入门课第二次作业

1. 下面哪个说法是正确的？

a. 独立屋（SFR）都没有HOA

b. 买房一定要有经纪人

c. 双重代理在所以的州都是不允许的

d. 投资房可以折旧

回答： d

2. 关于Short Sale 的说法哪个是正确的：

a. 短时间卖房

b. 卖房不收手续费

c. 不用经纪人直接卖

d. 卖价低于所欠贷款

回答 ： d

3. 房主不还贷款会怎样？

a. Foreclose

b. Refinance

c. Depreciate

d. Appreciate

回答： a

4. 下面哪个现金买房的说法是不正确的？

a. 贷款买了十个房子后，就不能贷款买房了

b. 贷款买了十个房子后，可以借商业贷款买房

c. Flip 房子可用Hard Money

d. Flip 房子可用私人贷款

回答： a

5. 卖房的利润超过以下时间就按Capital Gain 交税？

a. 6 个月

b. 一年

c. 一年半

d. 两年

回答： b

6. 以下哪条是正确的？

a. HELOC 利率是固定的

b. HELOC 用钱的时候才算利息

c. FHA 贷款要20%以上首期

d. Hard Money 从来不查信用

回答： b

作业：

用上面列举的4 个网站去做一个自己居住城市的房地产一个小小的市场报告， 人口/工作

的变化等，并判断属于ABCD 区哪一种。

从数据了解：从2010年到2019年人口增长6.5%，白人占50%，50%以上人口拥有本科学历。2018年每户收入中数$67.9k. 2020年房价中数$343.6k. 学区中上等。社会治安好。没有找到工作变化数据。

本人了解的情况，当地有不错的私人学校，弥补公立学校不足。当地新房少，有少数新的联排开发。房龄一般至少有十年。大多数是1960s 到2000s 开发的。最近几年有许多从外地及国外来的的年轻员工。目前正在扩建开发mall 周围的商业区。

社会治安属于A区，房子属于B区状况。

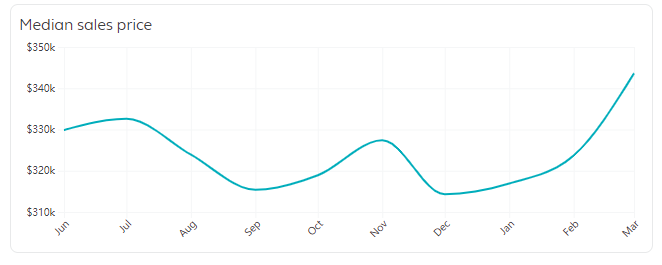
原始数据如下：

### **Trulia**

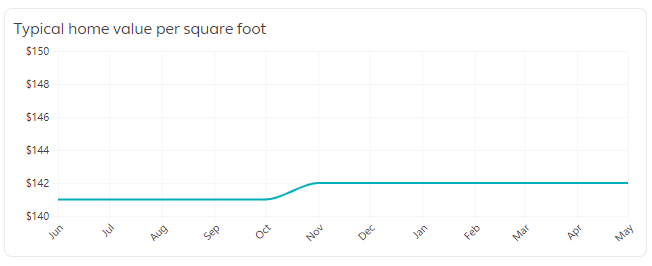
### **Affordability of Living in Peachtree Corners, GA**

This area had 193 homes for sale last month

The median sales price is $343,600



Homes are typically worth $142/sqft



USA.com/rank

30092 zip code has 10.97 square miles of land area and 0.19 square miles of water area. As of 2010-2014, the total 30092 zip code population is 33,080, which has shrunk 5.88% since 2000. The population growth rate is much lower than the state average rate of 21.03% and is much lower than the national average rate of 11.61%. 30092 zip code median household income is $61,683 in 2010-2014 and has grown by 3.40% since 2000. The income growth rate is much lower than the state average rate of 16.28% and is much lower than the national average rate of 27.36%. 30092 zip code median house value is $274,700 in 2010-2014 and has grown by 18.97% since 2000. The house value growth rate is much lower than the state average rate of 33.09% and is much lower than the national average rate of 46.91%. As a reference, the national Consumer Price Index (CPI) inflation rate for the same period is 26.63%. On average, the public school district that covers 30092 zip code is much better than the state average in quality.

