

HOUSECALLS



Gabe's March 2017 Stuart Florida Real Estate HouseCalls



Banyan Arch - Stuart

Wellness Retreats spring up around the world

A spa and infrared sauna in Bali?

Tai-chi, meditation and yoga in Portugal?

Whatever takes your fancy, in 2017, there is probably a wellness retreat that suits the way you like to relax and unwind.

According to Tom Marchant, the co-founder of a travel company called Black Tomato, in an interview with CNN journalist, Nora Zelevansky, there has been an increase in retreats focusing on mind-

fulness and emotional well-being.

Many wellness holiday packages focus on good nutrition, gentle sport and beauty treatments like daily massage and skin rejuvenation.

Not just away to escape the stresses of work and family life, they also support the lifestyles and goals of those for whom health and fitness is always a priority.

The features that can make your home sell

Remember that when you bought your house, you went that extra mile to get the right house in the right school district and right neighborhood.

Now when you want to sell, all those considerations will help to make a quick sale.

In fact, the keys to your deal to sell your house today will still be the things that make your house attractive to buy:

- Popular neighborhood
- School district
- Your home's condition
- The price you set
- And flexibility

It's a lucky homeowner who has all those elements on the plus side and, in fact, at least three of those key elements are in your control.

Your home's condition is crucial, of course. You'll want to fix up the outside for maximum curb appeal. Curb appeal is nothing more than the bringing out the pretty in your home: Making your landscape, entrance and outside condition look great from the street. But it is critical to get buyers in.

Once you get buyers in, you'll want to make sure the bones of



the house stand out and not the photo of Uncle Ed. So clear out the personal items and make your home a canvass for a new buyer's imagination.

You can't do much about the popularity of the school district and neighborhood. But, both hold their attraction over a period of many years. So it is likely that you are still situated in a popular environment.

What remains are price and flexibility, and the two go hand-in-hand.

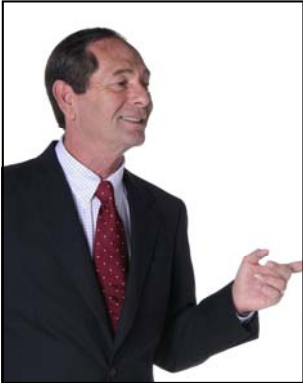
Good pricing is crucial. Your real estate agent will help you come up with a price that is in line with comparable homes in the neighborhood. Online tools can give you an idea of what your home is worth, but no instant price can tell you the true value.

Some of the price will be determined by how brisk the local real estate market is. In an area with few houses on the market and many buyers,

sellers have an advantage in price. In an area with many houses on the market but few buyers, then buyers will certainly have an advantage in price.

Your flexibility could also affect the price. If you must sell now, you might not be able to wait for the best offer. If you can afford to wait, you can review a number of offers before you make your decision.

Ask the Expert



I want to buy a \$100,000 house. I have \$2,000 to put down. But my bank won't give me the loan because I need a higher loan-to-value ratio.

Lenders can finance up to 97 percent on a conventional loan, but on a 100,000 house, you'll need a larger down payment for a conventional loan.

But let's talk about Loan-to-Value (LTV).

LTV is the amount of money you are borrowing as a percentage of your home's value.

Conventional loans can have an LTV of 97 percent. These conventional loans are great for people with high credit scores.

When people have low credit situations other kinds of mortgages might work.

You might qualify for a VA loan if you are an active-duty military person or spouse. This loan will finance 100 percent of the cost of a house.

A USDA loan will finance 100 percent of LTV. These loans are rural housing loans, but are also available in some suburban areas.

Finally, the FHA loan requires a down payment of 3.5 percent. This type of loan is great for people with lower credit scores.

The FHA loan has certain credit requirements. All of your current obligations, including mortgage payment and recurring payments like credit cards,

Struggles in Parenting Older Teens

Kids between the ages of 17 and 23 can seem more independent than they actually are.

