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Loan amount:	<input type="text" value="175,000"/> \$
Loan term:	<input type="text" value="15"/> years
Interest rate:	<input type="text" value="5.5"/> %
First payment date:	<input type="text" value="Mar"/> <input type="text" value="2010"/>
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[NW Arkansas Naturals season starts and Crystal Bridges exhibition opens](#)

 April 15th, 2010 |  Author: [judyluna](#)

The opening game for the NW Arkansas Naturals was last week on April 8 at Arvest Ballpark in Springdale, and then there were games on subsequent nights as well. The first couple of games didn't go too well—in the one on Friday they lost to the San Antonio Missions by a score of 13-1 as almost 5000 fans watched, speechless.

But on Saturday they came back and beat the Missions by a score of 4-3.

Whether the Naturals win or lose is not the important thing. Having a baseball team like the Naturals here in

NW Arkansas is wonderful for the region and a sign of positive growth. As our collection of small towns expands and more people move to the area, the idea of a variety of activities for residents to enjoy becomes more important. In the absence of a professional team for football, basketball and other sports, the U of A Razorbacks garner an almost-fanatical following. But the Naturals, now only 3 years old, are also making their place here.

Similarly in other disciplines. Soon the new Crystal Bridges art museum will be opening in Bentonville, but there have already been exhibitions at what is called Crystal Bridges at the Massey. The most recent was a juried exhibit of local photographers which opened April 2. With more than 100 entrants from 12-year-old amateurs to seasoned professionals, Crystal Bridges showed that it too will be a centerpiece of NW Arkansas culture. The photographers were asked to capture the changing landscape in Benton, Carroll, Madison and Washington counties.

Fayetteville and Northwest Arkansas have garnered recognition on many “best places” to live, retire, raise a family, start a business—you name it—and with good reason. Our quality of life is enhanced by places like Crystal Bridges and the Walton Arts Center, not to mention the U of A as artistic and intellectual venues, or even places like Georges on Dickson St. as popular music venues. And the NW Arkansas Naturals complement the Razorbacks as a sports destination for many Northwest Arkansas residents.

NW Arkansas IS a great place to live!

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[University of Arkansas Has Huge Impact on NW Arkansas](#)

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 April 10th, 2010 |  Author: [judyluna](#)

The University of Arkansas’ flagship campus is located in Fayetteville, right where it’s been since it was founded in 1871. The university offers more than 200 graduate and post-graduate programs and its research, development, and outreach aids local public and private sectors.

None of that is news to most folks but I wonder how many of us ever stop to think about the overall economic impact the university has in NW Arkansas...

\$725.4 million for the fiscal year ended June 30, 2009 was the amount concluded by an exhaustive study recently produced for the Office of the Chancellor. The study looked at direct expenditures by the university as well as spending and taxes paid by faculty, staff, students and visitors.

A few examples include payroll of \$246 million, direct expenditures to NW Arkansas businesses by the university of \$56.9 million, student expenditures of \$173.7 plus visitors added an additional \$127.5 million to the local economy.

Not only are those numbers huge, they must be extrapolated many times over to take trickle-down factors into consideration. Most of that payroll is spent locally. Homes and vehicles are purchased, state and local taxes paid, children of faculty and staff are enrolled in schools, contributions made to local churches and charities, restaurants, medical professionals, gas stations, clothing stores – the list is endless.

If University of Arkansas were not here, this area would have an entirely different landscape.

Go Hogs!

Read the entire 106-page report:

http://www.uark.edu/rd_vcad/economicImpact/rd_vcad/documents/The_Economic_Impact_of_the_University_of_Arkansas_Final_Version_for_Print.pdf

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[Crystal Ball Look into the NW Arkansas Housing Market](#)

March 22nd, 2010 | Author: [judyluna](#)

Predicting what's going to happen in the NW Arkansas housing market is somewhat difficult. People always ask me if the market has hit bottom yet, but I can't really tell them, since generally speaking, prices are still declining.

