

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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