

Susan and Gabe's March 2009

# HOUSECALLS



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## Spring is the time for renewal

*So finally on March 20, Spring arrives with the promise of birds, gardens, green grass, and rain. Most people love Spring and the sense of renewal it brings with it.*

*No wonder Spring is the best time to sell a home and (of course) the most popular time to buy one.*

*This year is no different. We are seeing the*

*usual influx of Spring buyers and sellers. This year promises to be a Super Spring for both buyers and sellers. Although there is still a generous supply of homes on the market and some great values out there, we expect to see a slight tightening of the market and, with it, rising home prices later in the year. If you are ready to buy, don't delay!*

*Susan & Gabe*

## Spring is the best time to sell your home!

New jobs, retirement, and maybe just a taste for change, these are some of the life circumstances that make you want to sell your home.

Here's the good news: There are buyers out there, and if you want to snag one, you have start with the beginner steps and move on to the advanced ones.

Traditional selling tips still apply:

Start now. Spring is usually the best time to sell, but there will be no other timing advantages. Fix up and clean up. Don't do expensive renovations, but paint it and make it completely clean.

Declutter. All of it. Keep only enough furniture to make the house livable and put the rest in storage. That includes knickknacks, family photos, and more.

Clean out your drawers and closets. You want your closets and cabinets to be spacious. More advanced steps include:

\* Set a realistic price. The housing market changes naturally over time. A good price involves many factors including knowing recent sales prices in the



neighborhood and understanding what features of your home increase its value. A good real estate agent can set the price and make it attractive enough to attract serious buyers to your property.

\* Promote your property. The agent pays the usual marketing costs, such as newspaper want ads, but you should offer to pay for more expensive promotions if you feel they are valuable.

\* Look for local blogs. If you know local bloggers who are read by people in your area, consider offering the blogger a fee to put an ad on his blog. The fee need not be much for the blogger to accept your offer.

\* Look for local Web sites. Remember, a huge number of individuals in your area have blogs and Web sites that attract local people. Find them. Advertise in them if possible.

\* Be sure your house is shown on real estate Web sites. Trulia, Zillow, Cyberhomes, Eppraisal and Realtor.com are some of the best ones.

\* Accept a reasonable offer. A house is only worth what someone is willing to pay for it.

## Survey shows why people move, stay at home

A Pew Research Center survey shows that family ties are one of the most important factors in decisions about whether to move out of state.

People move for economic opportunity and they stay put to be near their families. But when you balance the two, family wins out over money in the decision about where to live. Of those who didn't move, 74 percent cited family as the reason.

At 69 percent, the desire to remain in the town

where they grew up was the second most important reason for not moving. Except for college or military service, 56 percent of Americans have not lived outside their birth state and 37 percent have stayed in their hometown, mainly because they want to be near family.

About 27 percent of Americans have lived in two or three states and 15 percent have lived in four or more. Government data for 2008 show graphic mobility to be at its lowest point since 1948.



**Ask the expert**



**How to narrow down your choice of properties**

**Q** My husband and I have been casually looking for houses for sometime. Now we are very serious about buying. How can we narrow down our choices?

**A** There are so many wonderful properties on the market right now, I am glad you are thinking in this direction. The fact is you just have to create a mental filter.

First, decide what features of the house you must have. This is sometimes different than deciding on location or neighborhood. What features of the house itself do you require? To take an obvious example if you have two children and you need three bedrooms, it really doesn't matter how much you like the neighborhood if the house isn't right. On the other hand if you would like a spa bathroom, but you find a three bedroom house in the right neighborhood at the right price,

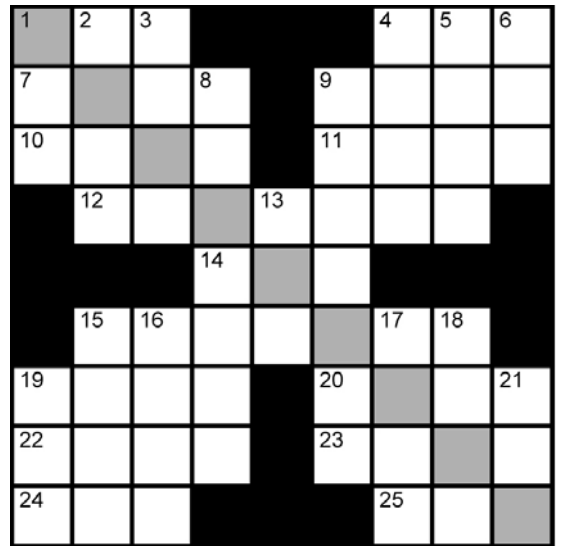
**Ground beef**

**Across**

- 1. "\_\_\_ do you do?"
- 4. 007, for one
- 7. Commuter line
- 9. Ad headline
- 10. Jerk
- 11. Support, with "up"
- 12. Read the riot act to
- 14. Dental bit
- 15. Venus \_\_\_
- 19. "How \_\_\_!"
- 20. Arch type
- 22. Frau's partner
- 23. "This is fun!"
- 24. Cry in cartoons
- 25. Mar. follower

