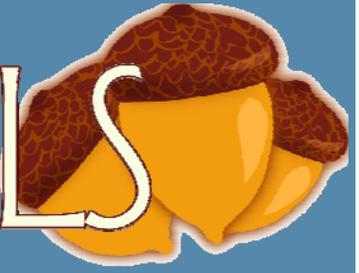


# HOUSECALLS



Gabe's September 2016 Stuart Florida Real Estate HouseCalls



Gabe Sanders

## Star Trek thermometer

The sci-fi doctor waves a tiny device over a patient's head and instantly knows everything.

A new thermometer operates much the same way, except it only displays temperature. But, your kids won't fool this updated thermometer from the age of tech.

The Thermo by Withings reads your core tem-

perature by waving the device across your forehead. Using a special algorithm the device uses 16 infrared sensors to take 4,000 measurements in two seconds. Of course it can transfer data to the cloud or your phone.

The \$100 device is on sale now at the Apple Store.



## Rentals gain popularity for investments

*"Buy land. They're not making it anymore." Mark Twain*

Property is valuable and mostly becomes more valuable as time goes on.

This idea is not lost on today's legion of real estate investors or the average person.

According to the Financial Security Index Survey released in July, 54 million Americans consider real estate to be the preferred cash investment for funds not needed for more than 10 years.

A survey in 2012 by the National Survey of Residential Real Estate Investors found there are about 28.1 million real estate investors in the country spending a total of \$9.2 billion on real estate renovations.

It is a great time to invest in real estate with interest rates historically low.

Owning rental property is one way to invest and immediately get return on your money.

The key before you start is to ask yourself what you need to make on a rental.

Enlist a real estate agent to help you analyze rental rates and apartment prices in the neighborhood.

Scour the classifieds to get an idea of what rents are in the area you would like to buy. Also, learn what properties are selling for.

Before you buy, know what your costs will be for taxes,

maintenance, and profit. Can you be competitive at this location and still make a profit? One landlord writing in ConsumerismCommentary.com said she must make \$500 profit on each rental per month.

Pick the right neighborhood. High crime areas will cost you money, according to Consumerism Commentary. High rent areas probably will resist rentals. Sturdy middle-class neighborhoods are often best.

One useful talent is a flair for DIY. If you like doing general repairs, you can usually save on expected expenses. If you don't have such a flair, develop ties to handy-people who are skilled and available. You might be able to hire someone on demand for a low hourly rate.

Finally, once you have done the math and purchased your rental, find the right

renter with a strict application. You must make your money back on a property so your three questions have to be: Can they afford the apartment? Will they pay the rent? Will they keep the property nice? To find out, check previous landlords. Verify income. After that, run a civil and criminal background check.

One landlord even calls the mother or father of younger people who want to rent.



## Grandparent's Day

September 11, 2016

## Ask the Expert

*What is a dual agent? We saw a house we want to buy but a friend warned me about dual agency.*

What is a dual agent? We saw a house we want to buy, but a friend warned me about dual agency.

Dual agency can be both good and bad.

Suppose you drive down the lovely tree-lined street, about three blocks from the perfect school for your kid, and then you see it: The perfect house for sale.

The perfect house, the perfect neighborhood, the perfect school. You dial the number on the sign and talk to the agent. That house can be yours.

But, remember, by calling the number listed on the sign, you are contacting the seller's representative: The listing agent. That agent is committed to getting the highest price for the seller.

Don't your interests conflict somewhat? You are interested in getting the lowest price from the seller.

Nonetheless, about one in 10 homes in the U.S. are sold by dual real estate agency, according to a RedFin survey.

One reason is that new buyers sometimes don't understand the process or that a buyer usually needs an agent as much as the seller. Especially in the area of new construction, dual agency is very common. After all, it seems like you are buying a brand new house from the guy who is selling it.

## Making a Small Room Seem Bigger to Buyers

When you're putting your property on the market, you want to make it seem as big and comfortable as possible. After all, buyers are attracted to space. However, you probably have at least one room in your home — and perhaps even more — that feels small and a little cramped.

Of course you don't want the buyer's first impression of the room to be its size. Since it isn't practical to be knocking down walls and renovating, what should you do? Here are some ideas for making small spaces seem larger and more comfortable:

Remove any items and extra furniture that make the room feel smaller than it really is. Remove any obstructions near the entrance-way. You should be able to open the door fully and walk in without bumping into a desk or bookshelf.

- ◆ Don't use heavy curtains on the windows. Let the light in.
- ◆ Use soft light bulbs with enough wattage to fill the room with full and pleasant (but not blinding) light.
- ◆ Less is more. Keep knickknacks, pic-



tures and other décor items to a minimum.

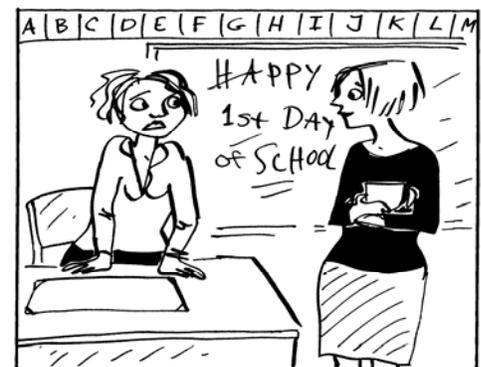
- ◆ Keep the door fully open during viewings.
- ◆ Make sure there's enough space for two people to walk in and move around without bumping into each other.
- ◆ Give the room a purpose. "This is the home office." Or, "This is the comfy reading nook." If a small room doesn't have a reason for being, it will seem like wasted space.

Want more ideas for preparing your home so that it will sell quickly and for the best price? Call today.

