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**POWERHOUSE**

# NEWSLETTER



**POWERHOUSE**



**Spring 2017 Issue**

**FREE  
NEWSLETTER**

**Realty Executives Powerhouse  
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## **OUR COMPANIES MISSION STATEMENT**

**AT REALTY EXECUTIVES POWERHOUSE, WE DEDICATE OURSELVES IN REPRESENTING BOTH SELLERS AND BUYERS WITH THE MOST ETHICAL BUSINESS PRACTICES IN THE INDUSTRY WITH UPDATED TECHNOLOGY TO PROCESS A SMOOTH TRANSACTION. THE BEST INTERESTS OF OUR CLIENTS WILL ALWAYS COME FIRST AND WE WILL PLACE THE CLIENTS' CONCERNS AHEAD OF OUR OWN IN EACH AND EVERY TRANSACTION, AS WE ARE DEDICATED TO THE DEVELOPMENT OF LONG TERM CLIENT RELATIONSHIPS! OUR TEAM-APPROACH PHILOSOPHY ENSURES YOUR NEEDS ARE IMPORTANT TO EACH AND EVERY MEMBER OF OUR ORGANIZATION.**



If you enjoy reading our newsletters, please call or drop me a line regarding any question you might have related to real estate or home ownership, or just drop by for a friendly cup of coffee. You can contact me at 516.437.8080 or cell 516.695.2395

If you would like to receive our newsletter email us at [realtyexecutivespowerhouse@gmail.com](mailto:realtyexecutivespowerhouse@gmail.com)  
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## What's in store for housing market in 2017?

We got spoiled in 2016. Mortgage rates fell below 4 percent at the beginning of the year, and they spent the summer flirting with record lows. And they began 2017 above 4.25 percent.

It's a good idea to keep things in perspective, though. For most of the past 50 years, homebuyers would have been delighted to get mortgage rates in the 4 percent range.

Higher mortgage rates might result in slower increases in house prices in the first quarter of 2017, but it will still remain a seller's market in most of the country.

Here's what's in store for housing in the beginning of this year, from a look at interest rates to a set of New Year's resolutions for millennial homebuyers.

### Mortgage rates may rise

Homebuyers and mortgage refinancers had a nice run in 2016: The average 30-year fixed-rate mortgage was under 3.75 percent all summer. Then it shot upward after the presidential election and averaged 4.24 percent in December.

Forecasters believe mortgage rates above 4 percent are here to stay. The Mortgage Bankers Association predicts that the 30-year fixed will average 4.3 percent in the first quarter. Fannie Mae, the National Association of Realtors and Wells Fargo predict it will average 4.1 percent. Freddie Mac forecasts an average mortgage rate of 4.2 percent for all of 2017.

Matthew Carbray, a certified financial planner for Ridgeline Financial Partners in Avon, Connecticut, says he urged clients to refinance throughout 2016 to lock in low mortgage rates. Now he's telling clients that early 2017 is a great time to buy a home -- again, because mortgage rates are still low, even if they're in the 4s.

"For those who have been contemplating a purchase, it may be as opportunistic a time as you're going to get to lock in a rate," Carbray says.

### Millennials buy houses?

For a long time, the real estate industry waited for millennials to start buying houses in big numbers. They finally arrived. In 2016, people under 35 made up 61 percent of first-time homebuyers, according to NAR.

Lisa Ford, a Realtor and a board member of the Orlando Regional Realtor Association in Florida, has a list of New Year's resolutions for anyone (especially millennial first-timers) who want to buy in 2017.

- Prepare and file income taxes early, because lenders want to see the latest information about borrowers' income and taxes. Doing your 2016 taxes helps you gather the documents you need.
- If you get a tax refund, set it aside for expenses such as a down payment or mortgage closing costs.
- Before looking at homes, find an experienced loan officer "who's familiar with the first-time homebuyer down payment assistance programs that are available."
- Inventory stays tight
- In many places across the United States, it continues to be a seller's market, in which there are more potential homebuyers than sellers. In the hottest markets, such as Denver, sellers can expect to get multiple offers if they price their homes well.
- Nationally, the inventory of homes for sale was less than 4 1/2 months toward the end of the year. "The inventory has been low, although if new homebuilding continues, that will help inventories," Ford says.



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## **What's in store for housing market in 2017? (continued)**

### **Inventory stays tight**

In many places across the United States, it continues to be a seller's market, in which there are more potential homebuyers than sellers. In the hottest markets, such as Denver, sellers can expect to get multiple offers if they price their homes well.