For those who want to get the "best" deal, there are several factors consider:

1. If you are waiting for the market to hit bottom in NW Arkansas, I think it's close, but not necessarily there yet. It also varies by town.
2. Interest rates are still very low, but predictions are that they will rise this year. What this means is that if a house is cheaper a few months from now, but the interest rates are higher, the monthly payment may still be the same. If home prices begin to rise, and interest rates rise as well, buyers may not be able to purchase as nice a home for the amount they have qualified for. Thus, buyers who are serious about purchasing a home may want to do so sooner rather than later if they find a home they really like.
3. The first time home buyers tax credit of up to \$8000 was extended at the end of last year, but to get it, buyers must have an accepted offer by April 30 and close by June 30. Buyers who already have a home and want to purchase another as their principal residence may get a tax credit of up to \$6500. They must have lived in their current home for at least 5 of the past 8 years. Check [the IRS website](#) to get specific information about these programs.
4. Real estate purchases are normally considered to be long-term investments. During the recent housing bubble, investors and other speculators treated them as short-term investments because they could—prices were appreciating by double digit percentages. Now that is not the case, market adjustments have occurred or are occurring, and buyers need to plan to hold on to their real estate purchases for a longer time before selling.

Which brings me to an interesting article from CNN Money about [homes prices](#) in NW Arkansas and whether it's a good time to purchase a home here.

According to their data, the market in NW Arkansas will hit bottom in the 3rd quarter of 2011 (i.e. next year). Also that there will be a 3.1% decline in prices from the first quarter of this year to the first quarter of 2011. A couple of observations about this data:

1. It refers to all of NW Arkansas, or the Fayetteville-Springdale-Rogers Metropolitan Statistical Area, which also includes part of SW Missouri and Madison County, in addition to Washington and Benton Counties.
2. I'm not sure where Moody's gets their data from, but according to sales in the NW Arkansas MLS (Multiple Listing Service), the peak was different in Washington and Benton Counties, and also differed by town. According to my data from the NW Arkansas MLS, Washington County median home prices peaked in the 3rd-4th quarter of 2006 whereas Benton County's peaked in early 2007. I suppose that if they got their data from county records and/or other sources which also includes homes not listed by a realtor, the aggregate could have been the third quarter of 2006.

Who knows when the bottom will occur? In any case, we won't know it happened until after the fact and we can look at the data. And then it will be too late—prices will already have begun to rise, and who knows about interest rates?



For more current data and an ongoing look at the housing market in NW Arkansas and nationally check out Judy Luna's daily "real estate tidbits" on her [Facebook business page](#).

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[NW Arkansas Housing Market—4th Quarter Skyline Report](#)

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 March 14th, 2010 |  Author: [judyluna](#)

In the last few weeks the 4th quarter Skyline report was released by the Center for Business and Economic Research at the U of A. At the quarterly Washington County breakfast sponsored by Arvest (also sponsor of the report), Kathy Deck, director of the Center and chief researcher for the Skyline report, talked about the economy as well as the housing market.

The economy—particularly employment—strongly influences the housing market for Northwest Arkansas. If there are no jobs then people will not move to the area. If we don't have more people moving to the area, there will be no need to construct new homes, establish new businesses (to fill up the vacant commercial and office space we have), improve rental vacancy rates, etc. And if people don't need homes, the real estate market suffers. It's that simple.

Nationally it seems that the economy is picking up slightly, and NW Arkansas figures are somewhat better than the national ones. The GDP is up—which means that production is up. Inventories have been depleted so factories are producing more. Some folks who were laid off have been called back to work, a good sign. On the other hand, employers don't feel confident enough to hire a lot of new people either. Thus in NW Arkansas employment figures are now at about 2006 levels, while nationally they're at about 2000 levels.

Bottom line is that although there is some positive growth again, it will not be the "go-go" growth of the bubble years. What is needed is good, sustainable growth. According to Deck, "flat is the new up," when compared to declines during the recent recession.

In the realm of commercial space in Q4 in NW Arkansas, there was near record available space in all sectors. This is one area where NW Arkansas figures are worse than the national figures. For example, office and retail space in all of the NW Arkansas communities is a lot above the national average, although it varies by town. Thus leasing costs have gone down and there are anecdotal reports of greater demands by tenants—leasing incentives such as greater build-out allowances, free rent, and delays in scheduled lease rate increases, for example.

For multifamily, vacancy rates are also above national levels. The national vacancy rate is 8.5% for 1-2 bedroom apartments. NW Arkansas rates approached 15% in Q4, primarily because of a lot of new apartments which were constructed, especially in Fayetteville. Expected population growth didn't materialize, so the number of vacant units remains high. Springdale is lower, but still over 10%.

In the single family arena, building permits are now very low but the market can sustain this level. The value of permits issued has risen, since many of the residential building permits are for custom homes in Fayetteville and Springdale. In the smaller towns of Washington County most of the new permits issued have been for small, affordable homes.