|  |  |
| --- | --- |
| **Population** | [33,080 (2010-2014)](http://www.usa.com/30092-ga-population-and-races.htm), rank [#104](http://www.usa.com/rank/georgia-state--total-population--zip-code-rank.htm?hl=30092&hlst=GA&yr=9000) |
| **Population Growth** | [-5.88% since 2000](http://www.usa.com/30092-ga-population-and-races.htm), rank [#531](http://www.usa.com/rank/georgia-state--population-growth-rate--zip-code-rank.htm?hl=30092&hlst=GA&yr=9000) |
| **Population Density:** | [2,966.59/sq mi](http://www.usa.com/30092-ga-population-and-races.htm), rank [#53](http://www.usa.com/rank/georgia-state--population-density--zip-code-rank.htm?hl=30092&hlst=GA) |
| **Median Household Income:** | [$61,683 at 2010-2014—3.40% increase since 2000](http://www.usa.com/30092-ga-income-and-careers.htm), [see rank](http://www.usa.com/rank/georgia-state--median-household-income--zip-code-rank.htm?hl=30092&hlst=GA&yr=9000) |
| **Median House Price:** | [$274,700 at 2010-2014—18.97% increase since 2000](http://www.usa.com/30092-ga-housing.htm), [see rank](http://www.usa.com/rank/georgia-state--house-median-value--zip-code-rank.htm?hl=30092&hlst=GA&yr=9000) |
| **Time Zone:** | Eastern GMT -5:00 with Daylight Saving in the Summer |
| **Land Area:** | 10.97 sq mi, rank [#615](http://www.usa.com/rank/georgia-state--land-area--zip-code-rank.htm?hl=30092&hlst=GA) |
| **Water Area:** | 0.19 sq mi (1.66%), rank [#531](http://www.usa.com/rank/georgia-state--water-area--zip-code-rank.htm?hl=30092&hlst=GA) |
| **State:** | [Georgia](http://www.usa.com/georgia-state.htm) |
| **Area:** | [Atlanta-Sandy Springs-Marietta, GA](http://www.usa.com/atlanta-sandy-springs-marietta-ga-area.htm) |
| **Counties:** | [Gwinnett County](http://www.usa.com/gwinnett-county-ga.htm), [Fulton County](http://www.usa.com/fulton-county-ga.htm) |
| **City:** | [Norcross](http://www.usa.com/norcross-ga.htm) |
| **School District:** | , rank [#280](http://www.usa.com/rank/georgia-state--public-school-performance--zip-code-rank.htm?hl=30092&hlst=GA) |

Censuc.gov/quickfacts

|  |  |  |
| --- | --- | --- |
| **All Topics Population Age and Sex Race and Hispanic Origin Population Characteristics Housing Families & Living Arrangements Computer and Internet Use Education Health Economy Transportation Income & Poverty Businesses Geography** | **Peachtree Corners city, Georgia** | **United States** |
| Population estimates, July 1, 2019, (V2019) | 43,905 | 328,239,523 |

