

Inside Hillcrest

– Connecting Neighbors to Neighbors –



AUGUST 2020

HOLLYWOOD, FLORIDA

VOLUME 14 • ISSUE 8

AUGUST INSIDE HILLCREST

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REAL ESTATE AND THE ECONOMIC DOWNTURN

There is so much uncertainty out there right now and it is hard to digest all the stats that are being thrown at us. Inside this issue we will give you the info you need to know and what to expect. Keller Williams held our quarterly Keeping Current Matters session this past week so I have the latest from the top economists to share with you.

Also in this issue, I have invited **Carl Cyrius of The Oasis Firm**, a credit repair service, and **Nadia Alcide**, our go-to mortgage guru from **Mortgage Biz** to help those of you who want to take advantage of the lowest interest rates in decades. We have a buyer who just got a 2.6% mortgage. This is a great time to refinance to get a lower rate. It is also a great time to upsize, downsize or **STOP RENTING**. Buying rather than renting can cut your monthly payment IN HALF in a lot of cases. I met Carl Cyrius through Nadia. His company deals with credit repair. Frankly, credit repair is an industry that is full of incompetent and even dishonest people. I have been asked by several over the years if they can advertise in Inside Hillcrest and the answer was no. Carl is my kind of people. Knowledgeable, experienced, honest, focused, caring and with a work ethic that an intense business like his needs.

I have known Nadia Alcide for over a year. She is co-chair of the Greater Hollywood Chamber of Commerce Diversity & Inclusion Group (DIG) as well as Chair of the Chamber's Ambassador Program. She is tough and tenacious but also empathetic and kind. Always remember that you need a mortgage broker rather than a direct lender who has access to all the lenders to find a mortgage that is the right fit for you. Yes, you can shop for a mortgage yourself, but why not hire an expert?

CHEAP AT HALF THE PRICE

Many of us are starting to get out a little more and some are even traveling out of state by car. I never plan a car trip without having my

car checked out before I go – especially the tires. But even the stay-at-homeers should probably use this time to take their car in and get a 20-point safety inspection. **Mike's Great Bear Auto**, one of our longest running advertisers, is offering our loyal Inside Hillcrest readers a FREE 20-point safety check. Bring in your car and his mechanics will check the condition/operation of your tires, brake pads/rotors, lights interior/exterior; front/rear, fluids, belts, battery, filters, switches, pedals, horns, and for possible leaks. Can't beat the price! All you have to do is mention "**INSIDE HILLCREST**". Call 954-922-4105 to reserve a time for you to bring in your vehicle.

MASKS AGAIN

I heard that our Thai market up the street where we have all been getting our masks and gloves has closed! Not sure what is going on. But our advertisers always come through for us. **Dr. Amir**, who is my personal physician thanks to Inside Hillcrest, and her team at Healthy Partners Primary Care just dropped off 500 cloth masks which are washable up to 15 times. If you need masks, email me at inside.hillcrest@comcast.net.

I am not the biggest mask fan because I have trouble breathing but I would not go anywhere without one. I cannot believe it when I see people entering and leaving our buildings without a mask. That is the epitome of disrespect but when you get to know those folks, you won't be surprised; their nature shows up in other boorish behavior. I have even started to wear a face shield for extra protection. I do find though that masks, gloves and face shields play havoc with foreplay.

I did start wondering if it was healthy to be breathing in our own carbon dioxide for so long. I was taught that we breathe in oxygen and we breathe out carbon dioxide. This led me to question the wisdom of mouth-to-mouth resuscitation. So of course, I

googled it and here is what I found: "Mouth to mouth resuscitation is the act of assisting or stimulating respiration in which a rescuer presses their mouth against that of the victim and blows air into the person's lungs. The rescuer's exhaled air contains approximately 17% oxygen and 4% carbon dioxide." The remainder is nitrogen unless it is after 5PM, then it is 20% vodka. Interesting.

SPEAKING OF INTERESTING...

Because of my history with asthma and allergies, I have been overly sensitive to perfumes and colognes for most of my life. I would even ask guests I invited over to dinner to please not wear perfume. But then I met **Adi Schwartz Gomez** who owns the **Perfume Outlet**. I am in a networking group and pre-COVID, a lot of the attendees started wearing perfume every day instead of just on special occasions because Adi sells name brand perfumes for deeply discount prices at her **Perfume Outlet** store. I figured I wouldn't last long in that group! But for some reason the scents didn't bother me (actually the room always smelled GREAT) and I wondered why.

So, I asked Adi. Apparently, years ago, high end perfumes were made with sperm whale oil which makes scents last longer on the skin. Because it is now illegal to kill whales (Save the Whales), the big manufacturers all over the world had to stop using whale oil. Guess I am allergic to whale oil – who knew? Long story short, I can once again enjoy my favorite, Giorgio Beverly Hills (\$12.99 for 3 oz. at Perfume Outlet – and yes, it is Giorgio, not a knock-off), and my friends can wear their favorite - White Diamonds, Red Door, Gloria Vanderbilt, Chanel, Dior – you name it at similar prices. **And they deliver...!** See page 13.

PANDAMMITS!

Wow – not many were sent in this month. Guess it's getting harder and harder to find something funny about the dang pandemic. Hope we are not losing our senses of humor – or is it sense of humors?

THE PASSING OF TIME

If you are getting the email version of Inside Hillcrest, you are in for a treat. The attached video is AMAZING. Moreso for our female readers, but guys – send it to your moms, girlfriends, daughters...it is too beautiful not to pass on.



**SPOTLIGHT ON HILLCREST 27
POOLING OUR RESOURCES**

Our building boards are responsible for keeping the building in good repair, maintaining financial stability, enforcing the rules equitably, and keeping the residents safe. We are in unprecedented times and I think most of our buildings have done what they need to do to keep the us all safe during unprecedented times. The only downside is that every building has a couple of board members who love to wield their power to make more restrictive rules because they can. "Ego is an anesthesia that deadens the pain of stupidity."

The best presidents and the ones I admire the most are the ones who not only do all of the above, but also try not to unnecessarily restrict resident's enjoyment of their own "home". Unit owners I admire most are the ones who respect the efforts of the board and especially those who do not just complain about board actions or policies but seek a solution. That takes work.