Even if they are working and taking care of many of their own personal expenses, however, older teens who live at home, continue to need a measure of parental guidance and reasonable limits.

Research shows that kids use the same parts of the brain at age 22 that they were using at age 15, and says James Lehman from Empowering Parents, older teens/young adults often misread life's problems and come up with the wrong solutions.

If you are struggling with maintaining boundaries and ensuring teens adhere to house rules, you are not alone, says Dr. Kalman Heller, writing for PsychCentral. Many parents feel intimidated by teenage sons who are taller than they are or a teenage daughter who has gained a measure of financial independence, says Heller, but it is important not to lose your authority. Parenting experts agree that one of the best ways to set rules about everything from alcohol use and curfews to household responsibilities is to sit down with older teens. Write down all rules and decide in advance the consequences of not following through.

As difficult as it might be to accept, says Lehman, an older child over age 18 is now an adult and it would be more advantageous to begin to view adult children as house guests who must respect the rules of your home. In deciding your boundaries, says Lehman, ask yourself where you



would draw the line with a guest before asking them to leave or calling the police.

If you have maintained a reasonable connection with your older teen, it should be easier to talk through issues and have young adults come up with their own solutions to resolving conflict and managing responsibility, Heller says.

Don't be afraid to recognize and use your leverage, she advises, which includes withdrawing support for activities that are important to your older teen like their sports participation and even their jobs.

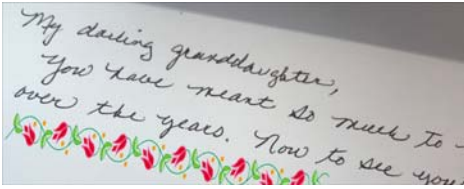
can't exceed 43 percent of your gross effective income. A low credit score, certainly a score under 500, would make an FHA loan unlikely. If you had a foreclosure or bankruptcy within the same year as you apply for a mortgage, you will likely be denied. Generally speaking, waiting three years after one of these events gives you the best chance to get mortgage.

Other elements can cause a mortgage denial, too, but one is that the down payment is not enough. You will also need enough money in the bank to cover closing costs.

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"I tried those once. They leaked."



Young people can't read grandma's greeting card

A plaintive email posted on Yahoo Answers: A questioner says her grandmother gave her a beautiful card with a lovely written message.

She couldn't read a word. It was written in cursive, a foreign language to young people, who were never taught the script used for a thousand years in their language, the script of their parents and grandparents. Was she missing something not learning cursive, she asked?

The answers from kids pointed out they were faced with cursive writing in letters and in school and they couldn't read it either. Some urged the questioner to learn on her own.

Cursive writing was taken out of school curriculum in 2010.

Problem is people still use cursive.

Despite studies that show handwriting improves fine motor skills and enhanced the composition of ideas, schools have all but made cursive obsolete. Cut to June 2016, however, and Louisiana had passed a law requiring public and public charter schools to teach cursive writing to children from the 3rd to the 12th grade. It joined 10 other states including Virginia, California and Texas where the teaching of cursive script is a requirement.

The fact is, cursive still exists and a generation of smart kids can't read it.

According to Abigail Walthausen, in her article, "Learning Cursive is a Basic Right", for instance, "running hand" is tied to being able to sign one's name and "the signature, the ability to sign one's own name," she says, "has long been an essential marker of society."

According to the Washington Post, the disappearance of joined-up handwriting is a gentle reminder of "the status and class that being able to sign a document with more than an X" once represented.

After typewriters, handwriting became an intimate act of respect in letters and cards. Handwriting then became a choice, but now it is a choice older people can't afford to make when communicating with the young.

St. Patrick's Day: Local to global in 400 years

Everyone's Irish on St. Patrick's Day, and that means everyone -- worldwide.

Somehow a local celebration of a revered local holy man has become a global celebration.

