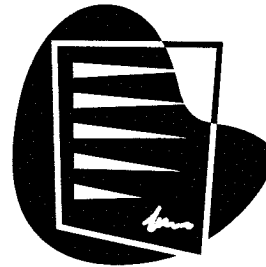


2011 Housing Opportunity Pulse Survey



NAR's ninth housing pulse survey reflects that, as the housing market continues to struggle, Americans worry that policy proposals coming out of Washington could drag the market down further or deter potential new homeowners.

There is particular concern surrounding calls for a required down payment of 20 percent on home purchases and the possible elimination of the home mortgage interest deduction. Americans believe that either action would have severe consequences for the housing market.

The survey, which measures how

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affordable housing issues affect consumers, also found job security concerns remain high, with 61 percent of Americans saying that job layoffs and unemployment are a big problem in their area; eight in ten cite these issues as a barrier to homeownership.

Some key findings from this year's survey include:

- Seven-in-ten Americans (71 percent) say requiring a down payment of twenty percent of the cost of a home would have a negative impact on the overall American housing market.
- More than three quarters of renters

(77 percent) say they would be less likely to buy a new home if they were required to make a 20 percent down payment. Among current homeowners, four-in-ten (39 percent) say they would not have been able to buy their current home if they been required to make a 20 percent down payment.

- Having enough money for a down payment and closing costs is the largest obstacle that makes housing too expensive and unaffordable (82 percent say it is a "huge" or "medium-size" obstacle).

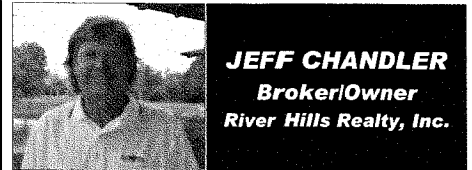
- Two in every three Americans (67 percent) oppose eliminating the home mortgage interest deduction as one part of a plan to reduce the federal deficit. Underscoring the intensity of this opinion, a majority of Americans (51 percent) strongly oppose eliminating it.

- Even more Americans (73 percent) believe that eliminating the home mortgage deduction would have a negative impact on the American housing market, while 65 percent say it would have a negative impact on the overall economy.

- While fewer Americans than in the past agree, the overwhelming majority (72 percent) still say that buying a home is a good financial decision. Almost two-thirds (64 percent) say that now is a good time to buy a home.

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- The stalled economy continues to adversely affect the housing market. Confidence in job security is a top obstacle (80 percent say "huge" or "medium-size") to home ownership, while job layoffs and unemployment are ranked as the top problem facing Americans (61 percent say it is a "very big" or "fairly big" problem in their area).

- Foreclosures on homes remain a large concern, with almost half (47 percent) characterizing the issue as either a "very big" or "fairly big" problem in their area.

- Stability, safety and the long-term economic benefits of ownership top the list of reasons people give for why it is important to own a home. ❖

The telephone survey of 1,250 adults nationwide, with an over sample of 250 interviews in the top 25 metropolitan statistical areas was conducted for NAR by American Strategies and Myers Research & Strategic Services for NAR's Housing Opportunity Program.

Snickerdoodles

Great for fall gatherings or
back to school treats.

Ingredients

- 1 1/2 cups white sugar
- 1/2 cup butter, softened
- 1 teaspoon vanilla extract
- 2 eggs
- 2 3/4 cups all-purpose flour
- 1 teaspoon cream of tartar
- 1/2 teaspoon baking soda
- 1/4 teaspoon salt
- 2 tablespoons white sugar
- 2 teaspoons ground cinnamon

Directions

1. Preheat oven to 400 degrees.
2. Combine 1 1/2 cups white sugar, butter or margarine, vanilla and eggs. Mix well.
3. Stir in flour, cream of tartar, baking soda and salt. Blend well. Shape dough into 1 inch balls. Combine 2 tablespoons sugar and 2 teaspoons ground cinnamon. Roll dough in sugar/cinnamon mixture and place 2 inches apart on un-greased baking sheets.
4. Bake 8 to 10 minutes or until set. Immediately remove from cookie sheets. ❖

Recent Sales in River Hills

3330 Stonebridge Trl 1547 SqFt	\$175,000
3208 Stonebridge Trl 2553 SqFt	\$275,000
4920 Willow Ridge Terr 2198 SqFt	\$205,000 (Short Sale)
3607 Cordgrass Dr 2815 SqFt	\$387,000
3137 Bent Crreek Dr 2369 SqFt	\$199,900 (Short Sale)
3507 Autumn Glen Dr 2807 SqFt	\$332,000
3319 Cypress Landing Dr 3290 SqFt	\$415,000
4941 Willow Ridge Terr 1860 SqFt	\$205,000
5104 Rolling Fairway Dr 3053 SqFt	\$322,000 (Short Sale)



Simply Organized

As we enter fall, it is a perfect time to clean out and organize storage space. Here are some steps to encourage your organization:

● Do not store things you do not need. Before you put hanger to rod, assess whether you really need or wear everything you own. If you store warm- or cold-weather clothes for half the year, figure out what needs to be hidden away now. Under-bed boxes and vacuum-sealed plastic storage bags are great space-savers. Find room outside the bedroom - in the garage, attic or basement - for things like ski boots, scuba wet suit, and holiday clothing that you rarely need.

Once you have the excess out of the way, you can better organize your closet.

● Aim for order. Being greeted each morning by an orderly closet somehow seems to make the rest of the day less chaotic. Most closet experts recommend hanging clothes by category (work or casual, and pants, dress shirts, casual shirts, skirts, dresses, etc.), then organizing those sections by color.

● Tackle accessories. How you store shoes depends on how many pairs you have and what else you have in your closet. Specially designed racks or hangers for belts, ties and scarves, attached right near the hanging clothes, make it easy to pick out these accessories.


● Though it may be tempting, do not put a laundry hamper in your closet. Dirty clothes can smell stale quickly, and the odor can permeate your clean clothes.

● Beyond the bedroom. Try to store bath towels in the bathroom instead of a hallway linen closet. Save that for sheets - putting each full set inside its coordinated pillowcase. Unless you travel often, keep suitcases in the attic or basement or in the closet of a spare bedroom. ❖

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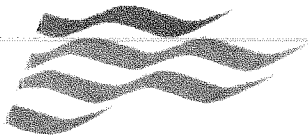
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A Special Report for River Hills



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