|  |  |  |
| --- | --- | --- |
| **Population** |  |  |
| Population estimates, July 1, 2019, (V2019) | 43,905 | 328,239,523 |
| Population estimates base, April 1, 2010, (V2019) | 38,014 | 308,758,105 |
| Population, percent change - April 1, 2010 (estimates base) to July 1, 2019, (V2019) | 15.5% | 6.3% |
| Population, Census, April 1, 2010 | [X](https://www.census.gov/quickfacts/fact/table/peachtreecornerscitygeorgia,US/PST045219#qf-flag-X) | 308,745,538 |
| **Age and Sex** |  |  |
| Persons under 5 years, percent | 6.7% | 6.0% |
| Persons under 18 years, percent | 23.9% | 22.3% |
| Persons 65 years and over, percent | 10.9% | 16.5% |
| Female persons, percent | 50.0% | 50.8% |
| **Race and Hispanic Origin** |  |  |
| White alone, percent | 57.8% | 76.3% |
| Black or African American alone, percent[(a)](https://www.census.gov/quickfacts/fact/table/peachtreecornerscitygeorgia,US/PST045219#qf-headnote-a) | 22.9% | 13.4% |
| American Indian and Alaska Native alone, percent[(a)](https://www.census.gov/quickfacts/fact/table/peachtreecornerscitygeorgia,US/PST045219#qf-headnote-a) | 0.2% | 1.3% |
| Asian alone, percent[(a)](https://www.census.gov/quickfacts/fact/table/peachtreecornerscitygeorgia,US/PST045219#qf-headnote-a) | 9.6% | 5.9% |
| Native Hawaiian and Other Pacific Islander alone, percent[(a)](https://www.census.gov/quickfacts/fact/table/peachtreecornerscitygeorgia,US/PST045219#qf-headnote-a) | 0.0% | 0.2% |
| Two or More Races, percent | 2.4% | 2.8% |
| Hispanic or Latino, percent[(b)](https://www.census.gov/quickfacts/fact/table/peachtreecornerscitygeorgia,US/PST045219#qf-headnote-b) | 15.2% | 18.5% |
| White alone, not Hispanic or Latino, percent | 50.6% | 60.1% |
| **Population Characteristics** |  |  |
| Veterans, 2014-2018 | 1,620 | 18,611,432 |
| Foreign born persons, percent, 2014-2018 | 19.7% | 13.5% |
| **Housing** |  |  |
| Housing units, July 1, 2019, (V2019) | [X](https://www.census.gov/quickfacts/fact/table/peachtreecornerscitygeorgia,US/PST045219#qf-flag-X) | 139,684,244 |
| Owner-occupied housing unit rate, 2014-2018 | 53.4% | 63.8% |
| Median value of owner-occupied housing units, 2014-2018 | $325,000 | $204,900 |
| Median selected monthly owner costs -with a mortgage, 2014-2018 | $1,931 | $1,558 |
| Median selected monthly owner costs -without a mortgage, 2014-2018 | $633 | $490 |
| Median gross rent, 2014-2018 | $1,122 | $1,023 |
| Building permits, 2019 | [X](https://www.census.gov/quickfacts/fact/table/peachtreecornerscitygeorgia,US/PST045219#qf-flag-X) | 1,386,048 |
| **Families & Living Arrangements** |  |  |
| Households, 2014-2018 | 16,685 | 119,730,128 |
| Persons per household, 2014-2018 | 2.54 | 2.63 |
| Living in same house 1 year ago, percent of persons age 1 year+, 2014-2018 | 87.2% | 85.5% |
| Language other than English spoken at home, percent of persons age 5 years+, 2014-2018 | 26.7% | 21.5% |
| **Education** |  |  |
| High school graduate or higher, percent of persons age 25 years+, 2014-2018 | 93.0% | 87.7% |
| Bachelor's degree or higher, percent of persons age 25 years+, 2014-2018 | 52.4% | 31.5% |
| **Health** |  |  |
| With a disability, under age 65 years, percent, 2014-2018 | 3.6% | 8.6% |
| Persons without health insurance, under age 65 years, percent | 15.2% | 10.0% |
| **Economy** |  |  |
| In civilian labor force, total, percent of population age 16 years+, 2014-2018 | 71.7% | 62.9% |
| In civilian labor force, female, percent of population age 16 years+, 2014-2018 | 65.8% | 58.2% |
| Total accommodation and food services sales, 2012 ($1,000)[(c)](https://www.census.gov/quickfacts/fact/table/peachtreecornerscitygeorgia,US/PST045219#qf-headnote-c) | 0 | 708,138,598 |
| Total health care and social assistance receipts/revenue, 2012 ($1,000)[(c)](https://www.census.gov/quickfacts/fact/table/peachtreecornerscitygeorgia,US/PST045219#qf-headnote-c) | 0 | 2,040,441,203 |
| Total manufacturers shipments, 2012 ($1,000)[(c)](https://www.census.gov/quickfacts/fact/table/peachtreecornerscitygeorgia,US/PST045219#qf-headnote-c) | 0 | 5,696,729,632 |
| Total merchant wholesaler sales, 2012 ($1,000)[(c)](https://www.census.gov/quickfacts/fact/table/peachtreecornerscitygeorgia,US/PST045219#qf-headnote-c) | 0 | 5,208,023,478 |
| Total retail sales, 2012 ($1,000)[(c)](https://www.census.gov/quickfacts/fact/table/peachtreecornerscitygeorgia,US/PST045219#qf-headnote-c) | 0 | 4,219,821,871 |
| Total retail sales per capita, 2012[(c)](https://www.census.gov/quickfacts/fact/table/peachtreecornerscitygeorgia,US/PST045219#qf-headnote-c) | [NA](https://www.census.gov/quickfacts/fact/table/peachtreecornerscitygeorgia,US/PST045219#qf-flag-NA) | $13,443 |
| **Transportation** |  |  |
| Mean travel time to work (minutes), workers age 16 years+, 2014-2018 | 28.9 | 26.6 |
| **Income & Poverty** |  |  |
| Median household income (in 2018 dollars), 2014-2018 | $67,949 | $60,293 |
| Per capita income in past 12 months (in 2018 dollars), 2014-2018 | $41,741 | $32,621 |
| Persons in poverty, percent | 9.9% | 11.8% |

|  |  |  |
| --- | --- | --- |
| **Businesses** |  |  |

City-data.com

Estimated zip code population in 2017: 36,094 Zip code population in 2010: 31,704 Zip code population in 2000: 35,145 Houses and condos: 15,291 Renter-occupied apartments: 7,060 % of renters here: 50% State: 37% March 2019 cost of living index in zip code 30092: 98.6 (near average, U.S. average is 100)

Median real estate property taxes paid for housing units with mortgages in 2017: $3,831 (1.1%) Median real estate property taxes paid for housing units with no mortgage in 2017: $3,043 (1.0%)

For population 25 years and over in 30092: High school or higher: 96.1% Bachelor's degree or higher: 53.7% Graduate or professional degree: 18.9% Unemployed: 4.4% Mean travel time to work (commute): 27.6 minutes

100% urban population. Estimated median house/condo value in 2017: $346,023 30092: $346,023 Georgia: $173,700