Years back, a few residents of Hillcrest 22 wanted an area to park their bicycles. Instead of expecting the board to do the leg work, they offered to find a space on the property, bought the bike rack out of their own money – I think it was about \$15 per person - and presented their proposal to the board for approval. With the board's permission, they got their bike rack.

I witnessed this kind of pro-action right here in Hillcrest 27. The residents who frequent the pool do so mainly for health reasons. I am one of them. With two hip replacements, walking in the pool is low impact enough so I can exercise for an hour without putting any strain on my hips and legs. As we all know, because of COVID-19 and the resulting social distancing issues, the pools were closed. This had an impact on many of our residents.

Luckily, our president is Herman Melotti, a man I have admired even before I lived here. Many of your presidents know him as the guy they can call when they need advice on major building projects. Inside Hillcrest did a bio of Herman a couple of years back. Herman and our board worked with the Pool Committee and finally came up with a useable plan to open the pool that protects the residents and the buildings.

The unit owners I admire are the members of Hillcrest 27 pool committee. Instead of whining, complaining, and posting anonymous flyers to get the pool reopened, Terry Krueger (Chair of the Pool Committee) and other pool users helped the leadership create a proposal that would mitigate the risk of re-opening the pool for a limited number of hours every day. This plan INCLUDED UNIT OWNER VOLUNTEERS TAKING SHIFTS TO BE SURE THE ESTABLISHED GUIDELINES ARE RESPECTED.

Many unit owners volunteered for 90 minutes shifts so that the CDC standards are adhered to at all times. We bought bottles of sanitizers and anything we touch has to be sanitized before and after use. Lounge chairs are placed 8 feet apart and pool users must stay 6 feet apart. Masks must be worn to and from the pool. Mark Roth, President of Hillcrest 26, who is also an attorney helped write an agreement for ALL pool users to sign stating that they will adhere to the guidelines and included a hold harmless clause. Residents of 26 are invited to use the pool also as long as they sign the guidelines.

Pool hours are limited to the times we have volunteer monitors. Any pool user who violates even one of the guidelines is asked to leave and they lose their pool privileges. If they make a fuss, the pool will be closed the rest of the day. And of course, we have our folks who love to watch out their windows looking for violations which adds an extra layer of protection! What makes this plan work is that only the rule-breakers are the ones who suffer; not the rest of us. Peer pressure is a powerful motivator.

(Editor's Note: Hillcrest 26 and 27 are the only buildings that share a pool in which ALL the residents are over-55. Because of that, we are able to limit use of the pool to over 18 only and no guests. As far as I know, the only condo pools open locally are in over-55 communities)

NOV. 3RD RE-ELECT
LINDA SHERWOOD
HOLLYWOOD COMMISSION DIST. 6

☆☆☆☆ **EXPERIENCE MATTERS** ☆☆☆☆
IN THE LAST FOUR YEARS ALONE I HAVE:



- FACILITATED THE REHAB OF BOB BUTTERWORTH PARK AND ZINKIL PARK AND PLAYGROUND
- ☆
- WORKED FOR AND VOTED FOR THE CONSTRUCTION AND ZONING OF 441
- ☆
- HELPED FACILITATE CONSTRUCTION OF WALMART ON 441
- ☆
- WORKED WITH LAWN ACRES TO PROTECT PRIVACY AND SAFETY WITH THE WALMART PROJECT
- ☆
- CONTINUED MY POLICY TO RESOLVE COMPLAINTS WITHIN 24HRS
- ☆
- WORKED WITH HOLLYWOOD GARDENS WEST TO OBTAIN NEW SIDEWALKS, LIGHTING, AND LINEAR PARK AND PLAYGROUND
- ☆
- STOOD STRONG TO GET THE PLAYGROUND MOVED FURTHER FROM BLDG. 16
- ☆
- FACILITATED THE ADDITION TO BEVERLY PARK KAYE GAITHER COMMUNITY CENTER

- FACILITATED FUNDING TO THE WASHINGTON PARK COMMUNITY CENTER FOR CEC FOOD PANTRY TO CONTINUE 3X WEEK FOOD DISTRIBUTION AND VOLUNTEER YEARLY FOR THEIR HOLIDAY FOOD DISTRIBUTION TO THE COMMUNITY
- ☆
- FACILITATED THE PROJECT BY PULTE FOR PARKSIDE AT HILLCREST AND MET WITH PULTE AND HILLCREST TO FACILITATE SAFETY AND CONTRACT OBLIGATIONS
- ☆
- FACILITATED PERMITTING FOR BLDG. 21'S WATER TOWER
- ☆
- FACILITATED ROUND-ABOUT AND SIGNWAGE FOR SPEEDING ON HILLCREST DRIVE
- ☆
- FACILITATED NO PARKING IN FRONT OF BLDG. 19
- ☆
- WORKED WITH PARK EAST TO GET ORANGEBROOK GOLF COURSE ON THE GOB FOR FUNDING
- ☆
- FACILITATED ORANGEBROOK EL. SAFETY ZONE WITH POLICE PRESENCE
- ☆
- REQUESTED TREES AND ALLEY RESURFACING IN HOLLYWOOD HILLS SOUTH

MY LEADERSHIP EXPERIENCE FAR SURPASSES MY OPPONENT

Elected City of Hollywood Commission Dist. 6 2008-Present

Political advertisement paid for and approved by Linda Sherwood, Non-Partisan, for Hollywood Commission Dist. 6



As I begin to write this article, I am watching people in Portland Oregon still marching for Black Lives Matter...

Does putting on a uniform and a gun make someone feel more powerful? Yes! In my opinion more in- depth psychological testing and training to avoid unwarranted police action is needed around the entire country. No one may know in advance how someone's upbringing that fostered prejudice may affect that person's decision as an adult. We are not born with prejudice it is learned!!

Last week we had a 2 hour workshop with our Police Chief regarding what is happening around the country and how Hollywood is managing it. He informed us about the stringent rules and training our Police Officers must go through to avoid any instances such as what we have recently witnessed . The Hollywood Police Dept. Has been deemed with full Accreditation from the Florida Commission of Accreditation. HPD went through rigorous inspections in each department to achieve this classification and yet some of our residents still have the perception that somehow, we are missing the mark. Crime is down in all categories by 13% except a slight rise in street level robberies and aggravated assaults.

