

HOUSECALLS



TIM MCBRAYER 919-7-4667 Tim@TheTrianglesBroker.com

The Table Skirt Comes Back

In decades past, table skirts decorated small and high round tables with their graceful draping and ruffled hems.

While they still serve a purpose in many rooms, a new type of table skirt is making decorator news. The simple, fitted fabric skirt can add interest to a room filled with leggy furniture.

Given the dimensions of the table top, an upholstery shop can quickly make it. Or, if you are so inclined, you can make one yourself. They drape solidly to the floor without gatherings or folds, except at corners, and can be in any color or pattern you like.

Houses More Affordable Now, Than in Last 35 Years

Statistically speaking, this is the best time to buy a home since your parents took the plunge 35 years ago, according to the housing affordability index.

But maybe you're tired of hearing about statistical matters and just want to know how this affects your pocketbook.

If your parents bought a home in 1963, it probably cost them 43 percent of your dad's income to finance it. If they were buying that same home right now, it would take only about 22 percent of their monthly income to finance it.

The National Association of Realtors today recommends an average of 25 percent of an individual or family pretax income. That means no more than 25 percent can be spent on mortgage payments, taxes, insurance and utilities.

Because the affordability index is now 22 percent, a home buyer would be in a better position than the association recommends.

Still, people who need a home may be confused about whether this is a good time to buy. They wonder if it will cost even less to buy a home in



the future.

That isn't likely to happen, because interest rates and inflation have a big impact on the true cost of buying a home. And both are going up.

The chief economist at Moody's Analytics says, "Based on incomes, this is as affordable as it gets. If you can get a loan, these are pretty good times to buy."

For renters, that is especially true. Those who are renting a nice apartment or home for \$1,000 a month, for example, will typically experience a 3 percent rise in their rent per year.

At that rate, over the next 10 years, they would pay a total of \$137,567 in rents.



JULY Puzzle

Ask the Expert

Q. Our son thinks he would like to be a real estate agent. Do you think it's a good choice considering the real estate market today?

A. This could actually be a very good time to get started in real estate. Although home prices are lower right now, by the time he establishes himself, he could be situated to take advantage of better times when they come.

If your son is still living at home and has limited expenses, that would be a plus. In all economic times, it takes a couple of years to become established. His income would probably not be very high during that time.

He should know at the outset that education in the field is very important and directly related to future success. A college degree is helpful, but that's just a start. He will want to take special courses offered by the National Association of Realtors and others, in order to be qualified in various areas of the business.

Perhaps you have noticed that some real estate agents have their certifications listed after their names on business cards. A few of them are:

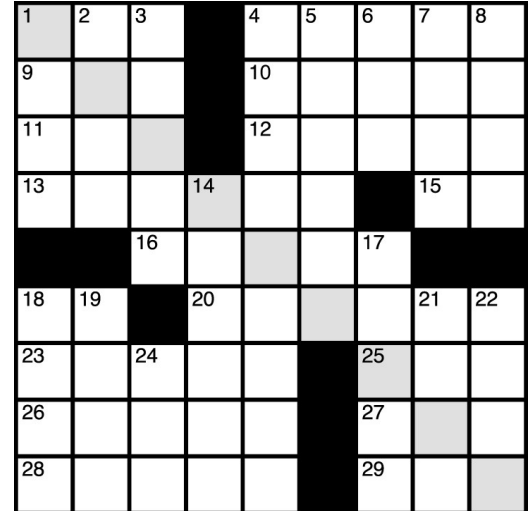
GRI (Graduate, REALTOR

Across

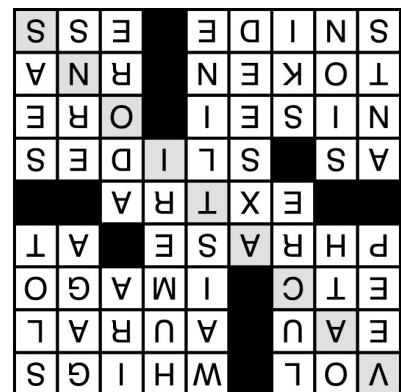
1. Tennessee athlete, for short
4. Opposition to Tories
9. ___ Claire, Wis.
10. Of the ear
11. And more: Abbr.
12. Adult insect
13. "Wheel of Fortune" category
15. Expressing direction
16. Bonus
18. "__ You Like It"
20. Playground equipment
23. Japanese-American
25. Neighbor of Wash.
26. Nominal
27. Genetic info carrier
28. Like some remarks
29. Double curve

Down

1. Political second banana
2. Curse
3. Riches
4. Place for a belt
5. Arm bones
6. Bank offering, for short
7. Famous Lady singer
8. Coin opening



14. Crown vetch
17. Be crazy about
18. Carpenter and fire ___
19. State of Israel
21. Coastal raptors
22. Caribbean and others
24. Schuss, e.g.