The inventory is down and the problem of absorption is no longer due to overbuilding, but rather a slow down of demand (i.e. fewer people are to the area). According to Deck, the market can support a low level of construction, in fact we need to have some construction occur. As available units are absorbed, there needs to be replacement or prices will rise significantly as demand outpaces supply.

Prices on single family homes have continued to decline, so that values are now at approximately 2004 levels. In Benton County, the decline was 7.7% compared to the same period last year, and in Washington County there was nearly a 14% decline. There may be continued adjustment due to downward pressure caused by foreclosures and sales of distressed properties as well as by the decreased absorption rate.

Ultimately, low interest rates, lower prices, and the first time home buyer tax credit make this a wonderful time to purchase a home in NW Arkansas. Not a great time for selling, however. The thing buyers need to remember is that purchasing a home is normally considered to be a long-term investment, so that even if prices continue to decline, they will eventually begin to appreciate again.

Predictions are that interest rates will begin to rise, and (with low rates of construction of new homes) absorption of current inventory will also cause prices to begin to rise again.

For more information about real estate in NW Arkansas visit Judy Luna's main website:
<http://www.JudyLuna.com>

To search for homes or other property in the NW Arkansas MLS:
<http://www.NWArkansasHomeSearch.com>

For more information about the Q4 Skyline report:
<http://www.arkansasbusiness.com/article.aspx?aID=120778.54928.132923>
<http://www.arkansasbusiness.com/article.aspx?aID=120604.54928.132745>

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[2010 Census Coming Soon to Your Mailbox](#)

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 March 9th, 2010 |  Author: [judyluna](#)

National Census Day is April 1, 2010. Use that date as your reference point for completing the census forms which will be arriving in mailboxes all over the country in March.

The Census Bureau says this census will be one of the shortest in history – just ten simple questions. Most Americans grew up knowing the national census takes places every ten years. But for newcomers, the census can cause questions, uncertainty, and apprehension.

There is nothing to fear about the census. There are no questions regarding whether you are living in this country legally or illegally, Social Security numbers are not collected, and your privacy is secure.

The data are grouped together and used in a variety of important ways (for example):

–Congressional districts will be redrawn and reapportioned.

–\$400 billion is distributed annually to state and local governments for infrastructure and community services (think bridges, hospitals, senior citizen centers, and job training, for example).

–Pools of skilled workers can be located.

Completing the census is mandated by the U.S. Constitution and it makes good sense for the welfare of our community.

All you have to do is take about ten minutes to complete ten questions and mail it back in its postage-paid envelope. If you don't do that promptly, a census worker will have to drive to your home, knock on your door and ask the questions – and that costs considerably more than the postage-paid envelope. So give yourself a break and save the government some money at the same time.

For more information:

<http://2010.census.gov/2010census/why/community-benefits.php>

To see the actual questions:

<http://2010.census.gov/2010census/how/interactive-form.php>

And to get a part time job as a census taker:



<http://ar.thebeehive.org/jobs/job-articles/2010-census-jobs>

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[Real Estate News in NW Arkansas](#)

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 February 9th, 2010 |  Author: [judyluna](#)

Now that I'm reading the local newspaper on line again, I can use it to help my readers find information on news and issues of importance for the area.

With regard to real estate there are a few things.

First, an article Saturday in the new NW Arkansas paper provided good information about the housing market in NW Arkansas in relation to property taxes collected and delinquent taxes. It seems that the sum of delinquent taxes declined last year, but that doesn't necessarily mean that the housing market is improving.

Second, last Friday was the annual Economic Forecast Luncheon at the Hammons Center in Rogers, sponsored by the Center for Business and Economic Research at the U of A Sam Walton School of Business.

We learned about recent occurrences in the world, national and local economy and postulations about what's coming in the near future. Actually the outlook was more positive than I would have imagined and I hope the crystal balls of the speakers are not cracked or broken. We need some positive economic news to get buyers out into the streets again, purchasing homes.

The economic stimulus measures of the federal government have helped, particularly the first time home buyer tax credit, which was expanded and extended into this year. Now if only the weather would improve...



The other event which I just found out about at the Metro Board of Realtor Luncheon on Thursday was the imminent merger between two of the large local real estate companies of NW Arkansas, Harris McHaney and Coldwell Banker Faucette Realty. This will make the largest real estate company in the NW Arkansas area.

This comes on the heels of the merger under the Weichert umbrella of the Griffin Company and Weichert Clark Long and Associates in December just before Christmas.