People say we need more police. But we actually have 6 vacancies with 7 candidates in the hiring process.

Our officers are on a community philosophy which can be identified as triage policing. If the county's 911 system actually sends them to the correct address (that is a whole other conversation!) they respond first to the highest priority calls such as robberies, murders, assaults, accidents. So, when a call comes in that is not designated as high priority it may take hours before an officer responds to that call. It is at that time that some residents may think we do not have enough police or that they are just not doing their job. When in essence they certainly are.

Next, we have the other voices crying to defund the police. I think the opposite. My opinion is with more money, (which by the way is hard to find), we would be able to fund areas that would relieve our Police Officers . For instance, hiring more strongly uniformed Park Rangers with real ticketing authority that would be roaming the beach for the COVID-19 violators, and manage the environmental violators. Hiring more Code officers with real authority to ticket would take care of parking violations and noise violations.

Trained armed uniformed security could be educated to learn how to be our school resource officers. These all would leave our Police Force free to maintain the total safety aspect of our community . This would also make our NTL's more available for neighborhood problems such as speeding which is one of our major resident complaints. HPD is continuously working to the best of their ability to meet the needs of our community.

Police and residents both need to be cognizant that when dealing with any individual whether Police Officer or Resident each is coming from their own life experience and thought before action is required.

STATE OF THE COUNTY - County Commissioner Beam Furr - District 6



Greetings,

Our nation continues to face challenges as we grapple with continued COVID-19 cases, ongoing protests, and a very interesting election season. But despite these difficulties, I remain hopeful. The last few months have shown the empathy and common cause that the vast majority of Broward residents share.

I am hopeful we are close to affecting change

and moving on to better days – it will just require us to work together as we have proven to be able to do in the past.

Testing

The safest way to protect yourself, your family, and your coworkers is to get tested! **There are multiple sites now operating throughout Broward County with both drive-in and walk-up options. Information on all of these test sites is available here.** The test may

cause momentary discomfort, but it is worth it for the peace of mind and the safety of others around you. Appointments are available, often within one or two days, so if you are concerned about your exposure or are re-entering the workforce, we encourage you to get tested. You can also call 954-357-9500 for a pre-qualifying assessment for an in-home COVID-19 test. Here is a map of all testing locations in Broward County.



C.A.R.E.S. Act

Broward County will receive \$340 million in funding from the federal government in C.A.R.E.S. Act funds that will be put to use in ensuring the safety of Broward residents and assisting in our economic recovery. The Broward County Board of County Commissioners has voted to set aside up to 30% of this money for use by our local cities and municipalities. The C.A.R.E.S. Act funding will go a long way in helping medical facilities and other first responders receive personal protective equipment, local businesses receive economic assistance, government agencies receive resources to help residents, and much more. I am hopeful some of this money can also be used towards creating jobs for our unemployed residents in Broward County. Stay tuned for more information.

Mask on! Strong data and scientific research indicate that masks can reduce the risk of transmitting COVID-19 by 70% or more. That is why Broward County is asking all residents to wear masks when around others who are not a part of your household, and when a minimum of six feet of separation is not feasible. This includes office buildings and inside a business establishment. Mask-wearing is scientifically proven to reduce the spread of COVID-19 and make us all safer. It is not only for your protection – it keeps others around you safe from transmission as well. Be good to your fellow resident and wear a mask!

Emergency Orders

The State of Florida has seen a recent spike in the number of COVID-19 cases. That means we must be diligent and smart in how

we manage our reopening and keep all our residents safe. Broward County has released a series of new Emergency Orders in the spirit of ensuring safer protocol. This includes Emergency Order 20-17, which requires proper signage in all establishments, as well as Emergency Order 20-18, which allows code enforcement and law enforcement to temporarily close businesses that do not comply with safety regulations. The State of Florida has also announced the prohibition of alcohol sales at bars for “on premises consumption” during the current spike. For information on all Broward County Emergency Orders, click here. Remember – please stay safe and exercise as much caution as you can!

Library of the Year

Congratulations to Broward County Library on winning four prestigious awards from the Florida Library Association! This includes the most prestigious award of all – Florida Library of the Year! It also includes an award for outstanding academic and research programs at the African-American Research Library. This honor is a testament to the hard work and dedication of our entire library staff, from management to the checkout desk and everywhere in between. The next step we are looking at is making all of these library cards third-party compatible with our local museums! As a reminder, all residents born in Broward County are eligible for the Library for Life card, which entitles you to a lifelong digital library card accessible from anywhere in the world. This includes all of our databases and e-resources, which you can access going to broward.org/library. Now is a better time than ever to check out these bountiful resources!

Racial Equity

This month, the Broward County Board of County Commissioners participated in a workshop on Racial Equity in Broward County. We received a presentation as part of the Dismantling Racism Initiative on which Broward County partners. Despite being a 2019 recipient of the Robert Wood Johnson Foundation award for our efforts to eliminate barriers to health and economic well-being for our residents, we know that Broward County still has work to do when it comes to equity and community investment. The presentation asked us to remember that if we don't measure it, we can't improve it. We have seen recent actions by law enforcement that highlighted racial disparities in policing and criminal justice – but this presentation showed clearly that these disparities go far beyond this one area. Black Americans are not equitably served in terms of healthcare, employment opportunities, or childcare. We have work to do. **Please stay tuned for updates as we take action in the coming months on creating a more equitable Broward County.**

Community Enhancement Collaboration

For many years, the Community Enhancement Collaboration (CEC), led by Nadine McCrea, has been a shining light of Hollywood and one of the leaders of community service in all of Broward County. This month, the Rotary Club of Hollywood made a very generous donation to CEC – a brand new truck for food delivery! This new truck will help CEC and Nadine deliver meals and more to residents in need throughout the Washington Park neighborhood and the rest of the city. This is a great example of one community organization helping another! Elected officials and community leaders were on-hand to celebrate this great new addition.

THE MORTGAGE MARKET – by Nadia Alcide, Mortgage Biz of Florida



Mortgage Biz
of Florida

FREE LENDING GAME PLAN

purchase | refinance | investment | commercial

Nadia Alcide
(954) 600-7308
nadia@mortgagebizfl.com
NMLS# 971507

Over the past couple of months there has been a lot of talk about how low mortgage rates have been. This is true. Working with a mortgage broker as opposed to a direct lender with only one set of products will set you up for the best options and success. Why, you ask? Brokers can pull your credit and collect your documents from the beginning (usually once) and personally shop for the best rates and terms on your behalf with wholesale options (think Publix vs. Costco). Brokers are Costco. One of the best things with our historically low rates, it has helped families purchase homes, invest and/or refinance into better payment terms.