St. Patrick himself is a sympathetic figure. The 5th century missionary and bishop wrote in his 'Declaration' that he was kidnapped at 14 by Irish raiders who enslaved him.

Patrick wrote that, after six years as a slave, the voice of God guided him to a ship waiting to take him to Britain.

He returned to the island as a priest, working miracles and converting the population, famously using a shamrock to explain the Holy Trinity.

Patrick is said to have died in 461 on the 17th of March, a day that became a feast day in the early 17th century.

It started as a public holiday in a few places - the Republic of Ireland, Northern Ireland, a British colony called Montserrat and two Canadian provinces, Labrador and Newfoundland.

What started small is now a global celebration. In the 21st century, there are celebrations as far afield as New Zealand, Argentina, and Tokyo as well as

closer to home in places like New Orleans and Montreal.

Experts say that while this has been partly influenced by the migration of the Irish around the world, the diaspora effect does not provide a full explanation. The festival also exists in places where there aren't many ethnic Irish people and is celebrated in more countries than any

other national festival.

Although criticized in many places for being commercial and promoting stereotypes of Irish culture, St. Patrick's Day festivals

around the world have very little in common apart from the color green.

According to Patrick Griffin, a history professor at Notre Dame, there is nothing really Irish about the celebrations now with each location lending its own history to the event to create something unique. In Tokyo, for instance, the festival began in 1992 and is organized by people who aren't Irish. Festivities focus on cultural exchange and unity.

In Montreal, St. Patrick Day parades continue mainly been due to the French and Irish shared faith in Catholicism, rather than to celebrate Irish identity.



Rite of Passage: The minimum wage job

Jeet Banerjee is now 24 years old. At the age of 21, he had already written two books and started "several different companies."

The self-described digital marketing consultant and public speaker, who started making a 6-figure income two years ago, when he launched the Visionary Media Group, attributes some of his success to having a minimum wage job when he was a teenager.

In his blog, Banerjee credits his "15-hour-a-week earning \$300 - \$400 a month job" with teaching him the fundamentals of life and underscoring for him the value of lifelong learning.

Learning what it takes to make money and committing to ongoing education

are just two of the benefits that teens can expect from working in a minimum wage role. According to financial education website Investopedia in an article on the top 5 benefits of a summer job, high school students who work, build greater confidence by learning to "survive and thrive" in unfamiliar situations. Learning a new skill and negotiating relationships with employers and co-workers, says Investopedia, are also confidence boosters.

Kids can gain experience in the fundamentals of work: Being on time, attentive, and organized. They'll face the reality of income tax for the first time. They will learn the rewards of doing their best even at small tasks.

March 2017



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Sun	Mon	Tue	Wed	Thu	Fri	Sat
			1 Ash Wednesday	2	3 World Wild- life Day	4
5	6	7	8 Int'l. Wom- en's Day	9	10	11
12 Daylight-saving time begins	13	14 Pi Day	15	16	17 St. Patrick's Day	18
19	20 	21	22 World Water Day	23 National Puppy Day	24 	25
26	27	28	29	30 National Doctors' Day	31	

Florida December 2016 Single Family Homes Report

Click on the Image for the full report

Monthly Market Detail - January 2017 Single Family Homes Martin County



Summary Statistics	January 2017	January 2016	Percent Change Year-over-Year
Closed Sales	127	167	-24.0%
Paid in Cash	59	67	-11.9%
Median Sale Price	\$333,000	\$320,000	4.1%
Average Sale Price	\$436,545	\$425,139	2.7%
Dollar Volume	\$55.4 Million	\$71.0 Million	-21.9%
Median Percent of Original List Price Received	93.8%	94.5%	-0.7%
Median Time to Contract	68 Days	48 Days	41.7%
Median Time to Sale	115 Days	98 Days	17.3%
New Pending Sales	245	224	9.4%
New Listings	362	308	17.5%
Pending Inventory	327	345	-5.2%

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



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