

HOUSECALLS

THE GABE SANDERS' BLUEWATER REALTY TEAM'S FEBRUARY 2016 NEWSLETTER



Gabe Sanders

Introduce a Girl to Engineering Day

On the fourth Thursday of every February, more than one million girls and young women are given the opportunity to discover how exciting, creative and diverse a career in engineering can be.

Girl Day, February 15, marks its 15th year as part of Engineering Week (Feb. 21-27). It is an international event founded in 1951 by NSPE (National Society of Professional Engineers). The event is dedicated to promoting programs that raise the levels of a technical education (math, science) of girls in order to ensure they will be able to work in engineering.

EWeek and Girl Day involve a coalition of over 70 government agencies and corporations and 50 engineering, and education societies.

The Women in Engineering Program (WEP) and DiscoverE work with girls to dispel negative feelings and stereotypes through hands-on activities, inspiring presentations, workshops and personal tours to motivate a change in what girls think about engineering.

Once informed, they see an engineering degree as a launching pad and opportunity to change the world through business, medicine, design or government.

So much better than chocolates! This is the Valentine you'll love for a lifetime

You guessed it. It's a house. Even better, it's home for you, or you and your spouse, or you, your spouse and your children.

It's also a good time to make a deal. The spring buying season hasn't started and the winter holiday season is pretty well passed. You'll have less competition when making an offer.

If you're a real business-like buyer, you'll be pleased to know that mortgage interest rates are still the lowest in years ... but you can't count on that to continue for many more months, so February is a moneywise choice.

If you have school-aged children, the timing couldn't be much better. By the time you get all the paperwork finished, it will almost be time for the school year to end.

Homeowners who have waited to market their properties are more likely to do it now because asking prices are a little



higher than in recent years, but still attractive to potential buyers.

As the year progresses, however, home prices are expected to rise 3.5 percent, according to Zillow's Chief Economist Svenja Gudell.

That means the selection of homes for sale right now offers more opportunities than in

the past. Buyers who've been stuck behind the wave of rising prices are finally getting the chance to jump in.

And that could lead to a flood of buyers, said Jonathan Smoke, chief economist at Realtor.com.

"We have the potential for about six million home sales in the U.S. just through the months of April through September. That is almost impossible to do," he said, but that's what he predicts will happen.

Ask the Expert



If government-backed loans haven't increased, how can I get a jumbo loan?

Some home buyers in pricey markets could face higher down payments this year if home prices outrun maximum limits for government-backed mortgages.

For 2016, Fannie Mae and Freddie Mac have not increased the loan backing from \$417 or less or \$625 in high-cost cities of California and New York. In those areas, some counties will finance mortgages that are somewhat higher.

But not to worry. Most buyers who have to move from government backed mortgages won't get much of a hit on interest rates. One major lender, for example, recently advertised a 30-year fixed-rate jumbo mortgage rate of 4.125 percent. This is only slightly higher than the 3.75 percent rate for government-backed loans.

But you may be stuck with a higher down payment requirement on a jumbo. Fannie Mae and Freddie Mac allow for a down payment of as little as 3 percent. Many jumbo lenders ask 10 percent or even 15 percent. A borrower's credit score also has to be higher when he or she gets a jumbo loan.

The hurdle for many buyers moving from a government-backed mortgage is the higher qualifications for getting a jumbo loan. But many people are

SINGLE OR DOUBLE SINK?

The Right Choice Can Transform Your Kitchen

If you're not loving your kitchen, it just might be your sink's fault. Check out these pros and cons to see if a double or single model is best for you.

SINGLE SINK	DOUBLE SINK	SINGLE SINK	DOUBLE SINK
MULTITASKING		FLEXIBILITY	
<p>Hard to multitask.</p>	<p>Can multitask.</p>	<p>A plastic tub works as a second sink.</p>	<p>Divider takes up valuable space permanently.</p>
OVERSIZED ITEMS		GARBAGE DISPOSAL	
<p>Wide enough to handle oversized, awkward items.</p>	<p>Large items don't fit well.</p>	<p>Can't access the disposal when sink is full.</p>	<p>Can dedicate a drain to garbage disposal.</p>
SINGLE SINK		DOUBLE SINK	
DRAINBOARD			
<p>Using a drainboard is awkward.</p>		<p>Has space for a drainboard.</p>	

still qualifying.

One San Francisco mortgage broker said nearly four out of five home buyers need jumbo mortgages in San Francisco, up from less than half of borrowers five years ago.

He says buyers in his area often come from the high-paying technology industry and usually have the incomes to pay on a jumbo loan. But they don't have the down payment or six to 12 months of mortgage payments in reserve that the loans require. The broker says most homes in his area cost about a million bucks.

In most parts of the United States, where the median home price is \$219,600, the federal mortgage limit isn't a problem.



Reducing your top blood pressure number matters ... a lot

Individuals with systolic blood pressure at the 140 mm Hg level are usually satisfied by that number. They may be more concerned about the risks of carrying around too much body fat.

Now, however, there's new evidence that systolic pressure of 120 brings lower risks for heart disease, stroke, kidney failure and erectile dysfunction. The evidence shows that high blood pressure is the heart's worst enemy.

The higher risks were reinforced by the SPRINT trial, which was presented at the annual meeting of the American Heart Association. The trial was a large study of the effects 140 mm Hg blood pressure compared with 120 or below. Systolic pressure, represents the heart as it contracts and pumps blood to the rest of the body.

The researchers randomly assigned 9,300 hypertensive patients over age 50 to either the 140 or the 120 group.



Results were published in the Journal of the American Medical Association.

Those who were close to 120 had significantly lower rates of premature heart-related death and death from any cause. They reduced their risk of heart failure by 38 percent and death from heart problems by 43 percent when compared to the 140s.