The Caveat:

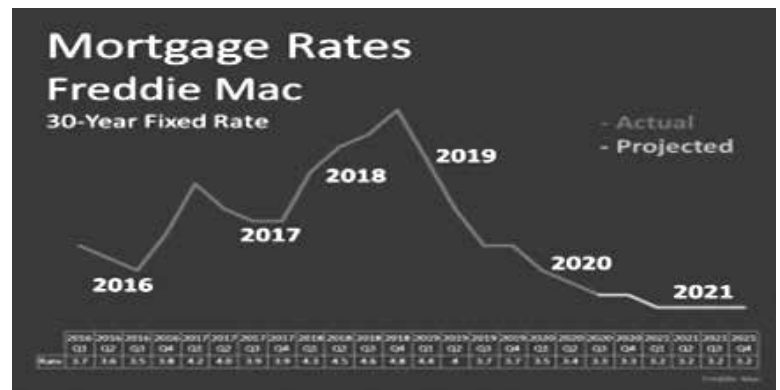
While low interest rates are available, they are not there for all credit profiles or scores (see more information about credit, in Carl's article). As customary, the better credit profile you have, the better your chances of getting a lower interest rate with better terms. Sometimes the difference between a 700 and a 730 is big. As you go about your

day and see ads with interest rates as low as 2%, be sure to internally question the following:

- **Does this interest rate apply for condos, townhomes or single family homes?**
- **Does my credit score apply to this?**
- **What will it cost me to lower my rate?**

Due Diligence

I know right now with all the talk about rates, etc., it can make us feel like we are missing out on something huge. I say, do your due diligence and make sure it is something that will truly work for you right now. Try not to be swayed by extremely low rates, because the offer could be too good to be true. Always evaluate what is best and ask someone who does this everyday with the buyer or owner's best interest in mind. If you have any questions, **I'm here to help: nadia@mortgagebizfl.com**



KNOWLEDGE IS POWER – A LESSON IN THE CURRENT REAL ESTATE MARKET

Brian Gaiefsky, Michele Pisano and I work for Keller Williams as A Team Florida. KW prides itself on hiring agents with “the heart of a teacher” rather than with “the heart of a salesperson.” So, in this issue, we are going to talk a lot about how the current crisis is affecting Real Estate.

First of all, we need to remember that Real Estate is a LOCAL business. If you hear that nationally that homes appreciate an average of 4.9% per year, it is the same as hearing that nationally the weather is averaging 73 degrees. These stats do NOT necessarily apply to our

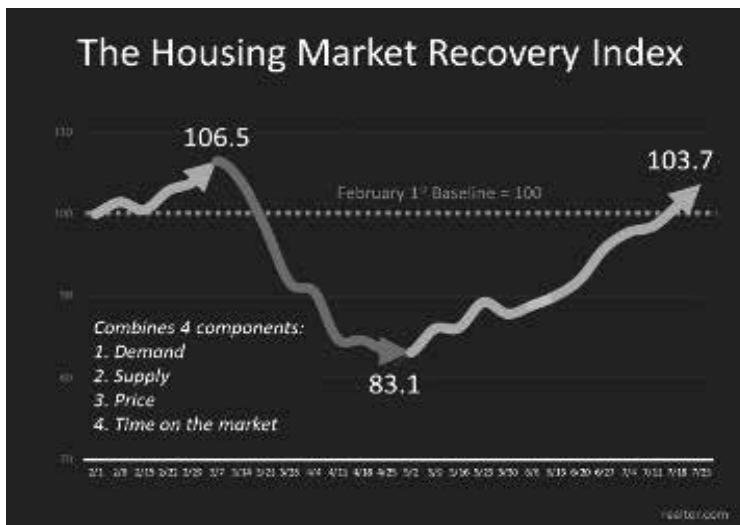
market in South Florida, which, by the way, has been appreciating at 6.3% per year for the past couple of years.

So, no matter what you are hearing, here are the facts. March was not a great month for real estate, it's true. The normally busiest months of the year, April, May and June, were soft but this summer is more than making up for it. The current market is hot! We cannot keep a home on the market more than 2 weeks. Condos, priced right, sell within 30 days. Our buyers are finding that bidding wars are again the norm for single family homes.

MOST DISTURBING TREND FOR HILLCREST CONDOS

We are seeing way too many Hillcrest condos that have been sitting on the market for months RAISE their price! One of my neighbors who could not sell her corner unit at 180K, hired a different realtor who somehow convinced her that he could list it at 250K! There is a big difference between “list” and “sell”. Anyone who has been following the Hillcrest market since the 4th quarter of 2019 know that corner units were hot for about 6 months. Prior to March, 7 corner units sold between 175K and 220K. Since then, only one sold for 205K and only 3 more are under contract and will close for less than 159K.

Look at the market report on page 11. Over-pricing DOES NOT WORK! Hillcrest condos and homes are in a very hot price point right now. Comparatively huge condos in well-managed buildings in a city that is minutes from the airport, downtown and the beaches priced under 200K?! And the number of people in the northeast looking to either move or at least get away for the winter? PERFECT! The current hottest single family/townhome price point locally is \$300,000 to \$500,000.



