

Happy New Year

HOUSECALLS

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



The big new party food: pulled pork

Restaurant chains like Applebee's, Wendy's, McDonald's and Burger King are among a growing number of U.S. restaurants drawing more customers with menu items featuring pulled pork.

In many areas of the country, you'll find stores that specialize in selling pulled pork by the pound for at-home gatherings. Nationwide, sales of pulled pork rose by 13 percent per year on average from 2013 to 2015, according to the National Pulled Pork Board.

It's a hit with customers because barbeque has

become more popular as have fresh ingredients and new flavors, says Bloomberg Intelligence analyst Jennifer Bartashus.

Even chicken chain Buffalo Wild Wings has a pulled pork sandwich on its menu. It can be tossed with 21 different sauces or seasonings.

The meat used to make pulled pork provides plenty of marbling for juiciness. Unlike a burger, it's a dish many people don't have time to make at home.

Make 2016 the year you finally have a place of your own

It's a happy thought. There it is by itself with no need to analyze it anymore. You've made the decision. You can do it. Now just sit back in the glow of it.

Economists will give you a dozen reasons why you should do it right now. And other economists are full of advice on why you should wait another year or two. The pros and cons are everywhere, but they don't matter now. What does: you've made a decision, now can go for it!

Sure, it won't happen overnight. First you will consider, as you have many times before, what type of home you visualize. What size it should be, what features it should have, and what your price range will be.

That's all part of the happy thought, but at that point, a real estate agent will be a big help to you. He or she is an expert on what type of neighborhood will please you and what homes in your price range

(or a little above) are available. Yes, you can consider homes that are priced somewhat above what you plan to pay

because there's always room for negotiation.

Your agent will know which sellers would be willing to make some sort of deal. Some sellers need to move because their job is sending them to another city or state. They want to move soon so they won't be making mortgage payments on two homes.

In some cases, individuals have inherited a home and want to sell soon so it will not be an expense for them.

Your real estate agent will guide you to a home that's right for you and within your price range.



Ask the Expert



I've heard that getting a mortgage will be easier, but how will that happen?

Mortgage companies are developing new forms that will make it easier to compare interest rates and loan features offered by different lenders.

* Right now, mortgage finance company Fannie Mae has come up with a new idea of its own. If the change they recently announced will be adopted, and adopted by other lenders, you'll be able to skip the arduous task of finding and submitting all of your pay stubs for the required period of time.

* Fanny Mae says it will allow lenders to use employment and income information from a database maintained by credit bureau Equifax to verify borrowers' ability to handle a loan, rather than rely on the traditional documentation process of collecting physical copies of pay stubs and tax data. The move will make the mortgage process easier for borrowers and lenders alike.

* Additionally, Fannie announced changes it said could broaden mortgage access for some borrowers. The mortgage giant will ease the lender process for granting loans to borrowers who don't have a credit score, a key issue for advocates in certain minority groups that

CoreLogic U.S. Housing Policy Update A Deeper Dive on Florida



Click on the image above to view the video

From the macro view of national and state figures, the recovery is well underway in the housing market as the U.S. continues to make gains from the nationwide downturn seen in the mid-2000s. Mortgage loans in delinquency continue their downward trends, and negative equity continues to subside even as the CoreLogic national Home Price Index (HPI) posts positive gains in home

price appreciation. Though these positive signs are welcome, the narrative of the localized recovery storyline varies from jurisdictional boundary to boundary. To look beyond the national and state spotlight, CoreLogic, recently took a deeper dive into Florida as one of the states most acutely impacted by the Great Recession in order to track activity in key counties.

are less likely to have traditional credit histories.

How it works

Fannie Mae and competitor Freddie Mac don't make loans themselves. They buy them from lenders, wrap them into securities and provide guarantees to lenders in case the loans default.

* Since the financial crisis, mortgage lenders have relied on government-backed programs for most loans, making Fannie's and Freddie's requirements more important in deciding what borrowers are able to get a mortgage.

* In August, Fannie rolled out a program that let lenders count income from non-borrowers within a household, such as extended family members, toward qualifying for a loan.



Bald Eagle Appreciation Days Jan. 16-17: A North American success story to celebrate

Young bald eagles are known to fly enormous distances, but only one holds the record for the longest-recorded continuous flight: The six-month old bald eagle that came to be called Lolar, Gaelic for eagle.

It was November 1987 when an Irish farmer alerted rangers that an enormous bird was eating his pig food. When ranger Pat O'Connell arrived he discovered the amazing truth: A bald eagle, native to North America, had somehow flown 3,000 miles across the Atlantic. It was starving and exhausted. But it was alive. The ranger tended to the bird for six months until wildlife experts returned the bird to North America. O'Connell received a thank you note from President Ronald Reagan.

The majestic bald eagle has an enormous range from Mexico to Alaska.

There were probably 100,000 nesting eagles when the bald eagle became our national symbol in 1782, according to US

Fish and Wildlife experts. By 1963, the official count was down to 487.



In 40 years, that changed. Federal conservation and protection laws worked to stabilize and then grow the population. Today, the population has rebounded to almost 10,000 mating pairs.

Chances are you can see the bald eagle in natural places almost anywhere in North America. Alaska and Canada boast the largest specimens of the bird.

This powerful bird sports a wingspan of

6 to more than 7 feet, has wicked-long talons and a flesh-shredding beak.

If you live anywhere along the Mississippi River Valley—from Minnesota, Iowa and Wisconsin, Illinois, Indiana, Michigan, Missouri, to Ohio—you can join thousands of other eagle watchers and take in viewing festivities sponsored by towns and by the U.S. Fish and Wildlife Service. The National Eagle Center in Wabasha, Minnesota is famed for its wild eagle viewing November through April.

