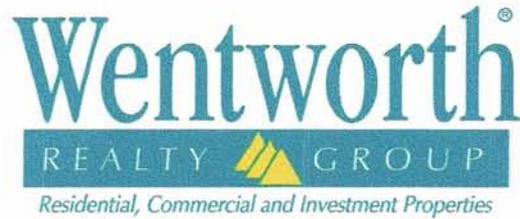




**OBSERVATIONS FROM THE DESK OF  
ALICE OLDFORD**

**(908) 310-1335 aoldford@yahoo.com**



**Need a referral? Please give me a call.**

**Summer Vacation Reminders**

It's the season for family vacations. A few precautions to make your home less of a target for criminals.

- **No "Home Alone"** : Even if you're just leaving for the day, make it appear that someone is at home using timers on lights, leaving the radio or TV on.
- **Mum's the word on social media:** Sharing your vacation plans on social media is announcing you will be gone and your house empty.
- **No open door policy** : Make sure all doors to your house and garage are locked even when leaving for a short time. A typical burglary takes less than 5 minutes.
- **Have a watcher:** Keep your plants and shrubbery trimmed so neighbors can easily see your home.
- **A key reminder:** Take your keys or leave with a neighbor. Hiding places are not effective. Burglars know where to look.
- **Crime doesn't take a vacation:** Have a neighbor park a car in your driveway and pick up your mail and newspapers.



**Enjoy!**

**More Home Sellers**

With prices on the upswing, more sellers are getting into the market, but inventories are still down. That does not mean sellers are flooding the market, rather trickling in. As prices rise, more people get back above water, and that makes selling easier. Lawrence Yun, NAR chief economist, says "It will be next year before the supply of existing homes for sale climbs to a six- or seven-month level."

Mortgage rates are on the rise as well. The moral is whether you are a buyer or seller, it's time to jump into the market.



Freedom has its life in the hearts, the actions, the spirit of men and so it must be daily earned and refreshed - else like a flower cut from its life-giving roots, it will wither and die.

*~Dwight D. Eisenhower*

### Consumers a lot more confident in June

It seems that I've beat the confidence drum a lot lately, but here is the latest from the experts. Lynn Franco, director of economic indicators at The Conference Board, which creates the monthly Consumer Confidence Index, says "Consumer confidence . . . Is now at its highest level since January 2008. Consumers are considerably more positive about current business and labor market conditions than they were at the beginning of the year. Expectations have also improved considerably over the past several months, suggesting that the pace of growth is unlikely to show in the short-term, and may even moderately pick up." AMEN.

P.S. The US delinquency rate on mortgages continues to fall, marking a positive sign for the housing recovery.

### Five Questions buyers shouldn't overlook

You've found the house you love. Inspections are done. Consider these questions:

- How's the noise?
- Are there easements or encroachments on the property?
- Is the house up to code?
- What are the school, park, and police districts?
- What are the local rules — city, county, homeowner association?



### US Supreme Court strengthens private property rights

This case reached the Supreme Court as a result of a Florida case where a land owner was denied a building permit unless he reduced the size of the development or restored wetlands on property 7 miles away. The Supreme Court ruling provides that local governments don't have to physically take land from an owner to deserve compensation. As a result of the ruling each government agency that issues permits will look at the justices' opinion and know there are limits to what they can and cannot do. Kudos to the Court.

### A longer stay for Canadian Snowbirds?

An immigration bill currently before the US Senate includes a rule change that could bring more Canadian snowbirds to Florida.

The legislation would allow folks aged 55 and older to obtain a Canadian Retiree Visa permitting them to stay as long as 8 months in the US. The current time limit is 6 months. A possible glitch is the rules that require Canadians to spend at least six months of the year at home to preserve their eligibility for national health insurance. The provinces are working on this requirement. Stay tuned for further developments.



Check out my new website: [AliceOldford.com](http://AliceOldford.com)