Continued from Pg. 9

“Despite the crippling and ongoing coronavirus pandemic, millions out of work, a recession, a national reckoning over systemic racism, and a highly contentious presidential election just around the corner, the residential real estate market is staging an astonishing rebound.”

realtor.com

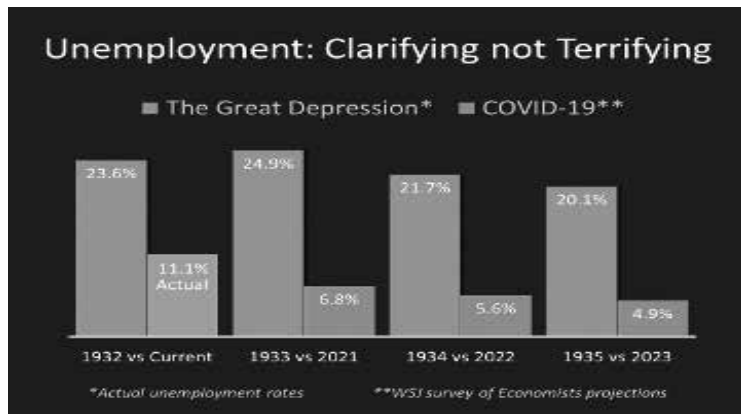


WHY THE CRASH OF 2008 HAS NOTHING TO DO WITH WHAT IS GOING ON NOW

2006 crash took 9 years to recover but it was **REAL ESTATE** driven. Mortgages were given out like lollipops to people with “stated income”, little or no down payments and interest only payments up front while home/condo prices were grossly inflated. Homeowners were refinancing and taking the equity out of their homes to buy cars and vacations. Our older Hillcrest condo owners were getting reverse mortgages to have more money to live on or even to help their grandkids. So, when the market crashed, there was no equity left in homes and condos. Short sales and foreclosures were a big percentage of the market.

Our current situation was launched by a once in a lifetime pandemic and did create an economic downturn, which is **SERVICE SECTOR** driven. Real Estate may be the one sector that leads us out of it. **Now when you hear about all the refinancing going on, it is not to pull out equity, but to take advantage of the lowest interest rates we have seen in decades.** Refinancing may very well be worth the effort if it is going to knock off a big chunk of your monthly mortgage payment. For a **PROFESSIONAL EQUITY ASSESSMENT** to find out how much equity you have in your home or condo, call or email us at **INFO@ATeamFlorida.com** or **CALL 8-HILLCREST.**

Every 1% drop in the interest rate enables a buyer to buy more home – 10% more. In other words, if a buyer last year could afford a 500K home last year, now they can afford a 550K home. A buyer that could afford a 100K condo, now can afford a 110K property. And what happens when people buy real estate? Think of how many businesses are stimulated by the purchase of a new home/condo: from furniture stores to appliance stores to insurance agents; landscapers, painters, flooring, pool service companies, etc. etc.



WHAT IS FOREBEARANCE AND HOW WILL THIS AFFECT THE REAL ESTATE MARKET?

Forebearance is when your mortgage servicer or lender allows you to temporarily pay your mortgage at a lower payment or pause paying your mortgage. You will have to pay the payment reduction or the paused payments back later. You will have to repay any missed or reduced payments. The statistics are misleading when it is reported that “8.4% of mortgages are in “forebearance”. The fact is that 42.1% of all homeowner

own their property free and clear. Therefore, only about 58% of properties have a mortgage. Of that 58%, 85% have more than 20% equity. So, the real number right now, is 4.87% of all the homeowners in the country are in forbearance. And if only 15% of those mortgage holders have less than 10% equity, and this is their primary residence, they will fight to keep it. If this quarantine has taught us anything, it is that what A Team Florida has been saying all along...you have to **LOVE WHERE YOU LIVE.**

However, mortgages held by investors who have little equity depend on their renters to pay the mortgage. They may very well be willing to walk away and go into foreclosures. No one wants to lose the place they live, but an investment property is another thing.

Commercial real estate is a whole different animal. With businesses closing – especially restaurants and offices (look what Zoom has done!), the commercial market could be in a tumult with the big guys scooping up commercial properties right and left and possibly getting some rezoned for residential.

“First, your lender or loan servicer may not foreclose on you until at least August 31, 2020.

Second, if you experience financial hardship due to the coronavirus pandemic, you have a right to request and obtain a forbearance for up to 180 days. You also have the right to request and obtain an extension for up to another 180 days (for a total of up to 360 days).

CFPB

THE GOOD NEWS AND THE BAD NEWS FOR HOME SALES

Our home buyers have had a challenge – we are back in bidding war territory. We had one client who bid \$565,000.00 on a home listed at \$550,000 – and lost the bidding war. Why would a buyer want to offer more than list price? **BECAUSE THEY LOVE THE HOUSE** and know that with South Florida’s appreciation rate, living there for 5+ years will more than make up for the investment. Also, for buyers who are financing, an extra \$10K added onto the purchase price, at a 3% interest rate, adds only about \$42.00 to their monthly payment.

What about the appraisal? We caution our single family home sellers to **NOT** always take the highest offer. Some sellers get greedy. If a home is valued at 359K we may list it for 369K (about 3% over market value). If we get a solid offer for anything between those two numbers, we need to be sure that the buyer is willing and able to come up with the difference should it appraise for 359K. Because of the bidding wars, we may get crazy high offers. These buyers know that no matter what they sign promising to come up with the difference, there are a lot of ways to cancel the contract should the appraisal come in low. They are banking on the seller just wanting to be done with the process after having their home off the market for weeks while the inspection/appraisal/mortgage commitment process is going on, and saying Oh OK, we will sell it at the lower price. This rarely works.

THE GOOD AND BAD NEWS FOR HILLCREST CONDO SALES

I have said it before and I will say it again. **HIRE AN EXPERIENCED LOCAL REALTOR!**

- DO NOT hire a discount broker or a realtor who is willing to cut their commission. On the surface, it may sound good but agents who won’t fight for their own money, probably won’t fight for yours.
- DO NOT hire an agent who is so desperate for a listing, they will agree to overprice your property.
- DO NOT hire an agent that does not know EVERYTHING about Hillcrest and your building.
- DO NOT hire an agent unless he/she can personally show your condo every time. Our job is to **SELL** your condo, not just list it.

Continued on Pg. 11

JULY 2020 STATE OF THE MARKET

– by Cindy Abraham, Keller Williams Realty Professionals A Team Florida



We took another dip in pending and closed sales in July, all of which were in the high rise buildings. Currently there are 57 on the market, 47 in the high rise buildings and 10 in the low and mid-rise buildings. Of the 57 listings, one is a 3/2/1, thirty are 2 bedrooms and 26 one bedrooms. Of the six pending sales, 2 were high rise 2/2s (one corner unit) and 4 were 1/1/1. Only four sales closed in July which is an all time low; some can be attributed to the extra precautions mortgage companies are taking. Remember there were nine units under contract in June but only FOUR closed in July. The mortgage companies want to be sure the buyers' job/financial situation has not changed up to the day of closing only one 2/2 and the rest 1/1/1 units.

