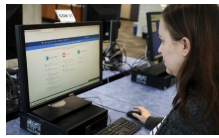


HELP WITH HOMEWORK

Free online tutoring services are available for students



HEAT FALL TO NETS

O'Neale putback gives Brooklyn a 102-101 win

Two-time winner of the Pulitzer Prize Gold Medal for Public Service

SOUTH FLORIDA SunSentinel

SUNSENTINEL.COM

MONDAY, JANUARY 9, 2023

\$4.50

Biden finds GOP criticism at border

Texas governor blames immigration 'chaos' on administration

By Colleen Long
Associated Press

EL PASO, Texas — President Joe Biden walked a muddy stretch of the U.S.-Mexico border and inspected a busy port of entry Sunday on his first trip to the

region after two years in office, a visit shadowed by the fraught politics of immigration as Republicans try to blame him for the record numbers of migrants crossing into the country.

At his first stop, Biden observed as border officers in El Paso

demonstrated how they search vehicles for drugs, money and other contraband. Next, he traveled to a dusty street with abandoned buildings and a small playground. Near the street was a metal border fence that separated the U.S. city from Ciudad Juarez,

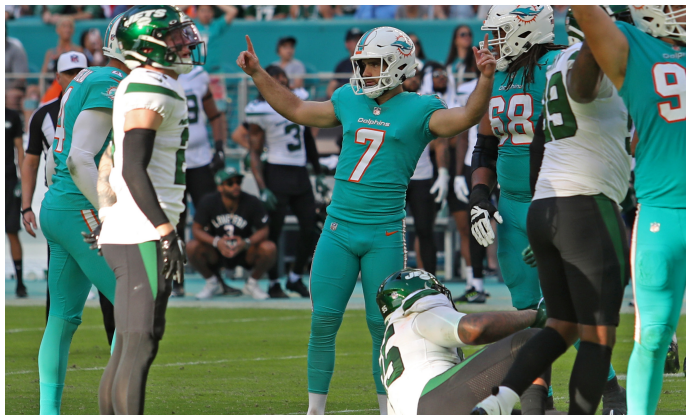
Mexico. Biden walked slowly along the border wall, initially joined by two Border Patrol agents.

In a sign of the deep tensions over immigration, Texas GOP Gov. Greg Abbott handed Biden a letter upon his arrival in the state that said the "chaos" at the border was a "direct result" of the president's failure to enforce federal laws.

Biden later took the letter out of his jacket pocket, telling reporters, "I haven't read it yet."

Asked what he's learned by seeing the border firsthand and speaking with the officers who work along it, Biden said: "They need a lot of resources. We're going

Turn to Criticism, Page 2



JOHN MCCALL/SOUTH FLORIDA SUN SENTINEL

PLAYOFF BOUND

Dolphins clinch spot in the postseason with hard-fought victory

Miami Dolphins kicker Jason Sanders gestures after kicking a field goal against the New York Jets late in the fourth quarter at Hard Rock Stadium on Sunday in Miami Gardens. The Dolphins' 11-6 victory, coupled with New England's 35-23 loss to the Buffalo Bills, qualifies the Dolphins for the playoffs for the first time since 2016 as the No. 7 seed. Miami will face Buffalo for the third time this season in the wild card game next weekend in Buffalo. The big question entering the playoffs is whether Tua Tagovailoa, Teddy Bridgewater or Skylar Thompson will start the game. Tua has missed the last two games while in concussion protocol, and Bridgewater did not play against the Jets due to an injury to his throwing hand. Thompson quarterbacked the Dolphins to Sunday's win. See story in Sports, Page 1

Coyotes master fitting into urban areas

What's on their menu?

By Bill Kearney
South Florida Sun Sentinel

John Ciccarelli and his buddy Ernest Slavis were out for an innocent Christmas Eve of Catholic Mass followed by some gambling. After worship at St. Maurice at Resurrection Catholic Church, they headed across the street to the Casino @ Dania Beach, where they expected an adrenaline rush from a good hand, not a wild animal.