Dr. Paul Whelton of Tulane University, chairman of the SPRINT trial said, "Overall we deem that the benefits of lower blood pressure far outweigh any potential for risk."

Major organizations are considering the recommendation for reducing systolic pressure to 120. It could be the beginning of the new normal.

Nearly one in three Americans has hypertension, one reason

Super Bowl 50 Madness takes the field

Super Bowl Sunday is an unofficial American holiday. Last year, about 114-million viewers tuned into the game on NBC. Over 118-million took in Katy Perry's half-time performance, making it the most-watched broadcast in the history of U.S. television.

On Feb. 7, 2016, even non-football fanatics will be among the 68,500 tickets holders in Levi's Stadium, Santa Clara, CA, home of the San Francisco 49ers. Hundreds will see the game from the stadium's luxury suites, and millions will tune in on CBS' broadcast with fans of all ages.

NBC is so confident of its enormous audience, the price for a 30-second ad has gone up 11 percent to \$5 million. People often tune in to see the ads.

For the first time ever, the Bowl game is branded with the Arabic numeral 50, rather than Roman numerals. The franchise and every spectator is on the 50 yard line celebrating the fiftieth game. Pepsi, sponsor of the already anticipated halftime spectacular, says the On the Fifty theme will honor the past, recognize the present and look forward to the next 50 years.

Legendary players and coaches of winning games will join popular music artists on the largest stage in the world. When Coldplay was confirmed as the headliner, Chris Martin, the Grammy award-winning British rock band's lead singer, said the thought of performing on it made him nervous, but the privilege was the "greatest moment in our band's life."



Is it heartburn or a heart attack?

A bad case of heartburn can be very similar to something much worse -- a heart attack.

For heart patients, already hyper-aware of pain, the heartburn bluff can be frightening.

Heartburn and heart attack have some major symptoms in common, including chest pain, but they are entirely different problems. Heartburn is a digestive problem that can cause actual pain as stomach acids irritate the stomach lining and back up into the throat. A heart attack, meanwhile, is all about the heart and has nothing to do with the stomach.

But each does a pretty spooky imitation of the other, causing chest pain, pressure and burning.

When to suspect the heart:

- * Cardiac pain and pressure radiates from the chest, arms, neck, jaw and back.

- * Changing position doesn't help. Heartburn, for example, can be somewhat relieved or diminished by sitting up or standing. Heart attack pain does not respond to this.

- * Cardiac episodes are usually accompanied by nausea and cold sweats.

- * Shortness of breath and fatigue characterize heart attacks.

- * Dizziness and lightheadedness.

Most important: When in doubt, call 911.



Featured Listing

Historic Stuart Home

Unique Old Florida charm. Enter the home with wood floors and Miami Dade wood ceilings, with wood burning fireplace, exposed beams and vaulted ceilings. Open floor plan with views of the pool from living and family room. Hurricane impact sliders opens up the family room to enjoy the Florida outdoors. The 80 inch smart TV on an adjustable arm allows you to entertain and watch the TV on the patio conveys with the house. Main house has two bedrooms two baths with a third bedroom and half bath with separate entrance. There is a detached apartment with full kitchen and double walk-in closet. Hurricane safe room located on the property. Lush tropical landscaping with some fruit trees. four car detached carport and two storage sheds. Florida living at its best!



\$695,000

November Real Estate Market Reports

Click on the Image for the full report

Martin County
LOCAL MARKET Update
'Tis the Season for Sellers

SINGLE FAMILY HOMES	12 2015	12 2014	%CHANGE
Closed Sales	206	228	-9.6%
Median Sale Price	\$300,000	\$285,000	5.3%
Median Days on Market	38	39	-2.6%
Avg. of Original List Price Received	93.5%	92.8%	0.8%
Inventory (Active Listings)	1,141	1,285	-11.2%
Months Supply of Inventory	4.9	6.2	-21.0%
TOWNHOUSES/CONDOS	12 2015	12 2014	%CHANGE
Closed Sales	111	109	1.8%
Median Sale Price	\$136,000	\$107,000	27.1%
Median Days on Market	40	45	-11.1%
Avg. of Original List Price Received	93.6%	94.0%	-0.4%
Inventory (Active Listings)	411	509	-19.3%
Months Supply of Inventory	3.8	4.8	-19.3%

St. Lucie County
LOCAL MARKET Update
Triple Digit Gain in Luxury Market

SINGLE FAMILY HOMES	12 2015	12 2014	%CHANGE
Closed Sales	463	462	0.2%
Median Sale Price	\$173,250	\$145,350	19.2%
Median Days on Market	32	46	-30.4%
Avg. of Original List Price Received	95.1%	94.6%	0.5%
Inventory (Active Listings)	1,754	1,748	0.3%
Months Supply of Inventory	3.8	3.6	3.7%
TOWNHOUSES/CONDOS	12 2015	12 2014	%CHANGE
Closed Sales	106	109	-2.8%
Median Sale Price	\$165,000	\$163,500	0.9%
Median Days on Market	50	56	-10.7%
Avg. of Original List Price Received	92.2%	92.9%	-0.8%
Inventory (Active Listings)	543	683	-20.5%
Months Supply of Inventory	5.1	6.5	-21.2%

View all Market Reports for Martin County, Saint Lucie County, and Florida (statewide)

Click on the name of the region above to view the reports.



Disclaimers: All real estate information deemed reliable but not guaranteed and should be independently verified. All properties are subject to prior sale, change, or withdrawal. Neither listing broker(s) nor this company shall be responsible for typographical errors, misinformation, misprints and shall be held totally harmless. If your property is currently listed with another real estate broker, this is not a solicitation of that listing.