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MONDAYS - EL CHEAPO MENU ALL DAY & NIGHT
 \$3 Sauza Margaritas \$5 Kick Ass Margarita

FAT TUESDAYS
 \$2.49 Tacos and \$2.49 Enchiladas (Chicken, Ground Beef, Shredded Beef, Pork, Spinach or Bean)
 \$2.49 Gold Margaritas - \$2 Bud Light Pints

WILD WEDNESDAYS
 \$9.99 Any Street Taco Dinner (3 Tacos - Chicken, Steak or Shrimp) with Black Beans, Rice, Guacamole and a Churro
 .99¢ Gold Margaritas (limit 3 per person please)
 \$3.99 1800 Margaritas - \$1.99 Bud Light Pints

\$3 THURSDAYS - DINE IN ONLY
 \$3 Wings (8) - \$3 Mini Burgers & Fries
 \$3.99 32oz. Bud Light Schooner \$3.99 Sidecar Margaritas

FISH TACO FRIDAYS
 Mahi Fish Taco Dinner w/ Mango Habenero & Guacamole or Shrimp Taco Dinner. Your Choice ONLY \$10
 \$3.99 Sidecar Margarita, 32oz. Bud Light or Montejo Schooner

SIZZLIN' SATURDAYS
 Any Fajita Only \$10 with all the Fixins' (chicken, steak, Shrimp, Veggie or Combo)
 \$4.99 32oz. Gold Margarita - That's Muy Grande! Add A Coronita for \$1

SUNDAY FUNDAYS
 \$5 Appetizer Menu & Mucho Margarita for Mini Money Menu

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**ON LOCATION
 ... LOCATION...LOCATION**

by Spence Servoss
 Coldwell Banker
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HOUSING BUBBLE?

I often hear people say that we are in another bubble and its going to "pop" soon. Lets examine the current market, what has happened to bring us to this point, and what we can reasonably expect to occur in the not too distant future. Cause we all know that in the long run, real estate has proven to be a wise investment over the years, and many wealthy people have made their fortune in real estate.

Presently we are experiencing a very active market, and for the past 3 years on the residential side. Now the commercial side has gained strength and we see increased activity all over Florida. I will concentrate here on the residential side. With the financial crisis of 2006-2010, real estate prices hit rock bottom in 2009-2011. High unemployment, financial restructuring of many companies and banks, loss of confidence in our economy, and new governmental regulations led to normally active investors and homeowners sitting tight and not purchasing any real estate. The down market had to run its course from the crazy and unsecured times of the early 2000's, and begin another cycle.

Beginning late 2011, we started to experience more activity in the residential market. Buyers came out of hibernation and started purchasing properties for occupancy and some for investment purposes. Prices started to creep upward with this new demand, ever so slightly. Through 2012-2014 buyers continued to emerge, and prices rose steadily, helped no doubt as lenders gently loosened restrictions and made money more available. Our economy grew, unemployment figures dropped, and people started to feel more confident about investing in real estate again. More buyers got involved, interest rates stayed at all time lows, and sellers received higher dollar values for their properties. A steady but not outrageous price increase was welcomed by local sellers. Since 2014, our residential market here in Brevard has exploded, fueled by two devastatingly cold and snowy winters in Midwest and Northeast, baby boomers ready to buy their retirement homes, the historically low interest rates, and job and income growth. Grumman, Lockheed, Embraer, Port Canaveral, are growing and expanding, and other local companies have expanded and hired new workers, professionals and engineers earn-

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ing \$75,000 and above. This is a major reason for our increased market activity here, as income growth is so important to a robust housing market. Not just new jobs, but good paying jobs. Sellers have reaped rewards with this new activity. Our prices are very close to their high water mark in 2005 in many neighborhoods on the Space Coast. Rental rates are at all-time high figures, and now tenants have realize they can purchase a home and enjoy a lower house payment than paying monthly rent.

One difference in our current market compared to that of 2005 is that much of this boom is fueled by those high paying jobs created here. Also, lending regulations are tighter than 2005, people are having to actually qualify, prove their income with tax returns and employment records, and many of the buyers are owner occupants or second homeowners, not nearly as many investors buying up blocks of houses and hoping to sell for a quick profit. Yes, we still have “flippers” in the game. Not as many, and not as many foreclosed properties available to be bought at a greatly discounted price. For these reasons, I see extended growth in Brevard, both in jobs being brought here and in our housing market.

Many thanks and kudos to the Brevard Economic Development Commission for actively seeking companies to locate here and also to promote our county as a fabulous place to live. A good economy is the best protection against a housing bubble, and right now Brevard is enjoying a well deserved and well earned robust real estate market.



Down and Dirty for the Environment

The Sebastian Inlet Chapter of the Surfrider Foundation, along with other environmental foundations recently organized a much needed shoreline planting along the Indian River Lagoon in Melbourne Beach. One of the many hard-working volunteers that showed up to help was Corry Westbrook, a Democrat currently running for Congress.

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IT'S A FABULOUS TIME TO BUY OR SELL REAL ESTATE! WHY?

- 1. Interest rates are very low, even less than 4%!**
- 2. Government down payment assistance programs are readily available.**
- 3. Rent is at an all-time high.**
- 4. Lots of buyers are in the market, so sellers are benefitting by selling their homes quickly.**

LET MY 30+ YEARS OF EXPERIENCE WORK FOR YOU!!