Except for the first three units under pending, the other three and the four closed sales were all fixer-uppers. As you can see, the remodeled units (or even the ones that are priced right, sell the fastest.



PENDING SALES

Building	Unit #	B/B	SF	Orig. List	Final List	Sold/DOM
22	517	2/2	1132	149,000	149,000	7
23	200	2/2	1284	145,000	145,000	16
26	1109	1/1/1	844	124,000	124,000	25
25	516	1/1/1	844	113,000	99,900	224
22	109	1/1/1	844	77,500	74,500	47
26	1107	1/1/1	844	99,000	87,000	114

CLOSED SALES

Building	Unit #	B/B	SF	Orig. List	Final List	Sold	DOM
27	805	2/2	1164	140,000	110,000	110,000	582
25	1014	1/1/1	844	139,900	118,900	115,000	178
25	810	1/1/1	884	115,000		115,000	30
25	707	1/1/1	844	115,000	107,900	91,500	405

PARKVIEW AT HILLCREST JULY SALES LISTED IN THE MLS PENDING SALES – T = Townhome/ SF = Single Family

TOWNHOME	B/B	SF	Orig. List	Final List	DOM
T- 1426 Pongam Terr.	3/2/1	2220	599,000.00	579,000.00	26

CLOSED SALES

TOWNHOME	B/B	SF	Orig. List	Final List	DOM
SF-1324 Silk Oak	4/2/1	2795	665,000.00	650,000.00	65
SF-4378 Ficus	3/2/1	2220	505,000.00	500,000.00	8
T – 4784 Eucalyptus	3/2/1	1920	414,100.00	414,100.00	147
T – 1574 Myrtle Oak	3/2/1	1769	411,780.00	413,780.00	47
T – 1586 Myrtle Oak	3/2/1	1769	402,420.00	403,000.00	47
T – 4978 Greenway	3/2/1	1944	399,000.00	390,000.00	223

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Continued from Pg. 10

- DO NOT hire an agent unless they know what pertinent paperwork/documents you need up front and can show you how they fit into the offer to close process.
- DO NOT hire an agent that does not give you pre-listing advice to help you get top dollar for your condo.

And definitely do not hire a Realtor who tells you what you want to hear rather than the truth. Too many sellers have a friend or relative with a real estate license. If you would not let your niece/nephew just out of dental school do your root canal, you certainly don't want a rookie agent selling one of your most expensive assets. You will lose money in the long run. What you should do is hire an experienced agent and ask him/her to work with your niece/nephew so they can learn the ropes. Legally we can pay a referral fee to another licensed realtor.

We recently accepted one offer over another because the buyer agent was Diane Kardys, a Realtor who lives in building 25. We knew that we could trust her to get the job done. It was one of the most difficult transactions we have had in a very long time and I can tell you that if Diane wasn't on the other end of the deal, even though it was in a different Hillcrest building, it would not have gotten done.

IN CLOSING – WHAT THE EXPERTS HAVE TO SAY:


“Despite the crippling and ongoing coronavirus pandemic, millions out of work, a recession, a national reckoning over systemic racism, and a highly contentious presidential election just around the corner, the residential real estate market is staging an astonishing rebound.”

Clare Trapasso
Senior news editor of realtor.com




“A strong economic recovery depends on effective and sustained containment of Covid-19, economists said in the latest monthly survey by The Wall Street Journal, with 91% of business and academic economists agreeing ‘somewhat’ or ‘strongly’ that economic recovery depends on containing the pandemic.”

Wall Street Journal



“As we navigate the unprecedented impact of COVID-19, home has taken on added significance and there are signs that homeownership remains one of the main tenants of the American Dream.”

Mark Fleming
First American's Chief Economist



“As states, cities, and counties around the country slowly reopen, we predict The Great American Move. For safety reasons, financial prospects, life change improvements, personal comfort, and employment, we expect a surge in household and business relocations over the next few months that will provide new, strategic opportunities for the real estate market.”

John Burns Consulting



IT Security Tip: Avoid Filling Out Unnecessary Forms Online

A great rule of thumb when it comes to online safety is to avoid filling out online forms that require personal information (at least for companies that you know you'll never shop with or interact with again). If on the other hand you need to communicate and work with a business, you do have options when it comes to “sharing personal information.”

An example of how you can SHARE LESS information with a business:

Create a “dummy” email account - one that you don't use for personal or professional contacts - and let that be the one that filters things such as contest entries, websites that require registrations, etc. That way, when you get the inevitable commercial follow-ups that usually trail right after giving out your information, your regular email account won't be over-cluttered. To create a dummy (or disposable) email address, google “Disposable Email Addresses”. Many corporate spam prevention solutions allow the creation of dynamic, or disposable, email addresses (instructions vary, so I can't post them here).

Be Mindful of What You Download

This Security Tip should almost go without saying, but you should be extremely cautious when downloading anything (software, books, music, videos etc) from the web. Some programs that you download could include adware. Adware will report your surfing habits back to a third-party company that will use that information to send you ads and unwanted emails (otherwise known as spam).

It's really simple. **If you are downloading at the office, don't do it yourself.** Ask someone in IT to help or at least get their permission to download first. They might just send the approved source to download from and let you be on your way.

If you're downloading at home on your personal computer, do your homework. First check to make sure you are downloading from an approved, legitimate source. It's okay to call for help. For instance, if you have a DELL, or a Mac, call their customer service with any questions. It's better to be safe than sorry.

Safety first! I hope you found value in this IT Security Tip. Please let me know if there is anything I can do for you.

Erik Chafin
Business Manager Development
954-613-5101 cell
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THE MAGIC OF A GOOD CREDIT SCORE

– by Carl Cyrius, The Oasis Firm

Currently, interest rates are at an all-time low. Renters are motivated to buy, and homeowners are trying to take advantage of the market with refinancing. Both activities are contingent upon the magic 3-digit number: “your credit score”. If your credit is not so great, don’t give up. Fortunately for you, there are actions you can take to put you back into your creditors good graces and open up your future financial opportunities.