Nationally, the inventory of homes for sale was less than 4 1/2 months toward the end of the year. "The inventory has been low, although if new homebuilding continues, that will help inventories," Ford says.

It's especially hard to find lower-price homes suitable for first-time buyers. Entry-level homes have been kept off the market because so many owners owed more on their homes than they were worth, says Rick Sharga, chief marketing officer for Ten-X, which runs Auction.com. "Disproportionately, it was that segment of the market that was hit the hardest," he says.

Lawrence Yun, chief economist for the National Association of Realtors, says, "The good news is that the tightening labor market is beginning to push up wages and the economy has lately shown signs of greater expansion."

### **Home sales ramp up**

January and February tend to have the least number of home sales, as people stay indoors and recover financially from the holidays.

A.W. Pickel III, president of the Midwest division of AmCap Mortgage Ltd., believes that rising interest rates will push buyers into the market earlier in the year. People will try to buy in winter, figuring that higher interest rates will make homes less affordable in spring.

"I think it'll begin to pick up in earnest in February, and in March it'll be running full-bore," Pickel says.

Sharga believes that rising mortgage rates will cause home prices to rise more slowly in 2017 than they did in 2015 and 2016. Slower price increases should help sales, too, he says.

### **The Trump Effect**

The new Donald Trump administration might tackle the fate of mortgage giants Fannie Mae and Freddie Mac. The government-sponsored enterprises have been under conservatorship since autumn 2008. In effect, they are managed by a federal agency.

The conservatorship of Fannie and Freddie was supposed to be temporary, but policymakers haven't figured out what to do about the companies. Congressional conservatives favor abolishing them. Wall Street and many people in the mortgage industry favor privatizing them.

Steven Mnuchin, the nominee to be Treasury secretary under Trump, says privatizing Fannie and Freddie will be a top priority. "It makes no sense that these are owned by the government and have been controlled by the government for as long as they have," Mnuchin told Fox Business.

Rick Roque, president of MenloFinancial, a bank consulting firm, is heartened by Mnuchin's words.

"Privatizing Fannie and Freddie will infuse those organizations with more capital, which will enable them to purchase greater volumes of mortgages from lenders," Roque says. "So that should have the effect of lowering interest rates, or at least keep them from going higher."



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## **SUMMER IS HERE AND WE'RE PULLING OUT OUR GRILLS. BELOW ARE SOME GRILLING SAFETY TIPS SO YOU CAN ENJOY THE GRILLING EXPERIENCE SAFELY.**

Fire in the grill, under hot dogs and burgers, is a welcome sight at the family cookout. But fire anywhere else can make your summer kick-off barbecue memorable for all the wrong reasons.

Propane and charcoal BBQ grills should only be used outdoors.

The grill should be placed well away from the home, deck railings and out from under eaves and overhanging branches.

Keep children and pets away from the grill area.

Keep your grill clean by removing grease or fat buildup from the grills and in trays below the grill.

Never leave your grill unattended.

### **Charcoal grills**

There are several ways to get the charcoal ready to use. Charcoal chimney starters allow you to start the charcoal using newspaper as a fuel.

If you use a starter fluid, use only charcoal starter fluid. Never add charcoal fluid or any other flammable liquids to the fire.

Keep charcoal fluid out of the reach of children and away from heat sources.

There are also electric charcoal starters, which do not use fire. Be sure to use an extension cord for outdoor use.

When you are finished grilling, let the coals completely cool before disposing in a metal container.

### **Propane grills**

Check the gas tank hose for leaks before using it for the first time each year. Apply a light soap and water solution to the hose. A propane leak will release bubbles. If your grill has a gas leak, by smell or the soapy bubble test, and there is no flame, turn off the gas tank and grill. If the leak stops, get the grill serviced by a professional before using it again. If the leak does not stop, call the fire department. If you smell gas while cooking, immediately get away from the grill and call the fire department. Do not move the grill.

July is the peak month for grill fires. Roughly half of the injuries involving grills are thermal burns. Visit [www.nfpa.org/education](http://www.nfpa.org/education) for more information

## **Consumer credit scores to exclude some debts, liens starting July 1**

Here's potentially good news for consumers: The nation's three largest credit-reporting agencies will soon exclude tax liens and some civil debts from their reports.

