



# HOUSECALLS

Gabe's December 2017 Stuart Florida Real Estate HouseCalls



## Same-day delivery coming

The days of waiting for packages ordered online are coming to a close as prominent online retailers lead the charge to make same-day delivery a reality. According to Forbes, Amazon has made grand steps make same-day deliveries a reality.

In essence, same-day delivery isn't a complicated idea. According to Time Magazine, Amazon simply has the massive scale

required to build warehouses in major cities.

Once an order is placed, they then use a sophisticated algorithm, honed with decades of fulfillment experience, to give the warehouse picker the best route to find all of the items needed to get it out the door almost immediately.

Having that edge allows for issues that might come up with local delivery services or, in the case of one-hour shipping, even traffic jams.

## Selling in December can be merry after all

When the weather outside is frightful, selling your house is not so delightful.

That's what folks say, anyway. But is it always true?

Real estate agents say not necessarily. As with most things in life, it all depends.

Weather is, in fact, a factor and when frightful weather means a lot of snow, showings could slow down. But, on the other hand, a warm winter can be a boon for sellers as home buyers get an early start on the season.

The strength of the local real estate market also comes into play. A strong market can be good even in December. There are always buyers who, for many personal and business reasons, must find a home during the holidays. Those kinds of buyers are motivated.

Here are some considerations for selling during the fall/winter holidays:

- You don't have to keep your house dark during the season of lights. Decorate, but do so modestly.



A Christmas tree can make a home look warm during the cold winter season. Display just a few gifts under the tree. Too many begin to resemble clutter and buyers need to be able to look past decorations.

- Avoid flashing lights inside and out. Stick to simple, classic decorations.

- Limit decorations to the main living area. Although some families go all out decorating every room, as a seller you want to keep decorations of all kinds to a minimum.

- Most agents say that sellers should avoid

religious displays, but in some areas of the country this would be acceptable, especially if done modestly. The key is not to overwhelm the house. Make it easy for the buyer to see the rooms.

- Make the most of the season by enhancing curb appeal. Although the trees might not have leaves, the garden won't have weeds either. Some decorations are seen as welcoming, no matter what the season: A wreath on the door or outdoor lights that emphasize

the walkway or special parts of the property.

- If your property looks especially glorious in Spring and Summer, consider leaving out a photo album.

- Play muted classical music to add to the overall ambience, according to HGTV.

- Use light holiday fragrance. Avoid heavy floral scents that make some people cough or sneeze. Don't overdo it. One scented candle is probably enough.

- Light the fire. Winter is also a great time to show off your fireplace. So spread the warmth!

## Ask the Expert



*We hear that FHA loans are a good deal, but do sellers prefer conventional mortgages?*

FHA loans can be great deals for families with smaller down payments and for people in very high-cost housing areas.

In fact, in areas where real estate is expensive, borrowers can take FHA mortgages for as much as \$636,150, but the limits vary from place-to-place.

One of the differences between conventional and FHA loans is the required down payment. For buyers with a 580 or higher FICO score, the down payment is 3.5 percent.

Conventional loans require a higher FICO score of 680 or higher and generally a minimum of 5 percent down, but lenders might ask as much as 10 percent or even 20 percent, depending on the purchase price and buyers credit score.

Sellers generally consider that FHA buyers might have less cash and therefore less wiggle room on their loans. This can sometimes mean buyers can't close the loan in the end or that they will need more concessions in the deal. That's certainly

## Smart Phones Drain the Brain

As phones get smarter, people get dumber; at least that is what recent studies conclude.

Smart phones make people less capable of focusing, learning, and problem solving. People are relying on the phone, and not their brain, to store and analyze information, according to a recent ABC News report.

In fact, Apple says their users unlock their phones an average of 80 times per day.

Attention is a precious commodity for the human brain and a study in the Journal of

Experimental Psychology showed that hearing a phone's buzz or beep while engaged in a challenging task causes people to lose focus and produce sloppier work.

Further studies, like one in the Journal of Computer-Mediated Communication, showed that hearing a phone ring without the ability to answer it caused a spike in blood pressure, a quickened pulse, and a decline in problem-solving ability. These findings support the claim that phones can diminish focus, logic, learning, and problem solving by distracting users even

when the devices are in the background. When it comes to intelligence performance, researchers at the University of California, San Diego, formed an experiment to see how the presence of a smart phone would affect scores on an IQ test among their subjects. During the test, each third of the subjects were asked to either leave their phones outside the testing room, leave them in their pockets, or place them on the table in front of them while taking the test. The results showed that performance was highest among those who left their phones outside and lowest among those who left them in view on the table. Secondary tests by the same team revealed that performance dropped the most among subjects who relied on their phones the most in their day-to-day lives.

A big part of the reason for this mental decline, according to the Journal of the Association for Consumer Research, is that phones force the mind to work harder at paying attention. When a person tries to suppress the need to check a smart phone, it actually diverts cognitive resources to that task and leaves less on the table for the work at hand.



not always true.

Standards for inspection and appraisal are more stringent with FHA loans. Sometimes these standards get in the way of a quick sale. Something as simple as peeling paint can interfere with getting an appraisal finished, so there can be delays in both the process and in loan approval times.

However, it's a myth that FHA buyers are lower income.

Today the FHA has a variety of loan guarantee programs for first-time borrowers, reverse mortgages, and refinances. The percentage of FHA loans in the mortgage market is about 25 percent.



"Tell Santa that Rudolph's check engine light is on."