It is reported that 79% of credit reports have errors on them. So, you are not alone. The majority of clients I have been working with had their credit ruined by student loans and medical debt. Student loans are typically reported incorrectly as they follow their own guideline for reporting which is not in accordance with guidelines mandated by the Fair Credit Reporting Act. Medical accounts in collections can also be unfair as the medical billing department often blurs the line between billing and collecting.

All things considered, if this market represents an opportunity to put yourself in a better financial position, do not let credit stand in your way. I usually say, “Get with your Realtor or Mortgage Broker and ask them for their preferred credit consultant in their trusted network.” But in this case, I am the preferred credit consultant for both Nadia Alcide at Mortgage Biz and for Keller William’s A Team Florida (he said modestly)!

Of course, because you are an Inside Hillcrest reader, your consultation with me is free. I will help you identify the items that are possibly affecting your score negatively. Together we can come up with a game plan to improve the magic 3-digit number – your credit score – so that you can live the life you want to live.


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Commissioner Blattner's August 2020 Report

by Commissioner Dick Blattner



They called it The Club, the centerpiece of the Emerald Hills community, with a clubhouse and golf course on the South side of North Hills and tennis, pool and a snack bar on North side. The young people in the community loved it. At some point, the North side property was sold and became the MBG playground as golf was reaching a plateau. While the course was well maintained, membership drifted off. People stopped going to the Club for Sunday brunch or to play cards.

Today, private golf courses in South Florida are closing because fewer people play, which results in insufficient revenue to maintain the courses, many of which have become housing developments in whole or in part. EHGCC is in the same position: limited membership, fewer players, and seriously declining revenue.

A plan is now moving forward to "re-image" EHGCC by adding five development sites while converting the courses into one to be developed by the Nicklaus Group. The housing proposed would be market rate rental, including four-story buildings and some townhomes. The process is very long and will require many meetings with the City, all of which are open to the public.

The first of these is a Land Use and site plan presentation to the Commission, which then goes to the County, the State and back

again to the Commission. All of that won't happen until September or October. After that will be meetings with the Technical Advisory Committees, then the Development Review Board and, depending on their ruling, back to the City Commission. The developer anticipates the entire process taking two or three years before permits would be issued. In the meantime, the developers are willing and available to meet with any associations or individuals who have concerns.

Of course, any significant development raises questions and concerns from neighbors and this project is no different. Traffic, utilities, design, etc., all have to be addressed and approved by the Technical Advisory Committees.

The proposed development has the potential to restore much of the excitement that existed in the "old days" when The Club once again becomes the heart of Emerald Hills. New residents will make the community younger and more attractive to empty nesters who want to live in our green neighborhood as well as young families who may not be ready for home ownership.

To stay current with city meetings, go to my website: www.dickblattner.com. If you have not already done so, you can also sign up for my monthly reports and updates.

Sincerely,

Dick

Continued from Pg. 10

Local Business

Now more than ever, we need to shop local! The Greater Fort Lauderdale Alliance has launched the Supporter of Broward (SOB) campaign to encourage residents to support local businesses during the COVID-19 crisis. Many of our businesses have reopened and are following safe social distancing protocol to encourage residents to come have fun in a safe way! Today is a perfect day to order from a local restaurant or buy clothes or other items from a local store. To learn more about the initiative, go to proudsob.com.

August Primary

The 2020 primary election is coming up on August 18th! This is a historic election for Broward County. It is our first open race for State Attorney in four decades, as well as county-wide races for Public Defender, Supervisor of Elections, Sheriff, Clerk of the Courts, and School Board! This is the most competitive year for these critical county-wide seats in Broward County's history. Political change starts at the local level, and this is your opportunity to participate!

Census

There is still time to fill out your Census! The C.A.R.E.S. Act funding and other COVID-19 related resources showcase just how important it is that we have an accurate count here in Broward. This will allow us to maximize our resources moving forward. **The Census Bureau sent out another set of invitations from July 22nd to July 28th to all households who have not filled out the Census!** These invitations will come with a household specific invite code.

By completing the census form now, you will avoid having a census worker being obligated to come to your home. If you want to

get a jumpstart go to: <https://2020census.gov/en.html>.

Sea Level Rise

While COVID-19 is rightfully at the forefront of everyone's mind, climate change remains the challenge of a generation and generations to come. Broward County is adopting a new Land Use plan that highlights the Priority Planning Areas for sea-level rise based on our current projections. We are predicting up to 40 inches of sea-level rise over a 50-year period extending to 2070. These new Planning Areas will assess flood risk throughout the County and allow us to adapt. This will help us incorporate development strategies and technologies like seawalls moving forward.

Contact Us

Our District office is conveniently located in the lobby of the Hollywood Branch of the Broward County Public Library at 2600 Hollywood Blvd, next to Hollywood City Hall. However, during COVID-19, it has been temporarily closed. My staff is working from my office in Fort Lauderdale and other locations. This office is open for your convenience Monday through Friday from 9AM to 5PM. If you would like to schedule an appointment, or you have a great idea, suggestion or an issue that needs my attention, feel free to call me at **954-357-7006 or 786-559-2306**. You may also send me an email at bfurr@broward.org.

WAIT AND SEE

ARUNA LADVA, BRAHMA KUMARIS LONDON, ENGLAND – SUBMITTED BY ETTA STEVENS



The truth is the vice of impatience will never really allow us to feel relaxed and free. For that we need to learn patience and that can take time and, well, patience!

Learning to be patient will not only decrease the stress in our lives, it will make us much nicer people to be around. We can begin to savor the delights of life instead of constantly jumping to the next thing in a usually unsuccessful attempt to get everything done, so then we can relax!

We are impatient in so many ways: We grow our vegetables in artificial light and add hormones to speed up their growth, we do the same with milk production – we artificially impregnate our cows and force the milk out of them rather than let nature take its course! We deplete the soil by never giving the soil a chance to replenish itself. We mass construct buildings in a short time, at the risk of our safety. And why? For money, power, and recognition. Because mankind is greedy, and if we can be rich tomorrow then why wait! Let's speed it up!

Many of us are living life in the fast lane and that can only mean one thing that we are speeding to get to our death! Think about it, if we are not being patient, then what is in its place? Surely intolerance and frustration. And that means that we are not enjoying, or really living our lives. If we are always waiting impatiently for the next thing, then when do we have time to appreciate the beauty of the moment?