The change by Equifax, Experian and TransUnion will take effect July 1, as part of a plan to ensure that consumer identifications in the data are accurate and current, the Consumer Data Industry Association, a trade association for the companies, said Monday.

In a revision that could improve consumers' credit scores, the credit agencies will exclude the tax liens and civil debts if reports on those obligations don't include a consumers' names and addresses, as well as Social Security numbers and or dates of birth, the CDIA said. Many liens and most judgments don't include all of that data, in part because Social Security numbers are often redacted for security reasons.

Additionally, the records won't be included without courthouse visits to obtain newly filed and updated public records at least every 90 days.



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## Consumer credit scores to exclude some debts, liens starting July 1

(continued)

"Equifax, Experian and TransUnion continually seek ways to ensure the data they maintain on their consumer credit files is accurate and current, to best serve consumers and the needs of their business and government customers," CDIA Interim President and CEO Eric Ellman said in a statement. He added the change was part of the [National Consumer Assistance Plan](#) the credit reporting firms announced last year.

However, the changes also likely result from new oversight of the credit-reporting agencies by the Consumer Financial Protection Bureau, as well as enforcement settlements by more than 30 state attorneys general, said Chi Chi Wu, a staff attorney for the National Consumer Law Center. Those actions focused on credit-reporting errors that harm consumers.

"It's a good thing. Anytime consumers are not being harmed by incorrect data is a positive," said Wu.

Although the changes could help consumers appear more credit-worthy, the updated policies potentially could make loan-screening more difficult for lenders. Nessa Feddis, senior vice president for consumer protection and payments at the American Bankers Association, said the change could mean less precise lending data for bankers, as well as potential problems for all consumers.

"The bottom line is this is not consumer-friendly," said Feddis. "People will get loans even though they may not have the ability to repay them."

As a result, credit could become tighter, or more expensive, and the cost would be borne by all consumers, she said.

Wielding important influence on borrowing and lending, the credit-reporting agencies track consumers' credit and banking histories and other financial transactions. The resulting reports, based on information from banks and non-banks, help determine both consumer eligibility for loans and the rates borrowers are charged.

However, consumers frequently complain that the credit-reporting agencies are marred by inaccuracies. The Consumer Financial Protection Bureau said the federal regulator had received roughly 190,600 credit-reporting between Oct. 2012 and the end of February. A [CFPB report](#) issued early this month said many consumers complain that nothing changes when they dispute items in their credit reports, even though federal law requires the credit-reporting companies to conduct a reasonable reinvestigation and update the data to show necessary changes or delete the item.

Consumers also complain that debts they've paid appear on their credit reports as unpaid, the report said.

In 2013, the CFPB warned it would hold loan furnishers accountable for their legal obligation to investigate the accuracy of consumer complaints and documents forwarded by the credit-reporting agencies.





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### Very Useful Websites

**For information on flood insurance and rates visit:**

<https://www.fema.gov/national-flood-insurance-program>

**Health insurance for the uninsured:** Four unique ways to help you find health coverage and determine eligibility for public and private health plans in every state.

[www.coverageforall.org](http://www.coverageforall.org)

**Mature travelers with special needs:** Information on the accessibility of accommodations...attractions...cruise ships...public transportation...etc.

<http://access-able.com>

**Summer jobs:** Search seasonal opportunities for high school and college students, as well as adults, at camps, amusement parks, resorts, hotels, national parks and more.

[www.summerjobs.com](http://www.summerjobs.com)

**Ask any questions:** Reliable, instant answers on more than four million topics.

[www.answers.com](http://www.answers.com)

**Calorie counters:** Calories in various foods-  
[www.thecaloriecounter.com](http://www.thecaloriecounter.com).  
Calories burned through different activities-

<http://nutribase.com/exercala.html>

**This is such important topic I have decided to run this article again.**

### **Household Fire Safety Tips**

**It's time to change your batteries in smoke alarms and carbon monoxide detectors.**

According to the U.S. Fire Administration, about 17,500 Americans are injured in fires each year. Given that statistic, families must develop a fire escape plan. Aside from practicing fire drills with everyone in the household, take these steps to ensure safety.