Institute) which indicates advanced training in real estate principles.

CRS, (Certified Residential Specialist); SIOR (Society of Industrial and Office Realtors), CCIM, (Certified Commercial Investment Member). There are a dozen or more certification courses available.

In time, he could become a realtor, a member of the National Association of Realtors, which indicates a high level of education and ethics.

Real estate agents often have many certifications, but they don't list any of them

on their business cards.

Does your son have an outgoing personality, and does he love people? Would he develop social contacts in organizations, churches, arts and civic groups?

Successful real estate agents are available to their clients virtually 24/7, and that includes weekends.

FYI: I have my **ESA, SRES, ABR, ePRO, EcoBroker, ASP and FSR** Certifications/Designations, I think constant learning is very important when you want to be the best Realtor you can be for your clients.



July is National Grilling Month

Cook on the grill for healthy, flavorful foods, but do it right

Cooking outside in the fresh air is one of the joys of summer. Grilling can enhance food flavors, and the company of family and friends can make any dinner a party.

There's more to it than slapping a steak on the grill and turning up the heat. To prevent food-borne illnesses,

you have to do it right.

- * Thaw frozen meats and poultry thoroughly. Slow thawing in the refrigerator is best. Or thaw sealed packages in cold water. Microwave thawing is OK if you grill the item immediately.
- * Use marinades properly. Marinate in

the refrigerator. Set aside a portion of the marinade before placing it on the meat. You can use the saved marinade to baste while grilling. Never reuse a marinade that has been used on meat, say scientists at the Mayo Clinic.

- * A marinade of olive oil and citrus juices can reduce the formation of cancer-causing substances on foods by as much as 99 percent. A food safety project at Kansas State University also discovered that basil, mint, rosemary, thyme, oregano or sage used in marinades can reduce the formation of free radicals when foods are grilled.
- * Keep the grill clean and make sure it's hot before you put food on it. Consider indirect heat to prevent charring. Charred meats may contain carcinogens. Avoid flare-ups by trimming fat from the meat.
- * Avoid cross contamination. Never reuse utensils or platters that have come in contact with raw meat.



Apartments Getting Scarce and Rents Are Rising

It's no secret that many underwater homeowners are losing their homes. At that point, they are renting apartments.

How big is the demand? In the 1980s, about 28 million people in the United States were living in rented apartments. By the 2010s, that number had risen to about 42 million.

It's good news for apartment owners, who are seeing the values of their properties rise. Apartment values are also rising because the market is healthy, which makes financing cheaper.

It isn't good news for renters. Rents are rising and vacancies are falling in some areas. For example, studio apartment rents in Chicago are increasing from an average of \$720 to \$765 a month.

Mainly because of foreclosures, the nation's home-ownership rate fell by 2 percent between 2004 and 2010, according to the Census Bureau. Each 1 percent represents one million households moving into rentals.





ESA, SRES, ABR, SFR,
EcoBroker, ePro, MBA



Kelly Fox
Towne Mortgage Carolinas
919-573-4580

JULY



HOWARD PERRY
AND WALSTON
HPW.COM
EACH OFFICE IS INDEPENDENTLY OWNED AND OPERATED

Sun	Mon	Tue	Wed	Thu	Fri	Sat
					1 Canada Day New Moon ●	2
3		5	6	7	8	9
10	11	12	13	14	15 Full Moon ○	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						



Disclaimers: All real estate information deemed reliable but not guaranteed and should be independently verified. All properties are subject to prior sale, change, or withdrawal. Neither listing broker(s) nor this company shall be responsible for typographical errors, misinformation, misprints and shall be held totally harmless. If your property is currently listed with another real estate broker, this is not a solicitation of that listing.

Would You Like To Have Regular Reports on Real Estate Activity In and Around Your Neighborhood Delivered Right to Your Inbox?