## The nut that is never sold in a shell

It may never have crossed your mind: In the bags of mixed nuts in the shell, none of the nuts are cashews.

In fact, cashews are never sold in the shell -- for a very good reason.

The cashew nut is actually a seed surrounded by a double shell. The shell contains oils related to the same chemical in poison ivy that causes skin rash, according to The Nutcracker Museum. The toxic oils are easily roasted off, usually in outdoor settings since, like poison ivy, inhaling the burning oils causes severe lung irritation.



The toxic exterior of the cashew is not the only thing that makes it unique.

A cashew tree first flowers with a small, delicate green, then pink, five-petaled flower, less than an inch long. The cashew nut grows on the flower. Above the nut grows a juicy, pear-shaped, red or yellow pseudo-fruit up to four inches long. The cashew apple is popular in the tropical countries where the cashew tree grows, but its waxy outer layer does contain skin irritants that must be steamed off then washed.

The cashew apple has never been suitable for export since its skin is easily damaged.

The evergreen cashew tree can grow up to 46 feet tall. The oldest and largest cashew tree in the world is found in Brazil. It covers an area of about 2 acres. The branches of the tree bend to the ground under an immense canopy of leaves. Each branch takes root where it touches the soil, making it difficult to see the main trunk of the tree. Thought to be about 1,000 years old, the ancient cashew tree produces about 60,000 fruits

## New looks for Christmas trees

The centerpiece of many homes in December, the Christmas tree is often decorated with sentimental ornaments and a style beloved by each family.

If you want to mix it up a bit this year, try these tips from [countryliving.com](http://countryliving.com).

**New colors:** Try black and white, especially in ribbons. Also: ice blue and silver; pink bows and gold ornaments; white bulbs with brown extras like pine cones; or bulbs that make a rainbow of color.

**Ornaments:** Among the possibilities are spray-painted birdhouses, toy soldiers or nutcrackers, large glittering letters, or small flag garlands.

**Materials:** How about burlap for garlands, scrapbook tags, triangular flags made of burlap, or feathers.

**Tree stands:** Why do you have to get a conventional stand with a skirt? Try colorful vintage buckets for smaller trees or re-purpose objects. Use baskets or tree pots.

**New places:** Have a kitchen tree? Want to make one? Try decorating with cooking items from cookie cutters to flatware.



## Nutcrackers have origins deep in human history

Nuts have been a staple of the human diet for millennia and where there are nuts, so there are also nutcrackers.

Nutcrackers, today one of the symbols of Christmas, have a long evolution from simple stones, to elaborate, and mostly decorative, figurines.

The oldest existing metal nutcrackers were made about 300 BC and were levers. By the 13th century, iron nutcrackers and brass nutcrackers began to take on shapes and after the 15th century wood carvers began to make lovely, intricate figures.

The colorful wooden soldier figures were first seen in the Erzgebirge regions of Germany during the 1800s. In 1872, Wilhelm Fuchtnner, known as the "father of the nutcracker," initiated the first mass production of nutcrackers in the shape of human figures. Sometimes those figures were of real people such as queens and kings. That tradition continues today when you can buy nutcrackers wryly made into the likeness of politicians.

Nutcrackers became associated with Christmas during the Victorian era when children began to receive small nutcrackers in their Christmas stockings.

Today, their popularity has been enhanced by the traditional performances of Tchaikovsky's "Nutcracker Suite" ballet during the Christmas season.

While some decorative nutcrackers can still crack nuts, most are decorative pieces brought out as the tree goes up and the wreath goes on the door.



**Christmas is forever, not for just one day.  
For loving, sharing, giving,  
are not to be put away  
Like bells and lights and tinsel,  
in some box upon a shelf.  
The good you do  
for others is good  
you do for yourself.**

*Norman W. Brooks*

# December 2017



**Gabe Sanders**

REALTOR®  
E-Pro, SFR  
Real Estate of Florida  
2391 SE Ocean Blvd.  
Stuart, FL 34996

www.GabeSanders.com

Sun	Mon	Tue	Wed	Thu	Fri	Sat
					1	2
3 Advent	4	5	6	7 Pearl Harbor Remembrance	8	9
10	11	12 Hanukkah (Start)	13	14 Christmas Bird Count	15	16
17	18	19	20 Hanukkah (End)	21 Winter Begins	22	23
24	25 <b>Christmas</b>	26 Kwanzaa (Start)	27	28	29	30 Orange Bowl
31 New Year's Eve						

*Drive safety and keep the holidays merry for all!*

## Martin County Single Family Homes October 2017

Click on the Image for the full report

Monthly Market Detail - October 2017  
Single Family Homes  
Martin County





Summary Statistics	October 2017	October 2016	Percent Change Year-over-Year
Closed Sales	166	175	-5.1%
Paid in Cash	63	60	5.0%
Median Sale Price	\$325,000	\$295,000	10.2%
Average Sale Price	\$452,770	\$371,635	21.8%
Dollar Volume	\$75.2 Million	\$65.0 Million	15.6%
Median Percent of Original List Price Received	94.0%	95.2%	-1.3%
Median Time to Contract	53 Days	38 Days	39.5%
Median Time to Sale	92 Days	89 Days	3.4%
New Pending Sales	200	179	11.7%
New Listings	267	232	15.1%
Pending Inventory	782	700	11.4%

View all Market Reports for [Martin County](#), [Saint Lucie County](#), and [Florida \(statewide\)](#)



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