- Identify fire safety risks inside your home and immediate surroundings. Equip your garage with smoke detectors since garage fires can start easily and spread quickly.
- Identify two exits -- designate two exits from every room in your home -- a door and a window. Make sure doors and windows open quickly and easily to help ensure a quick exit; if not, replace them for safety's sake.
- Keep exit routes free of clutter to help reduce tripping or falling hazards, as you may be crawling through smoke or in the dark in a power outage to exit in an emergency.
- Create a home fire escape plan and practice it at least twice a year with everyone in your household. Make sure house sitters or babysitters are also familiar with your plan.
- To make your own plan, download a fire escape grid from Pella and draw a floor plan of each level of your home.
- Install and regularly test smoke alarms in bedrooms and near sleeping areas on each level of your home.
- Keep matches and lighters out of the reach of children, preferably in a cabinet with a child-resistant lock.
- Keep candles at least one foot away from anything that can burn. Blow out candles when you leave the room, or before you go to sleep. Consider replacing traditional candles with electric candles, especially in homes with children and pets.
- Completely extinguish outdoor fires like fire pits or grills when you're done with them, and never leave outdoor fires unattended.
- If your home features more than one story, equip it with a fire escape ladder, easily accessed from upper-level bedrooms. Mark their location on your home fire plan and share this information with your family.
- Keep fire extinguishers in your home, especially in the kitchen where many home fires start. Replace expired extinguishers.
- Stay in the kitchen while cooking. If you must leave for a short time, turn off the stove. When baking, check the oven regularly, and use a timer to help make sure it's shut off when cooking's done.
- Keep space heaters at least three feet from things that can burn. Turn off heaters when you leave the room, or before you go to sleep. Keep flammable objects, like rugs, bedding, clothing, furniture, curtains and decorations, away from portable heaters.

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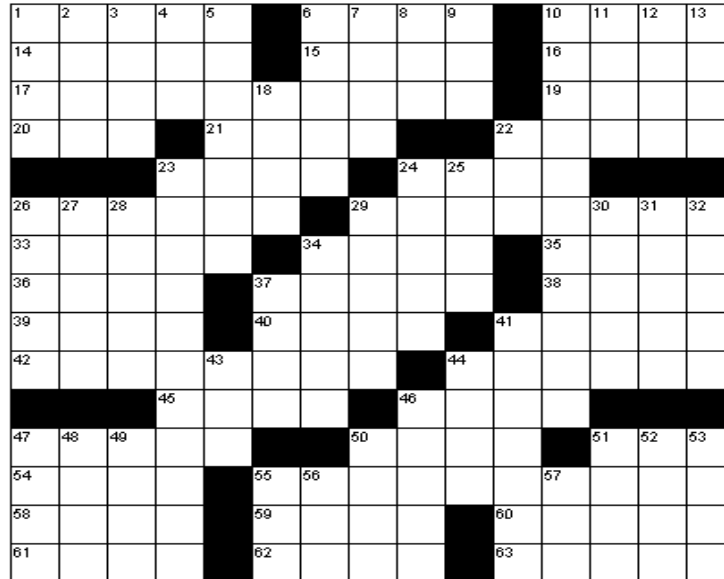


## BIODIVERSITY

by Frank A. Longo

### ACROSS

1. Hidden supply
6. Angry response to a come-on
10. Farm animal that gives milk
14. Playful, web-footed swimmer
15. Feature of a rooster's head
16. Govern
17. Huge, thick-skinned African animal
19. Giant panda's continent
20. Butterfly catcher
21. Yankee Doodle's mount
22. Late-blooming flower
23. Rabbit's refuge
24. Homes for 60-Across
26. Begin to grow, as a plant
29. Ferocious felines
33. "What's the \_\_\_?"
34. Moved on ice
35. Shape of a horse's racecourse
36. Tennis shoe feature
37. On all \_\_\_ (how a 10-Across walks)
38. Freshwater food fish
39. Disgusting
40. With 22-Down, predatory insect that travels in vast swarms
41. \_\_\_ for (chose)
42. Prickly plants with purple flower heads
44. Works the dough
45. Web addresses, familiarly
46. Animal with antlers
47. Ormate, like a peacock's tail
50. After-bath powder
51. Even if, for short
54. Stink like a skunk



55. Tree-hammering bird
58. Spoken
59. "\_\_\_ Lang Syne"
60. Jungle roarers
61. Pierce through, as with a bull's 1-Down
62. Easter flower
63. Rope to catch an 18-Down

