

# HOUSECALLS

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1121 SE Ocean Blvd.

## Which Woman Will Be On the \$10 Bill?

The Treasury Department wants a woman on the \$10 bill by 2020, but who?

In 2020, a woman's photo will appear on the \$10 bill to join Alexander Hamilton. Many nominations have been heard, including equal rights champion Alice Paul and philosopher Ayn Rand.

Time magazine asked its readers to offer big-name options, and there's what they found:

60 percent wanted Susan B. Anthony, A social reformer and feminist who played a pivotal role in the women's suffrage movement.

54 percent suggested Harriet Tubman. Born into slavery, she escaped and led enslaved people to

freedom along the Underground Railroad.

54 percent suggested Sacagawea, a Shoshone woman who accompanied the Lewis and Clark Expedition as an interpreter and guide during their exploration and adventures.

53 percent wanted Eleanor Roosevelt, the First Lady who was a writer, political activist, and wife of President Franklin Delano Roosevelt.

49 percent suggested Amelia Earhart. Congress awarded her the Distinguished Flying Cross, the first given to a woman. She felt men and women were equal in "jobs requiring intelligence, coordination, speed, coolness, and willpower."

## Have a Safe and Happy Labor Day

Low down-payment deals bring first-timers back into housing.

It's like the song that refers to: "a kiss to build a dream on." That "kiss" now comes in the form of a low down-payment deal, making the dream more accessible than before.

Mortgage companies, banks and nonbank lenders are offering them. And they're easier than ever to qualify for. It's not only first time buyers who are getting approved, but more Americans who have gone through foreclosure or bankruptcy are getting home loans if their current financial status is positive. The largest banks, however, may be less likely to grant them.

Still, loan originations for buyers who have been through a major financial setback are projected to reach \$5 billion in mortgages this year. The buyers are back on their feet, need to buy a home and now they can do it.

And cautious buyers who shied away from the market in the last couple of years are coming back because

they are more confident now. You can chalk that up to the improving economy, lower unemployment and signs that better wage growth is coming.

New homes vs. existing homes

Because mortgages are granted on the basis of appraised values, it makes little or no difference whether it's a new home or an existing home.

Since current prices of existing homes have increased recently, more sellers have put their beautiful homes on the market. It could be that those owners would be more willing to make deals than the builders of new homes, though the number of new homes sold this year is record-breaking.

Note that home prices are expected to rise by at least 5 percent by year's end.



## Ask Gabe



We want to pick a real estate agent. What kind of information will we need?

It's always wise to be prepared with information that might be related to buying a home. But you'll be pleased to know that you won't be asked for a lot of facts and figures in your first meeting.

Your goal at this point should be to determine whether you will be comfortable working with this agent, if you like the agent and whether he or she seems to like you.

But the agent will need to ask some pertinent questions. That's good for both of you. It can help you target your home-buying goals and time requirements. And it will give the agent an idea of how to best serve you. Here are some questions experienced agents might come up with.

"If you don't mind my asking, what got you thinking about moving?"

It helps you both understand your motivation. It could show, for example, that you are more interested in a good, safe neighborhood you can call home. Or maybe that you're actually more interested in a shorter commute.

"What kind of time frame are you looking at for making a move?"

Is it something you're looking at over the next couple of months, later this year or maybe next year?

## Foreclosure Inventory Falls 29 Percent in June 2015

Most States Had Year-Over-Year Decreases in Foreclosure Inventory

The foreclosure inventory fell 28.9 percent year over year in June 2015.

The seriously delinquent inventory fell 23.3 percent year over year in June 2015.

Only two states and the District of Columbia had year-over-year increases in foreclosure inventory.

CoreLogic reported today that the national foreclosure inventory fell 28.9 percent year over year in June 2015 to approximately 472,000

homes, or 1.2 percent of all homes with a mortgage. This marks 44 consecutive months of year-over-year declines as seen in Figure 1.

Also in June 2015, the 12-month sum of completed foreclosures decreased 17.9 percent, to 526,000, since June 2014. The seriously delinquent inventory fell to 1.3 million loans, a 23.3 percent year-over-year decline.

There were 48 states that posted year-over-year declines in the foreclosure inventory, and 32 of those states had decreases of more than 20 percent. The five states with

the largest year-over-year drop in the foreclosure inventory were Florida (-47.7 percent), Connecticut (-36.9 percent), Michigan (-36.5 percent), Idaho (-35.4 percent) and Maryland (-34.4 percent). Only the District of Columbia (+18.1 percent), Massachusetts (+17.8 percent) and Wyoming (+4.1 percent) experienced year-over-year increases in the foreclosure inventory.

Judicial foreclosure states continued to

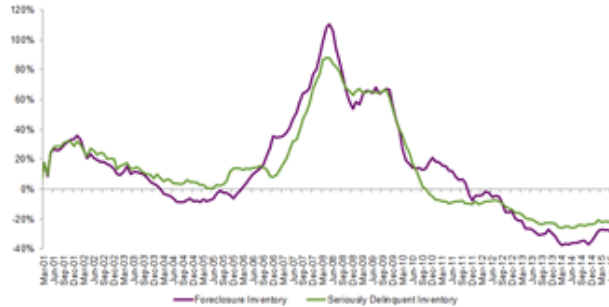
have higher foreclosure rates in June 2015 than non-judicial states, averaging 2.1 percent and 0.6 percent, respectively. The foreclosure rate for judicial states

peaked in February 2012 at 5.4 percent, while non-judicial states peaked at 2.5 percent in January 2011. As of June 2015, 42 percent of outstanding mortgages were in judicial states, but 71 percent of total loans in foreclosure were in those states.