- 2. Diamond Head locale

- 3. Chicken
- 4. Delhi wrap
- 5. Trudge
- 6. "Sure"
- 8. Congressional persuader
- 9. Songbird
- 13. Same old, same old
- 15. At liberty
- 16. Lie in ambush
- 17. Turkish title
- 18. Chick's sound
- 19. Cafe alternative
- 21. Always, in verse



**Down**

- 1. "48\_\_\_"

*The headline is a clue to the answer in the diagonal.*

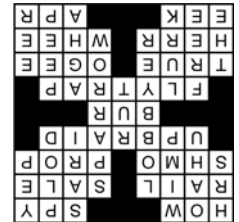
**TRIVIA CONTEST**  
Midnights and noon

*Give the terms of your contest here*

- 1. Who played Amy, the new Quaker wife of Marshall Will Kane, in the 1952 movie western High Noon? a-Jean Simmons, b-Grace Kelly, c-Barbara Rush, d-Janet Leigh.
- 2. Strikes of a ship's bell are used to indicate the hour aboard a ship and regulate the sailors' duty watches. How many bells are sounded at noon? a-3, b-6, c-8, d-12.
- 3. Which U.S. state was opened to white

settlement at noon on April 22, 1889 by the Land Run of 1889? a-Oklahoma, b-Nebraska, c-Kentucky, d-Kansas.

4. Midnight blue has been an official Crayola color since 1958. Prior to 1958, the same color went by what other name? a-Persian blue, b-Prussian blue, c-Powder blue, d-Columbia blue.



Email for the answers:  
Gabe@GabeSanders.com

will the lack of a spa be a deal killer? If so, then a spa bathroom is something you require.

That brings us to the next filter. What would you like to have in a house but could live without? These items can constitute a tie breaker. For example, if you want a 2-acre lot and you would like to have a large fenced area for your dog, then if you are deciding between two acceptable houses, the one with the fence might cinch the deal.

Finally, you come to a list of 'absolutely nots.' This is the most important list to the real estate agent, who will then have an idea of where not to

look. Be sure your list of absolute negatives are accurate.

If you build your mental filter before you begin to look, then you probably won't have to look too long at too many houses. But if, after searching, you still haven't found something, you might take time to reexamine your priorities.

When you do find a house that meets your priorities and makes you heart beat fast, take it! Don't wait to see if there is another dream house around the corner. When you see your dream, snag it!

## Four reasons why you should stop renting!

If you have not bought a house for three years, the United States government is about to hand you \$7,500.

There is one catch. You have to invest in the American Dream and buy a house.

Luckily, if that is what you want to do anyway, you appear to have hit a miniature jackpot.

Last year's Housing and Economic Recovery Act offered new homeowners a \$7,500 tax credit if they bought a home before June 30. According to that plan the \$7,500 tax credit would be repaid over 15 years with annual payments of \$500 added from the borrower's income tax bill. The credit is an excellent deal, since it offers home buyers what amounts to an interest free loan.

But the Congress and President Barack Obama have vowed to sweeten that deal by extending the credit and delaying repayment.

For first time homeowners, this promises to be a one-time bonanza during the best time in history to buy a home.

Here are just some of the reasons why the cost of housing will probably never be more economical.



1 Inventory of new homes is tightening. That means there are fewer new homes for buyers to buy. It's basic economics: When the supply goes down, the price goes up.

2 Congress is moving to close off the dribble of foreclosures on pre-owned homes. Again, with fewer houses going on the market via foreclosure, the supply of homes will go down and price increases will soon follow.

3 Interest rates are fantastic right now. The best borrowers can now get 30-year mortgages at rates under 5 percent.

4 Obama's promised new stimulus packages will likely extend and sweeten deals for homeowner.

The fact is that now might be the best time in your life to buy a home.



## Credit Score 700: 8 steps to a high credit score and new home

First-time home buyers, especially young people, may have never seen their credit score or even considered their credit worthiness, but when they want to buy a home, that changes.

These days, a credit score of 700 is usually considered a good starting point for a home loan. However, FHA loans may be more lenient.

But the most important thing is to start immediately to establish, build or improve your credit.

Here is our One-Year plan for better credit that works for everyone, not just first-time homebuyers:

1 Go to [annualcreditreport.com](http://annualcreditreport.com) and look over your free annual report from each of the three credit reporting agencies. Look for errors. Then immediately take steps to correct them.

2 Pay your bills on time. You must never be late even once.

One of the most common comments bill collectors hear from young borrowers is: I have the money, I just forgot to pay the bill. Stop forgetting. You must establish an ironclad history of paying your bills on time.