### DOWN

1. Bony, projecting growth on a 10-Across
2. Will-\_\_\_-wisp (delusion): 2 wds.
3. Busily working: 2 wds.
4. Stimp's canine companion
5. One who doesn't finish high school
6. \_\_\_ of the crime
7. Brightly-colored parrot
8. "Te \_\_\_" ("I love you" in Mexico)
9. "Sesame Street" network
10. Jumping insect
11. Remove from office
12. "I cannot tell \_\_\_": 2 wds.
13. Rip
18. Male foal
22. See 40-Across
23. Shrub yielding fragrant, yellow tubular flowers
24. Milk farm
25. Concludes
26. \_\_\_-pea soup
27. Capture wild animals illegally
28. Talk show host Lake
29. Dark purple fruits
30. Madonna musical set in Argentina
31. Gathered leaves in a pile
32. Some huskies pull them
34. Painful places
37. Season when squirrels gather nuts
41. Composition of an amoeba or paramecium: 2 wds.
43. Attempt
44. Large seaweed
46. \_\_\_-longlegs (spider look-alike)
47. Tadpole, eventually
48. Flight: Prefix
49. Close to
50. Highway tax
51. Boxing wins, for short
52. Roosters' mates
53. "... \_\_\_ it would seem": 2 wds.
55. \_\_\_-Mart
56. Yes, in France
57. U.S. espionage org.

Click for  
answer grid.





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## Roast Chicken with Spring Vegetables



### Ingredients

- 3 1/2 pounds skin-on, bone-in chicken quarters
- Kosher salt and freshly ground pepper
- 1 lemon, halved
- 3 tablespoons extra-virgin olive oil
- 1 pound fingerling or other small potatoes
- 2 bunches radishes
- 1 bunch scallions
- 1 bunch baby carrots
- 1/4 cup chopped fresh dill

### Directions

Preheat the oven to 500 degrees F. Rinse the chicken and pat dry. Season with salt and pepper, then place skin-side up on a rimmed baking sheet. Squeeze 1/2 lemon over the chicken and drizzle with 1 tablespoon olive oil. Roast 15 minutes. Meanwhile, cut the potatoes and radishes in half and cut the scallions into thirds. Toss the potatoes, radishes, carrots and the remaining 2 tablespoons olive oil in a bowl; season with salt and pepper. Remove the chicken from the oven and scatter the vegetables around it. Continue to roast until the vegetables are tender and the chicken is golden and cooked through, about 20 more minutes. Squeeze the remaining 1/2 lemon over the chicken and vegetables. Top with the dill and season with salt.

Photograph by Antonis Achilleos

Recipe courtesy Food Network Magazine





What Better Way Too Show Support For Our Troops And Vets Then  
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Dennis Winnie and Anna Gaetano of Realty Executives Powerhouse  
are proud to announce we will be donating out of each closing a  
portion of our commission to a Veterans Organization of your  
choice.

The men and women of our armed services have devoted their lives  
for our freedom. Please help us to thank them.



*Just A Common Soldier*, also known as *A Soldier Died Today*, is one of the most popular poems on the Internet. Written and published in 1987 by Canadian veteran and columnist A. Lawrence Vaincourt, it now appears in numerous anthologies, on thousands of websites and on July 4, 2008 it was carved into a marble monument at West Point, New York. Please enjoy this tribute to the Soldiers, Sailors, Marines, and Airmen who have given so much for our country.

<http://www.justacommonsoldier.com/>



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### **WORK WITH REALTY EXECUTIVES POWERHOUSE**

In today's competitive real estate market, it can be difficult as well as stressful, to sell your home. What happens if an appliance or even a mechanical system breaks down before you sell or right after the new buyers move in?

When you list your home, I will provide you with a HWA Home Warranty Plan which will protect your eligible appliances, homes systems and components, giving you and your home a competitive selling advantage. HWA's Home Warranty, as a home seller or buyer provides coverage for repair and/or replacement with a network of authorized contractors 24/7 (subject to contract terms and conditions).

Having a HWA Warranty on your home during the listing period will help minimize your out of pocket expense, and make your home more attractive to the potential buying public. When you close on your home we will provide the buyer 13 months of coverage helping to decrease conflicts and post-sale liability.

One of the many reasons to list your home with Realty Executive Powerhouse and having a HWA Home Warranty in place is that it's **FREE!** that's right **FREE!** I will pay the cost of the HWA Warranty Plan at closing and then provide it to the buyer as well for an additional 13 MONTHS.