The real estate business in NW Arkansas is a changin'. Small boutique firms (and even larger firms like Griffin and Harris McHaney) are having a tougher time. The housing market has suffered with the recession, and may continue to do so. The recent announcement by Walmart of laying off 300 people here in NW Arkansas may have a chilling effect on the economy and housing market just as Walmart's layoff of 800 people last year did.

Foreclosures are high and there are a lot of short sales. With some of our major corporate employers also cutting back, growth in the area is bound to be curtailed, compared to the peak a few years ago. This (in turn) will lead to fewer new homes being built and sold at a time when we are still trying to absorb the inflated inventory of homes from our mini housing bubble.

I certainly don't have a crystal ball, but I'm still optimistic.

For more info on the housing market and property taxes:

<http://www.nwaonline.com/news/2010/feb/06/unpaid-real-estate-taxes-dip-20100206/>

For more info on the Economic Forecast Luncheon and the economy:

<http://www.nwaonline.com/news/2010/feb/06/green-jobs-sustainability-could-boost-area-economy/>

<http://tinyurl.com/ygyzk98>

<http://tinyurl.com/yzqehch>

For more info on the merger of Coldwell Banker and Harris McHaney:

<http://www.arkansasbusiness.com/article.aspx?aID=120146.54928.132287>

For more info about Fayetteville and NW Arkansas and purchasing or selling a home there:

<http://www.JudyLuna.com>

And for searching the NW Arkansas MLS:



<http://www.NWArkansasHomeSearch.com>

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[Newsworthy in NW Arkansas](#)

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 February 7th, 2010 |  Author: [judyluna](#)

Well, I bit the bullet and signed up to pay \$5.95 per month to read the local newspaper on line. I don't get the paper version any more and haven't for a long time. But a few months ago, the two NW Arkansas newspapers merged and now one has to pay money to read local news on line.

As anyone who has been reading my blog for awhile knows, I have used the local newspapers for "more info" on topics that I blog about. I'm sorry you now have to pay too, but that's the way it is. I resisted for a long time because of principle. If I can read the major newspapers in the country (Washington Post and NY Times) for free, I didn't want to have to pay for a mere local newspaper.

Neither of the old papers were that great, but they did tell us what was happening in our neighborhoods, local towns and cities. And the new paper does that too. And we need that information to be informed citizens.

The main turning point for me was that in order to read certain articles to find out news important to my business, I have to pay. Another was a comment by Kathy Deck at the Economic Forecast Luncheon on Friday on the importance of supporting our news organizations financially.

And that got me thinking about the importance of the media in a democracy like ours. Without a strong independent media, we have an uninformed electorate. But for democracy to flourish, we need a strong media which can elucidate the issues and (in an unbiased manner) provide information about our candidates, issues of importance to our daily lives, and the functioning of our political system.

Our local newspapers, like newspapers across the country, have been suffering of late because of increased use of the internet to obtain information. Television competes as well. Major newspapers such as those mentioned earlier have deeper pockets and can find alternative ways to survive without charging website visitors to read their stories. Unfortunately our local papers need additional financial help.

Thus I registered and provided my credit card number to be able to read the local newspaper. It's a sorry sign of the times, but there it is.



The new NW Arkansas newspaper website is <http://www.nwaonline.com> . The old website for Judy Luna's information about real estate in NW Arkansas is <http://www.judyluna.com/>.

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[Fayetteville HS options](#)

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 January 27th, 2010 |  Author: [judyluna](#)

I have been somewhat remiss on reporting on some of the issues that I used to write about. One reason is that the two NW Arkansas newspapers merged and now one must pay to read the newspaper on line. I personally think this is a bad idea and even if I would pay to read the newspaper, I don't want readers of my blog to have to pay to get more information than what I am providing in my blog.

Thus some local issues have fallen by the wayside in my blog and the Fayetteville HS is one of them. However, the Fayetteville Flyer is a great source as well and has a good article on what's happening.

It seems that money is limited for the Fayetteville HS renovation so there are 2 options as to what gets done first. Click on the link below for more information.


<http://bit.ly/91jOvy>

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[Does Your Mortgage Guy \(or Lady\) Know What He's Doing?](#)

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 January 22nd, 2010 |  Author: [judyluna](#)

I was reading the NY Times recently and came across an interesting article. It has to do with the professionalism and knowledge of mortgage loan originators. As you might imagine, this affects my business so it piqued my attention. The ability of a loan originator to get transactions closed cuts down on headaches and frustration for buyers—and their realtors.