Even if you aren't actively looking to sell or buy you may want to see what's going around where you live. Or you can pick ANY neighborhood in the Triangle and monitor real estate activity.

This Exclusive Service Is Called A

Market Snapshot Report

And It's Free

Just Register At

www.**TheTrianglesBroker**.com

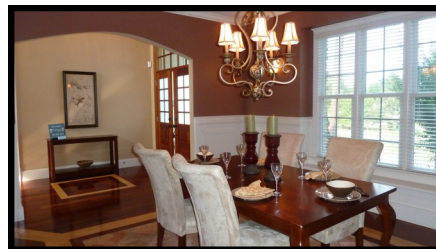
Just Listed In Creedmoor \$375,000

www.3051EastBay.com

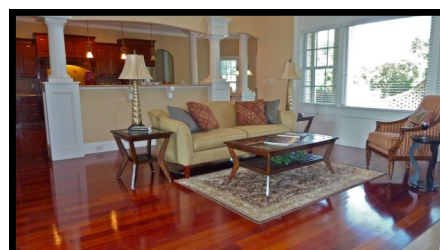


This home is in the very lovely Creedmoor neighborhood of Hawthorne, off Bruce Garner Road in Creedmoor.

It has 4,325 square feet on 1.09 acres with 4 bedrooms and 4.5 baths.



The large gourmet kitchen has a beautiful island with eating nook and pass-through to family room. The 2 story family rooms has tons of built-ins surrounding a see-through fireplace.



The MBR and MBA are outstanding as well with sitting area, twin showers and vanities. Lrg. W-I-Cs.



<<<< **My Listings as of July 4, 2011** >>>>

Near Bunn Lake in Zebulon on 1.85 acres with view of private pond. 3,000 SF Ranch w/3BRs and 3.5 BAs, 2 story LR & formal DR, Fam Rm w/ FP, eating nook, granite Ctops in kitchen w/island, 2 story foyer, 2 car gar, 2 bonus rms, screen porch



\$355,000 REDUCED!
www.10704Balustrade.com

Great 4BR, 4BA home with sitting room off MBA, gourmet kitchen w/island, on approx. 1 acre, with screen porch and deck, 2 story family room with custom built-ins. Formal DR, loft off MBR. 2 Car Garage.



\$475,000 Just Listed!
www.3027Krogen.com

3,430 Sq. Ft. 4BR, 2.5 BAs in Historic Oakwood in downtown Raleigh. 3 Story, with bonus Rm and Guest BR and Full Bath on 3rd floor. Gourmet Kitchen w/island. Family Rm w/ Gas FP, multi-level back



\$600,000 Short Sale!
www.403Edenton.com

North Raleigh Contemporary Ranch in Stone Ridge . 4,236 Sq. Ft. 4BRs, 3.5BAs . Updated Kitchen & Baths, Large Garden Rm, Formal LR and DR, Family Rm, Multi-Level Deck, Of- fice, on .92 acre lot.



500,000 REDUCED!
www.813ThatcherWay.com

North Raleigh home in Wakefield. 4BRs, 3.5BAs, 2 Story Great Room, Sun Rm, Gourmet Kitchen w/island, break- fast nook. 1st floor Master Suite with W-I-C, Separate Tub/Shower, twin vanities, back deck, 2 car garage. Formal LR



\$359,900 REDUCED!
www.11904PawleysMill.com

1,500 Sq. Ft. 2 Bed- room 2.5 Bath condo off Dunn Road in north Ra- leigh's Breezewood com- munity. 3 Story with MBR and MBA on 3rd. Comes with refrigerator, washer & dryer. New Carpet and New Paint.



\$110,000 New Listing!
www.2225RavenRoad.com

Beautiful 1.5 story home in Youngsville, w/3,045 SF, 3BRs, 2.5BAs, large kitchen w/island, screen porch, 2 story great room w/FP, bonus room, multi- purpose room off kitchen, hardwoods, fenced back yard, screen porch, 2 car garage and attic storage.



\$325,000 REDUCED!
www.65Kensington.com

In Falls Landing off Mitchell Mill Rd in N Raleigh off Hwy 401N. 2,220 Sq. Ft, 4 BR, 2.5BAs. Large Family Rm with gas FP, kitchen has lots of cabinet space, w/ island. MBA is large with separate Tub/



\$200,000 REDUCED!
www.3222LandingFalls.com