Contact the experienced franchise team of Dennis Winnie and Anna Gaetano at either 516.695.2395 or 516.395.9271 for all your real estate questions, and get your FREE HWA Warranty Plan.



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## **For What Is Happening In Floral Park Visit One Of The Following WEB Sites For A List Of Events**

### **Floral Park NY, Community Events, Event Calendar, ...**

[www.townplanner.com/11001/NY/Events](http://www.townplanner.com/11001/NY/Events)

### **Incorporated Village of Floral Park**

[www.fpvillage.org](http://www.fpvillage.org)

### **Floral Park Events, Concerts, Film, Nightlife, Festivals ...**

[www.yelp.com/events/floral-park-ny-us](http://www.yelp.com/events/floral-park-ny-us)

Yelp Events, Floral Park Things Concerts, Festivals, Art, Film & More

### **Floral Park Concerts Events | Find Concerts Events in ...**

[www.local.com/events/category/music/floral-park-ny.aspx](http://www.local.com/events/category/music/floral-park-ny.aspx)

Search for music events in Floral Park, NY. Find concerts, festivals, performances and more in Floral Park, NY.

### **Village Calendar Of Events | The Incorporated Village of ...**

[www.southfloralpark.org/?programs=village-calendar](http://www.southfloralpark.org/?programs=village-calendar)

For a monthly calendar view of specific events, visit our Events Calendar page.

### **All events in Floral Park - Page 1 of 1 - EventViva**

<https://eventviva.com/events/floral-park>

Find information and tickets of upcoming events in floral park like parties, concerts, meets, shows, sports ...

### **Floral Park Chamber of Commerce**

[www.floralparkchamber.org](http://www.floralparkchamber.org)

Floral Park Chamber of Commerce is the best place to find an event in the Floral Park, NY area.

### **The Incorporated Village of South Floral Park**

[www.southfloralpark.org](http://www.southfloralpark.org)

### **Joint Bellerose Business District Development Corp**

[www.bellerosebusiness.com](http://www.bellerosebusiness.com)

Welcome to the online home of the Joint Bellerose Business District Development Corporation, a non-profit Business assistance and local development corporation



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## **Membership In The Following**

Bellerose Terrace Civic Association  
Community Center, Floral Park, NY 11001

Bellerose Business District  
50 Superior Road  
Bellerose Village, NY 11001

Queens Village Civic Association  
Queens Village, NY 11428

Kiwanis International  
Floral Park Chapter

If you are interested in becoming a member please contact me: Dennis Winnie  
516-437-8080 or 516-695-2395.

[Download the Kiwanis International fact sheet.](#)

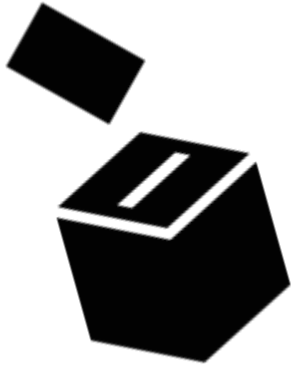


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# Bellerose Terrace Civic Association

## 2017 Annual Fundraising Raffle



**1<sup>st</sup> Prize - \$400.00**

**2<sup>nd</sup> Prize - \$200.00**

**3<sup>rd</sup> Prize - \$100.00**



Prizes will be awarded at 8pm on June 14th, 2017 during the Bellerose Terrace Civic Association meeting. Ticket stubs can be mailed to: BTCA P.O. Box 574 Floral Park, NY 11002-0574 or they can be left with Janet Hopkins at 9505 243<sup>rd</sup> Street. If you would like more tickets please photocopy this page or call Janet at 516-328-9421. PLEASE COMPLETE EACH TICKET STUB BEFORE SUBMISSION!

Name _____ Address _____ Phone # _____	Name _____ Address _____ Phone # _____
Name _____ Address _____ Phone # _____	Name _____ Address _____ Phone # _____
Name _____ Address _____ Phone # _____	Name _____ Address _____ Phone # _____

**Tickets are \$1.00 each OR 6 tickets for \$5.00**

Winners do not need to be present to win.

Make checks payable to: Bellerose Terrace Civic Association

(Hint: Use pre-printed address labels and just add your phone number to fill out





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## NOTES

If you have any suggestions or would like to see certain articles in our newsletter please call us at 516.437.8080 or email at [realtyexecutivespowerhouse@gmail.com](mailto:realtyexecutivespowerhouse@gmail.com) and we will be happy to review any suggestions you might have.