3 Work on getting your credit balances below 50 percent of your maximum credit limit. That raises your score. If you balances are below 30 percent, it raises your score again.

4 If you don't have a credit card, look

into establishing a secured card. With a secured card, you send the card company a deposit and then they send you a credit card. You can only use the card for the amount on deposit. But when you get the card, you should use it. Buy something, and then make your payments perfectly.

5 Don't apply for a store account every time the clerk says you can save 10 percent. Each time you fill out an application, the company hits your credit report. Inquiries like these count against your credit. Don't make applications for credit unless you actually need it.

6 If you have unused credit accounts, don't close them if you are planning to apply for a mortgage. That can actually make your score drop.

7 During your credit improvement year, don't buy a car. Lenders don't want to see buyers committed to several large credit accounts. Never finance a car before you try to take a mortgage.

8 Plan to open three new credit accounts during your credit improvement year, even if they are secured accounts. Be sure to space your new accounts by three months. Use each account and pay each off COMPLETELY every month. This is the kind of credit management that improves your credit score AND teaches you how to manage credit.





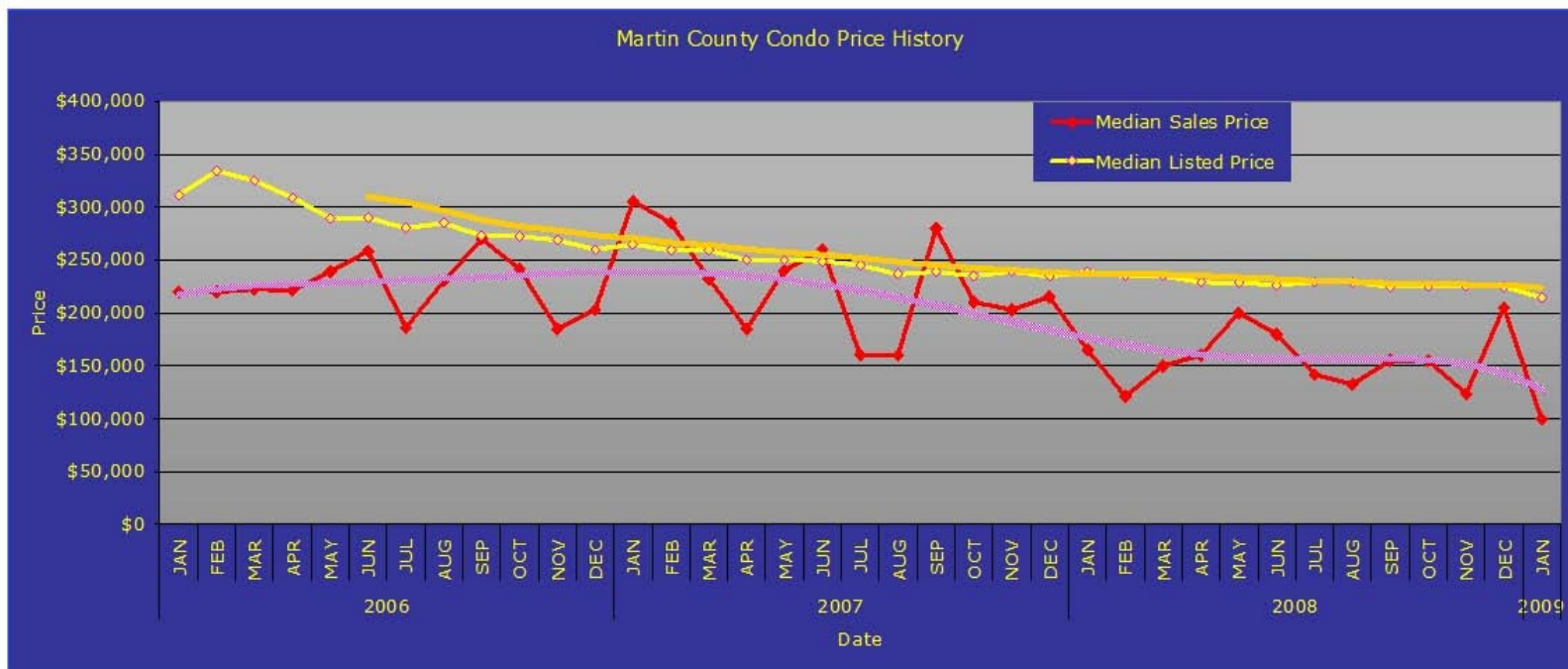
# March 2009

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Sun	Mon	Tue	Wed	Thu	Fri	Sat
1	2	3 Peace Corps Day	4	5	6 World Day of Prayer	7
8 Daylight-saving time	9	10	11	12	13	14
15	16	17 St. Patrick's Day	18	19	20 <b>Spring begins!</b>	21
22	23	24	25	26	27	28
29	30	31				



View the complete set of Martin County graphs at:

[www.TreasureCoastFLHomes.com](http://www.TreasureCoastFLHomes.com)



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