About 2,500 eagles spend the winter along the river between Minneapolis and St. Louis.

Keokuk, Iowa, celebrates its 32nd Annual Bald Eagle Appreciation Days on Jan. 16-17. St. Louis County, MO, and Madison County, IL, celebrate their 19th annual Eagle Days on the same dates.

Many states also have bald eagle celebrations in the winter and spring.

Magnetic cooking finds a market

Induction cooktops use powerful magnets to heat pots and pans. They're delicate enough to melt chocolate and powerful enough to bring six cups of water to a boil in three minutes. And while that's going on, you can touch the cooktop because it doesn't get hot.

Induction has been gaining ground in the U.S., although it remains pricey.

Kitchenaid and Whirlpool now offer 30-inch induction cooktops at prices ranging from \$1,200 to \$1,350.

Kenmore, Samsung, Frigidaire and GE offer stand-alone stoves ranging in price from \$1,500 to \$3,000.

Because it's far more efficient to heat cookware without heating the stovetop, they use less energy.

Robert McKechnie, quoted in USA Today, says "It's an instantaneous reaction in the cookware." A product developer for Electrolux, he says, "And with radiant you don't get that."

Cookware has been an issue. Because induction relies on electromagnetism, only pots with magnetic bottoms (steel and iron) can transfer heat. But if a magnet sticks to the bottom of any cookware you have now, it will work with induction.

Induction ranges and cooktops might look identical to their radiant electric competitors. They cost more, though the gap has been closing. Ranges are available for \$1,500, which has helped induction triple its market share since 2008.



Resolutions: Don't overreach

Why are New Year's resolutions so hard to keep?

You might actually be surprised that many people claim to have kept their resolutions.

According to a Marist Poll, 59 percent of those who made a promise of any kind going into 2014 kept it

but only for part of the year. That leaves about 40 percent who evidently did keep their resolutions. Men edged out women 64 percent to 55 percent.

Why do some succeed and others fail?

Behavior therapy experts say it's resolutions that fail are made casually and not based on reality. There was no clearly defined goal and specific action plan.

"I vow to lose 10 pounds monthly. I promise to exercise an hour every day. I resolve to turn off my smartphone at restaurant tables and during all family meals."

Overreaching, too ambitious resolutions tend to fail; each time the stated vow is broken, resolve weakens.

This year, be proactive. Make a plan. Think about the potential triggers for relapse and how you'll respond. Know why your goal is important and how it will improve your life. Be patient.

Featured Listing

Stuart Condo in Boating Community

Nicely updated 1 bedroom, 1 and 1/2 bathroom condo in Pierpoint. Serene pond views from the balcony of this surprisingly spacious condo. Kitchen has granite tile countertops and upgraded white cabinets. This unit comes fully furnished and in move in condition. Pierpoint is a waterfront community with dockage available for lease at very reasonable rates as well as kayak storage. There are two community pools, clubhouse with full kitchen, fitness room and a library. Fantastic location in the heart of Stuart only minutes to shopping, downtown, medical facilities and the beaches, yet still in a quiet residential area. Pierpoint is an adult community and no pets are allowed. Opportunities like this don't come often.

Only \$92,000



November Real Estate Market Reports

Click on the Image for the full report

Martin County LOCAL MARKET UPDATE November 2015



This market update is courtesy of your local REALTOR®, a proud member of the REALTORS® of St. Lucie County (RSLC), a division of the Realtors® Association of the Palm Beaches (RAPB). RAPB is the 6th largest local association in the country representing over 14,000 REALTOR® members involved in all aspects of residential and commercial real estate throughout Southeast Florida and the Treasure Coast.

SINGLE FAMILY HOMES	11 2015	11 2014	%CHANGE
Closed Sales	181	170	6.5%
Median Sale Price	\$305,000	\$270,000	13.0%
Median Days on Market	38	54	-29.6%
Avg. of Original List Price Received	93.3%	93.4%	-0.1%
Inventory (Active Listings)	1,129	1,260	-10.4%
Months Supply of Inventory	4.8	6.1	-21.5%
TOWNHOUSES/CONDOS	11 2015	11 2014	%CHANGE
Closed Sales	74	91	-18.7%
Median Sale Price	\$137,000	\$115,751	18.4%
Median Days on Market	32	78	-59.0%
Avg. of Original List Price Received	95.0%	93.0%	2.2%
Inventory (Active Listings)	398	490	-18.8%
Months Supply of Inventory	3.7	4.7	-20.3%

St. Lucie County LOCAL MARKET UPDATE November 2015



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SINGLE FAMILY HOMES	11 2015	11 2014	%CHANGE
Closed Sales	384	443	-13.3%
Median Sale Price	\$155,000	\$139,900	10.8%
Median Days on Market	29	47	-38.3%
Avg. of Original List Price Received	96.0%	94.9%	1.2%
Inventory (Active Listings)	1,750	1,794	-2.5%
Months Supply of Inventory	3.7	3.7	0.3%
TOWNHOUSES/CONDOS	11 2015	11 2014	%CHANGE
Closed Sales	87	69	26.1%
Median Sale Price	\$132,000	\$117,400	12.4%
Median Days on Market	68	85	-20.0%
Avg. of Original List Price Received	92.9%	91.3%	1.8%
Inventory (Active Listings)	562	675	-16.7%
Months Supply of Inventory	5.3	6.5	-19.3%

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.



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