If you get your own agent, however, you might be in a better-negotiating position and the agent probably knows more about the new construction and the issues with it than you do.

In some tight real estate markets, using the seller's agent gives the agent motivation to get you the property. In areas where real estate investors are snapping up homes, using the seller's agent can be an advantage, experts say.

In some states, like Minnesota, a dual agent becomes a referee, not an advocate for one side or the other and can't give coaching to either side, according to Fox Business.



"School starts tomorrow. Keep reminding me that teachers make a difference... before I make a run for it!"

## Smart investing: Examine your basket

During your working life, you use the work of your hands to earn a paycheck -- and that is an important asset.

The work you do is just one part of your lifetime portfolio. The other part is what you do with your earnings and how you make your earnings grow. You wouldn't put all your money on lottery tickets, hoping for a big hit. Talk about putting all your eggs in one basket.

The same way, experts advise that you find many different baskets for your savings. This is called diversification, and it means everything to investing success.

One mistake is investing money in the company you work for. This overlaps the work of your hands with the work of your money. You are in one basket.

According to Intelligent Investor writer Jason Zweig, you don't want the work of your hands and the work of your dollars to be in the same place.

But many people do just that.

According to a recent study by the Social Science Research Network, 51 percent of people surveyed believed that a diversified bundle of 10 investments is riskier than investing in a single stock.

Not true.

The study found that diversifying investments (putting money into different stocks or market sectors) reduces risk.

Zweig writes that people who don't diversify probably feel more comfortable investing in one company or stock they know, rather than ten other mysterious companies. But comfort is misleading.

One way to diversify investments is to invest in stock-market index funds. These funds put your money in hundreds of companies. Even if one-fifth lose money, you will still gain because the others have not lost money.



## National School Backpack Awareness Month Heavy backpacks weigh on health

Books, lunch, laptop, and more -- all go into a school backpack and before you know it, the backpack is heavy, often way too heavy.

Kids are getting back strains from toting their books and materials to school. According to the American Occupational Therapy Association (AOTA), a whopping 64 percent of American students ages 11 to 15 years reported back pain related to heavy backpacks. Twenty-one percent reported the pain lasting more than six months. Emergency rooms treat more than 2,000 injuries related to heavy backpacks every year.

It's not limited to young students, either. A Boston University study showed that 85 percent of university students report discomfort and pain associated with backpacks.

Backpacks can cause pain when they are too heavy, too big, or worn improperly.

Consumer Reports found that in New York City schools, the average sixth grade student carried a backpack weighing from 18.4 pounds to 30 pounds; second and fourth grade students carried backpacks that weighed as much as five pounds.

Backpacks should weigh no more than 10 percent of a student's body weight, but more than half of students carry backpacks that are heavier, according to AOTA.

The way students use a backpack can be a problem. Slinging the pack over one shoulder may look cool, but it causes pain in the back and shoulders. Students should use a backpack with padded straps and wear both straps around the shoulders to distribute weight properly.

Parents can make sure the backpack is the right size. The pack should extend 2 inches below the shoulder blades to waist level or slightly above. It should not be wider or longer than a child's torso. Multiple compartments can also help distribute weight.



## Smartphones might end the checkout cha-cha

The checkout counter cha-cha: Swipe the card, step back, turn around, insert in chip reader, tap toe for 10 minutes while the card reader works.

Okay, it's not 10 minutes, but a chip reader takes double the time of a swipe -- about 13 seconds, according to Wall Street Journal tech writer Joanna Stern. Chip readers send an encrypted number to your bank, instead of data, so they are more secure. Not all stores have chip card readers, possibly in response to wait times. According to Visa, only 28 percent of all merchants support chip readers.

All this may encourage the rise of the smartphone wallet.

Samsung Pay, available only on Android devices, lets users

enter their credit card info into an app and then allows your phone to imitate a card swipe. Businesses do not have to have a special machine, so the service is accepted everywhere.

On iPhone 6 and later, ApplePay lets you pay with your phone wherever there is a wireless terminal. All you do is load your credit card information into your phone, or approve the credit card tied to your Apple account and you are ready. When you see a wireless terminal at checkout, pull out your iPhone instead of your wallet. No need to turn on the phone. As you move it within an inch of the terminal, the phone wakes up and opens wallet. Use touch ID to complete the transaction.

## Featured Listing

### Oceanfront Condo with Dock

Awesome 3/2 with perfect unobstructed mile long ocean views. Ideal 4th floor SE exposure. To many upgrades, updated Kitchen/baths with granite counters, S/S appliances, wood floors, crown molding, French doors, pristine condition, Being sold fully furnished. You will feel like you are living in an oceanfront home with coastal/cottage decorating style. luxury amenities include 2 oceanfront pools, hot tub, Social, billard and Exercise rooms, 24 hr. manned security, and Island Dunes Golf and Tennis CC membership included. Boat slip available for separate purchase.

**\$475,000**



### Martin County 2nd Quarter Single Family Home Report

Click on the Image for the full report

Quarterly Market Detail - Q2 2016  
Single Family Homes  
Martin County





Summary Statistics	Q2 2016	Q2 2015	Percent Change Year-over-Year
Closed Sales	715	760	-5.9%
Paid in Cash	248	294	-15.6%
Median Sale Price	\$330,000	\$286,000	15.4%
Average Sale Price	\$448,577	\$412,832	8.7%
Dollar Volume	\$320.7 Million	\$313.8 Million	2.2%
Median Percent of Original List Price Received	95.1%	94.4%	0.7%
Median Time to Contract	46 Days	56 Days	-17.9%
Median Time to Sale	96 Days	107 Days	-10.3%
New Pending Sales	728	811	-10.2%
New Listings	814	772	5.4%
Pending Inventory	378	449	-15.8%

### 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.