Read the whole story here.

Figure 1: Distressed Inventory Continues to Shrink

Percent Change from a Year Ago



Source: CoreLogic June 2015

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This gets to the heart of when you expect to move, which can make a difference in how your search is handled.

"Besides yourself, who else who might be affected by this move?"

This is a good question because it gives the agent a feel as to who the actual decision makers are. Some agents have talked to clients for weeks on end only to find out that their parents are providing the down payment and they don't like the same kinds of neighborhoods.

This question can save a lot of time. One husband said, "I know my wife has spent weeks looking at houses with you before getting me involved, but that way I only had to look at a few houses both of you liked."



"Now that the kids are all gone, I'm thinking of downsizing into a sensible flat."



## PICNIC TIPS

### Cloudy sweet ice tea?

Simple solution: The sugar didn't have time to melt in the hot water before it was cooled off with ice or in the fridge. Stir slowly while the tea water is hot.

### Sugar in lemonade doesn't mix?

When you start with bottled lemon juice or cold water with fresh squeezed lemons, the sugar sinks to the bottom of the container. Solution is to melt the sugar in a little water on the stove, cool, then add it to the cold lemonade.

### Lemons for your tea on a warm day

If you don't want to cut lemons at a picnic, try freezing lemon juice in ice cube trays. Put the lemon cubes in your cooler and pop them in the tea at the picnic. You'll get a lovely fresh taste as the cubes melt.

### Picnic hazards

If mayonnaise is a must for your picnic, pack it in an insulated bag then place it in the ice chest right before leaving. Just before you are ready to serve, open the insulated bag with the mayo and let people serve themselves from the cooler. Make sure mayo stays at least 40 degrees. Spoiled mayonnaise is the main culprit for food poisoning. Creamy desserts or slaws are better left for inside festivities. But you can protect yourself from illnesses if you follow the same guidelines as for mayonnaise.

### Melons and veggies

Rinse whole melons and fruits then dry thoroughly before you put them in a cooler for transport. Cut fruits and veggies must be in a re-sealable container and stored in the cooler.

### Separate coolers

Use one cooler for food and one for drinks. Seal any marinated meats in a leak-proof bags or container. Pack your cooler so that there is a layer of ice packs or ice under the meats. Next put a thick layer of ice on top, then sealed food containers, then more ice. Carry the coolers in the air conditioned car, rather than the trunk, if possible.



### PICNIC CHECKLIST

#### For food and beverages

- Bottled water
- Condiments
- salt and pepper
- Ice packs
- insulated bags
- Paper towels
- Trash bags

#### Tableware

- Plates and cups
- Utensils
- Corkscrew
- Can Opener
- Napkins

#### Comfort

- Blanket
- Cushions
- Table cover
- Sun screen and insect repellent
- Hats and Jackets
- Wet wipes

#### Fun

- Frisbee
- Kite
- Music
- Cornhole set with extra bean bags



## Featured Listing

### Rocky Point Condo

Beautiful 2nd floor, end unit in the boating community of the Moorings of Manatee. Bright and airy with updated kitchen, newer appliances and open floor plan. Unit has a pool view with a peek-a-boo view of the water. There are 2 assigned parking spaces, accordion hurricane shutters with tile on the patio. Unit has been well maintained with the following updates: new roof 2006, new porch screen 2014, new a/c compressor 2011, new kitchen cabinets 2005, refrigerator & washer/dryer 3 years old, stove & dishwasher 5 years old. Fish off the dock. Docks may be available to purchase or lease. Ocean access with 1 fixed bridge (9' clearance). Florida living at its finest.

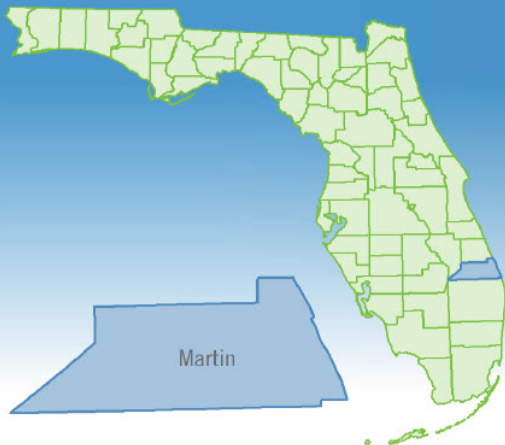
Offered for \$164,900.



## Martin County Townhouses and Condos Report for July 2015

Click on the Image for the full report

Monthly Market Detail - July 2015  
Townhouses and Condos  
Martin County



Summary Statistics	July 2015	July 2014	Percent Change Year-over-Year
Closed Sales	89	100	-11.0%
Paid in Cash	56	69	-18.8%
New Pending Sales	108	120	-10.0%
New Listings	117	138	-15.2%
Median Sale Price	\$128,000	\$98,500	29.9%
Average Sale Price	\$151,581	\$113,531	33.5%
Median Days on Market	38	56	-32.1%
Average Percent of Original List Price Received	94.0%	90.4%	4.0%
Pending Inventory	156	162	-3.7%
Inventory (Active Listings)	374	534	-30.0%
Months Supply of Inventory	3.4	5.3	-36.9%

### 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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