If I am not patient today then I may become a patient stress tomorrow. I recognize that everything comes in its own time and I become calm and accepting. We can all have patience in certain circumstances, but let's try to stretch that limit every time, so we don't succumb to the impatience.

Sometimes we make haste to make things happen quickly or to create the outcome we want when all the signals in our drama are telling us to 'wait and see'. Sometimes we are impatient for someone to finish off a conversation quickly, or for them to complete a task very fast, or we get irritated because they are not understanding what we are saying. Next time you feel the impatience rising, then stop and just 'wait and see' what happens next. Give it a few minutes, give it more time, and see how events to unfold WITHOUT your intervention. You may be nicely surprised.

It's really our ego that wants to jump in most of the time, and claim that it can do better, be smarter, and finish quicker. Patience stops the ego from claiming its victory at that moment! Drop the ego, adopt the patience.

Sometimes we need patience and understanding for things to happen. It would be good to remember here that all seeds take time to germinate, grow, and produce fruit. Everything in life takes its time. We cannot rush or force the seed to grow faster. Yes, do what you need to do. Put in the effort and if the effort is right, things will automatically fall into place, they come alive. It's when we try to force things to happen that we go against the natural rhythm of life. This creates an energy of frustration and disappointment... and then it's often our experience that nothing works!

In patience, there is no disappointment or struggle. Everything that is happening is perfect and accurate. It couldn't be better! I accept the flow, I go with the flow!

Patience is like a mother, it gives birth to many beautiful qualities such as love, compassion, understanding, wisdom, kindness, sweetness, empathy, gentleness. Patience really is a virtue worth cultivating.

How do you cultivate patience? By just thinking about it? Talking about being patient? Or by just being it? Next time you know that patience is the best option, then stop talking and just do it. Stop, wait, and ponder. Take a few deep breaths. See the benefit in it for you, allow the drama to unfold in its own time, and begin to enjoy life.

It's time... to be patient. Not to think about it, but to be it. Wait and See. Make the effort, but don't force or push, and patience will guide the way. If you are not patient, then you may end up becoming a patient!

Especially in these times of the Corona Virus, we need to exhibit patience every day and learn to live "in the moment". One day at a time could be our way of life for a "wait and see" attitude.

Stay at home if you can, wear a face mask, and do not go into crowded spaces. We WILL survive but we must have patience and thoughtfulness to our brother souls, no matter their color, lifestyle or background. This is our "WAIT AND SEE ATTITUDE" FOR NOW!

MEDITATION is a powerful thought. Sit in silence every morning and before bedtime. Even if you never meditated before, the silence will put balance in your life, and soon you will be able to handle anything that comes your way.

Our **MEDITATION CLASSES ARE NOT OPERATIONAL IN PERSON AT THE CURRENT TIME DUE TO THE PANDEMIC.**

GLOBAL MEDITATE@8 HAS GONE VIRAL:

FACEBOOK LIVE EVERY THURSDAY WITH GREGG BLAIR ON HIS FACEBOOK PAGE AT 8 PM EDT

Join us, live, you will enjoy this positive and gentle meditation by Gregg

I AM CONDUCTING A FACEBOOK LIVE EVERY TUESDAY MORNING ON THE ETTA STEVENS FACEBOOK PAGE. I begin promptly at 10:30 EDT on the Etta Stevens Facebook page.

Please join me. I meditate with students, play soothing music, and also talk to help souls get through their own situations.

***MEDITATE@8 CALL IN FOR LIVE MEDITATION**

Call: 712-775-7031 • Meeting ID 660-469-256# Thurs. 8-8:10 pm

*FOR A FREE THOUGHT OF THE DAY INSPIRATIONAL MESSAGE SIGN UP: http://brahmakumaris.org/interactive/mailling_list

MARTY KIAR - BROWARD COUNTY PROPERTY APPRAISER



Hello, Hillcresters,

This year is unprecedented for our community as we continue to manage the COVID-19 crisis. Florida law requires our office to value property based on the status of the real estate market on January 1, 2020. Any impact to real estate market conditions caused by the crisis will be reflected in the 2021 assessments.

2020 TRIM NOTICES

The Broward County Property Appraiser's Office mails the TRIM (proposed tax) Notices in mid-August each year. The proposed property tax notice will show your 2020 property assessment, exemptions and the proposed taxes along with dates and times for the various taxing authorities' public budget hearings. The TRIM Notice is your opportunity to review your property assessment and ensure you are receiving all the tax-saving exemptions you are entitled to. Our office's contact information will be listed on the newsletter enclosed with the TRIM Notice giving you the opportunity to contact us directly should you have any questions. The absolute deadline to apply for any 2020 exemption or to appeal your property's just value is September 18, 2020.

The Property Appraiser determines the market value and assessed/Save Our Homes value of your property. Your tax rates and non-ad valorem fees are set by the various taxing authorities (school board,

county commission, city commission, hospital district board, water management district, and so on) listed on your TRIM Notice. If you want to question your proposed tax rates, non-ad valorem fees, special assessments or services, you should contact the elected officials who serve on these taxing authorities and attend the public hearings in September 2020.

Important: The Property Appraiser does not set your tax rates or collect your taxes. Your tax rates are set by the city & county commissions, school board, and other taxing authorities. Additionally, any PACE (Property Assessed Clean Energy) assessments are not included on the TRIM Notice but will appear on the November tax bill sent by the Broward County Tax Collector.

WHY ARE MY TAXES HIGHER THAN THE PRIOR OWNER'S LAST YEAR?

Florida law requires property be reassessed at market value as of January 1 the year following a change in ownership and/or the year the property receives/loses the Homestead Exemption. After this reset in value occurs, the property will be protected by an assessment cap starting the following year. For Homesteaded property, the Assessed/Save Our Homes (SOH) Value can increase by no more than 3% above last year's Assessed/SOH Value (or the consumer price index, whichever is less), regardless of the increase in just value. For tax year 2020, the assessment increase is capped at 2.3% for all Homesteaded properties. For non-Homesteaded property, the assessed value can increase by no more than 10% above last year's assessed value. The 10% cap does not apply to the school board taxes.

If my office can ever be of assistance to you, please do not hesitate to contact me directly at (954)357-6904 or by email at martykiar@bcpa.net

Take care,

Marty Kiar
Broward County Property Appraiser

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