Around midnight, when their luck flattened, they took a break in Slavis' car. That's when Ciccarelli noticed what he assumed was a mid-sized stray dog moving confidently across the nearly empty parking lot.

"He was trotting, almost like a beeline," said Ciccarelli, a professional golf instructor from Jupiter. "He got to the front of our vehicle, and I had my peepers on him, and I said, 'Boy that's an interesting dog.' When he got within 20 feet I said, 'My God that's a coyote!' — the first one he'd ever seen.

The wild canine stood motionless in front of the car for about 20 seconds.

"He came just far enough for us to see, like he was showing off.

Turn to Coyotes, Page 8

What snowbirds should know about homebuying

By Amber Bonfont
South Florida Sun Sentinel

It's buying season for snowbirds, the time of year when out-of-state seasonal buyers flock to South Florida for their second home.

Picking up speed in January and lasting through the spring, these next few months are the optimal home shopping time for these buyers.

Here's what seasonal buyers need to know about the state of the condo market, projects in the

works and whether they might have some advantages this season:

Are condo prices dropping?

Popular among many seasonal buyers for the ease of access and low maintenance, the condo market is seeing high demand and price growth.

"We don't see that changing."

Turn to Snowbirds, Page 9



Located in Brickell, Miami, the 42-story Lefty Brickell condominium complex has more than 360 units and offers flexible ownership. COURTESY

Approvals going out for home improvement grants

Applicants will have to pay for work upfront

By Ron Hurtbise
South Florida Sun Sentinel

Florida homeowners seeking up to \$10,000 in state funding for windstorm protection improvements are already being notified that they've been approved for the matching grant.

An approval means that homeowners who spend \$15,000 on improvements are eligible to get

\$10,000 and reduce their project cost to \$5,000.

There's a newly disclosed catch: To get reimbursed, homeowners will have to pay their contractor in full for the job and submit a reimbursement invoice along with proof of full payment to the contractor. That's different from what program officials said a few weeks ago.

But 0% short-term financing options are available that will cover the cost until the reimbursement

Turn to Grants, Page 8

DISCOUNT ADMISSION & RIDE TICKETS ON SALE NOW!

south florida FAIR
JANUARY 13-29, 2023

TICKETS AVAILABLE THROUGH JANUARY 12 AT ALL PALM BEACH COUNTY Publix. WHERE SHOPPING IS A PLEASURE AND ONLINE AT: SOUTHFLORIDAFAIR.COM

DINOSAURS THEME EXPOSITION • FIRST CLASS STAGE SHOWS • LIVE MUSIC • FAIR FOOD • RIDES • LIVESTOCK SHOWS

The South Florida Fair is proudly sponsored by SunSentinel, Cheney Brothers, Coca-Cola, Florida Dept of Transportation, STEARNS LIGHT WINDOWS, ITHINK FINANCIAL, 9067 Southern Blvd., West Palm Beach, FL 33411 (561) 793-6333



Grants

From Page 8

multi-family dwellings, apartments, rental properties, vacation homes and uninsured properties need not apply.

■ Eligibility is restricted to homes located within the "wind-borne debris region" as defined in the Florida Building Code. That's a U-shaped region of the state that covers all of southern Florida, the Panhandle and much of the remaining coastlines. It excludes many northern and central counties.

■ Only improvements identified in the inspection report are eligible for reimbursement. In other words, the program will not pay for a new garage door if an applicant's current garage door already meets current building codes.

■ Contractors must be

registered participants of the program. Homeowners are urged to obtain three competing estimates, although that's not required.

■ Homeowners can contract for work that costs more than \$15,000, but \$10,000 is the maximum that the state will reimburse.

■ After the work is complete, it must be inspected by the homeowner's local building department. Contractors should be paid in full after the work passes inspection.

■ Homeowners must submit several documents, including applications for the initial windstorm mitigation inspection and matching grant, and the inspection report. These should already be in the homeowner's My Safe Florida Home account dashboard.