It seems that something called the Secure and Fair Enforcement for Mortgage Licensing Act of 2008 (SAFE Act) was passed by Congress in July 2008 and required states to pass legislation requiring the licensure of mortgage loan originators. The SAFE Act mandated that state agencies participate in the Nationwide Mortgage Licensing System and Registry (NMLS) and that mortgage brokers meet national standards in order

to obtain a license.

Testing began in summer 2009. Now that results are starting to trickle in it appears a substantial of mortgage brokers have a lot more work to do to meet standards. Some 10,000 people have taken the tests and more than 30% failed the federal portion. The number of failures on the applicable state portions was slightly less – 27%. All in all, that’s a pretty sad state of affairs.

I would like to think Arkansas’ brokers are a cut above those dismal test results. At least our area did not suffer the horrendous housing collapse that occurred in many states where many unqualified borrowers were given loans they had little ability to repay.

Nineteen states have offered the tests to date, including Arkansas where tests began November 1, 2009. So far I haven’t been able to find results specific to Arkansas.

When a buyer asks me for recommendations about the best place to obtain a mortgage, I usually refer them to few trusted people at local companies who have done a good job in the past for my clients. I don’t necessarily trust some of the on-line lenders that advertise frequently on TV. Sometimes you get a good loan originator, sometimes not.

The other thing to look for is whether you are dealing with a mortgage broker or a bank. A bank will process the loan according to its guidelines. Sometimes they keep the loan and sometimes they will sell it to another lending institution. A mortgage broker has a lot of “investors” (usually banks) to whom they will sell the loan. Some have better relationships with their investors than others and are better able to exert pressure to get problems solved and the transaction closed. Banks who regularly sell their loans also need to have such relationships, but even the experience (or lack thereof) of loan originators within their own institutions can sometimes make or break a transaction.

A proven track record speaks volumes. A good, experienced, and knowledgeable loan originator is important, and the same is true for the realtor you select.

For more information:

<http://mortgage.nationwidelicensingsystem.org/safe/Pages/default.aspx>

http://www.nrmlaonline.org/App_Assets/public/ef8c2414-00da-4cff-8c69-e45d2ca45a82/SAFE%20Act%20Update.pdf

<http://www.nytimes.com/2009/12/27/realestate/27mort.html?>

<http://www.securities.arkansas.gov/page/338/mortgage-loan>

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[Bitter Cold Strikes NW Arkansas](#)

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 January 8th, 2010 |  Author: [judyluna](#)

I’m writing this Friday at lunchtime. The outside temperature is 7 degrees F. The wind chill is approaching 15 degrees below zero. There are light snowflakes hitting the ground and it is all highly unusual for NW Arkansas.

Our region had snow Sunday followed by cold, which created hazardous driving conditions. Then it got

colder. In fact, it's been brutally cold since late Wednesday night and the forecast calls for more of the same. On Sunday, if all goes as expected, the daytime temperature should warm up to 34 degrees F. and then get a little warmer each day next week.

I realize NW Arkansas is not alone in the cold. Much of the northern and eastern parts of the country are at least as cold and some are even colder. Right now northern Minnesota where I grew up is slightly warmer than Fayetteville, Arkansas. (The kind of cold that northern Minnesota experiences every winter is a major reason why I no longer live there.)

It has been more than 20 years since NW Arkansas had a deep freeze like this one (and I hope it will be another 20 years before it happens again.)

Unusual cold is more dangerous in places where homes and buildings were not designed to handle it. Buildings in places like Minneapolis, Detroit, New York state, and northern New England have more insulation and larger furnaces for heat. Northern states also have more equipment to remove snow and sand roads. Residents in those climates normally have more warm clothes.

This time of year NW Arkansas would expect temps in the 30s and 40s. A cold night might be 20 degrees.

The result of the Arctic air is many faceted. It's been too dangerous for school buses to navigate icy rural roads, thus schools are closed. In fact, many schools have not reopened since the holiday break. People are cold, pipes are freezing, and cars won't start. Some older homes don't even have central heating. It takes a lot of wood to try to heat a home that isn't properly insulated.

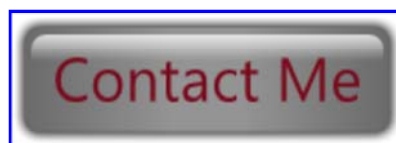
There is good news, however. Several agencies in NW Arkansas have opened warming centers where people can go to avoid frostbite and worse. Many are offering hot food and some have cots for sleeping. At least one agency I heard of is allowing people to bring their pets – because many folks simply will not leave their pet behind to freeze.

So stay inside if at all possible – this too shall pass. I can't wait...

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