■ Other required documents include the contractor's quote (or estimate), the contractor's invoice, proof of payment to the contractor

(can be a canceled check or receipt of payment from the contractor), and a document from the homeowner's insurance company or agent showing the premium discounts secured as a result of the improvements.

After the program began taking applications for windstorm mitigation inspections in late November, officials of the state Department of Financial Services, which oversees the program, did not immediately specify whether homeowners would have to pay for the improvements upfront before getting the \$10,000 grant.

Department spokesman Devin Galetta in December suggested that homeowners might only have to provide a down payment to their contractor and then wait until the grant check arrives after work is completed to pay the balance. But recent published guidance clarifies that home-

owners must provide proof that contractors have been fully paid before reimbursements could be obtained.

"After further review, the [program] has determined that it is in the best interest of the homeowners and program-approved contractors for homeowners to pay for mitigation improvements when completed and then submit this documentation for reimbursement," Galetta said in an email on Friday.

The requirement could be a burden for applicants who don't have \$15,000 to spend. Yet, many have options to defray the full upfront cost.

Several contractors approved to participate in the program said they can help consumers secure short-term 0% financing so they won't have to prepay the \$10,000 they expect to get from the state.

Not all contractors will provide financing for their

projects. But many do, and applicants should ask contractors what options are available.

Luke Amoroso, owner of Fort Lauderdale-based Luke Skybuilder LLC, said his company can help homeowners obtain a short-term home improvement mortgage that would be payable when the homeowner receives the \$10,000 reimbursement. Cost to the homeowner would be a 1.5% loan servicing fee (\$150 if financing \$10,000) plus a \$75 county recording fee.

Although interest rates would begin to accrue daily at 16% APR if the customer defaults, "The upside to this is that the homeowner will have a paid-in-full receipt for getting their rebate because Luke Skybuilder will be shown as paid," Amoroso said. "The mortgage note will be under the loan servicing company."

Mattias Colombo, manager of All Weather Protective

Services in Pompano Beach, said his company offers various financing programs that won't accrue interest for six months to 18 months that will also allow homeowners to present proof of full payment when they apply for reimbursement.

Another option, Amoroso said, is for homeowners to sign up for PACE (Property Assessed Clean Energy) financing. PACE financing requires no upfront cost, no credit check, and can be repaid at any time, all at once or over a period of years at a fixed interest rate. But borrowers are charged program fees that add up to \$2,000 to the principal.

Ron Hartbise covers business and consumer issues for the South Florida Sun Sentinel. He can be reached by phone at 954-356-4071, on Twitter @ronhartbise or by email at rhartbise@sunsentinel.com.

Snowbirds

From Page 1

ing anytime soon," said Harvey Hernandez, CEO of Newgard Development Group. "It depends on what happens with the economy in the second and third quarter, but for the next quarter, maybe even the next 120 days, inventory levels will continue to be low."

The typical home value for a condo in South Florida rose 24% over the past year to \$477,823, according to numbers from Zillow. It's unlikely that prices will drop for this season, despite the slight cooling in South Florida's overall housing market.

"Our pricing has not gone down, we have only increased pricing over the course of the project," said Todd Richardson, vice president of GroupPe in Boca Raton, a luxury development group.

Interest rates have doubled over the past year, sending some buyers from the market. Still, low inventory remains one of the key issues facing seasonal buyers. And while inventory levels have crept up

in the last few months, the number of available condos on the market still remains low as a balanced market is about six to seven months worth of inventory.

According to the latest available reports from Douglas Elliman, a real estate company, the number of months supply has increased across South Florida: in West Palm Beach, there is about 2.4 months' supply of condos on the market, a 84% jump from little over one month's supply a year ago.

For Fort Lauderdale, there is about 3 months' supply of inventory, a 25% increase from the two months of supply a year ago. In Miami, there is little over 4 months' supply, up 32% percent from the three months supply on the market a year ago.

Snowbird buying season is already off to a strong start according to Bonnie Heatzig, executive director of luxury sales at Douglas Elliman — she had a recent buyer pick up a property she listed after having it on the market for three days.

"Our snowbird selling season is in full swing and it's starting earlier this year," she said.

Will the cooling market offer any advantages?

This year's buying season is likely to be more on par with more normal years in the market, rather than the frenzied buying seen in 2021.

"Interest at the sales gallery [at Royal Palm Residences] has increased quite extensively over the last three to four weeks, but it's on par with a normal season market," Richardson said. "I don't expect it to get like the first few months of 2021."

A less frenzied market could mean slightly less competition amongst seasonal buyers.

"We are seeing things sit on the market a little bit longer, and we are seeing things swing in the buyer's favor," noted Noreen Payne with Lang Realty in Delray Beach. "Sellers are willing to have conversations."

According to numbers from the Miami Realtors Association, Palm Beach County's median time to contract was almost double what it was a year ago.

Broward County's median time to contract was up 19% compared to the year before. Miami-Dade County's median time to contract decreased by about 3%.

"There are a lot of good deals for cash-buying snowbirds. They are really starting negotiations from a power position," said Whitney Dutton with the Dutton Group in Fort Lauderdale.

New developments, popular neighborhoods

South Florida offers a wide variety of options for the seasonal buyer, ranging from luxury condos to upscale country clubs to more affordable options a little farther outside of the downtown.

Popular snowbird neighborhoods abound. For those looking in the southern area of Palm Beach County, established areas like Royal Palm Yacht and Country Club offers proximity to the Boca Inlet and strong waterfront values. For those looking for a

slightly more affordable option, the Boca Marina Yacht Club is also an option. St. Andrews County Club and Woodfield County Club in Boca Raton are also strong options for buyers looking for single-family homes and amenities.

In Fort Lauderdale, Galt Ocean Mile offers numerous high rise condominiums with beachfront views. Palm Aire, a condo complex in Pompano Beach, also provides access to a golf course for those who love the links.

"What do you like to do? Do you want to do the beach in the morning? Or do you see yourself spending more time going shopping or golfing? That will lead you to where you want to be located," Dutton said. "Budget is also a big part of it. The further away you get from the ocean and downtown, the more affordable it will get."

And there are new projects in the works in South Florida that cater to what many seasonal buyers are looking for: a turnkey product that is ready to go.

■ LOFTY: Located in Brickell, Miami, the 44-story

condominium complex has more than 360 units and offers flexible ownership, where the owner can live in a fully furnished unit part-time and rent it out when not in town. The project has yet to break ground and is already 85-90% sold out. Prices for a one-bedroom condo start at \$800,000 with the penthouses going anywhere from \$1.5 to \$3.5 million.

■ Royal Palm Residences: Consisting of three, nine-story towers with a total of 48 luxury condominiums, the project in Boca Raton is estimated to be finished in the summer of 2023. Each tower will consist 16 units, with condos ranging in size from 2,450 square feet to 3,700 square feet. Units are being sold for around \$3.5 million to \$4.5 million.

■ Altira: Located at 200 SE Mizner Blvd next to the Boca Raton Golf Club, the luxury condominium complex added about 121 condos to the development in 2021. The next two phases of building are expected to bring about 180 more units by the end of 2024. Prices range from \$2 million to \$8 million.



The DONALD M. EPHRAIM
PALM BEACH
FILM FESTIVAL

Presented by
MORSELIFE

Experience the Magic of Cinema

January 26 - February 16, 2023

100+ screenings of acclaimed films from 20 different countries
45 films including 35 national, state and local premieres
7 convenient Palm Beach County theaters

Screenings with Invited Filmmakers



Opening Night
USA Premiere of
Two Tickets to Greece



Closing Night
Peace by Chocolate

Box Office Opens January 6

For more information call 561-770-6632 or visit DMEPBFF.org