

HOUSECALLS

Gabe's April 2019 Stuart Florida Real Estate HouseCalls



How old is that tree? Find out without cutting

Did that grand white oak tree in the woods live through the Civil War? That would be 159 years ago. A white oak can live up to 300 years. So it's possible.

We can calculate the age of the white oak if we know its circumference and growth factor. The circumference of a white oak has to be 100 feet for it to be 159 years old. But that is only for a white oak. Other trees grow at different rates.

Here's how to do the tree age math:
Using a tape measure, find the circumference

of the tree (starting four feet off the ground).

Divide the circumference by 3.14 (pi) to find the diameter. Now multiply the growth factor by the diameter.

Here are some growth factor rates:

- 2.0: Aspen, Cottonwood
- 3.0: Silver Maple, Pin Oak, Linden
- 3.5: River Birch
- 4.0: American Elm, Green Ash, Red Oak
- 4.5: Black Walnut, Red Maple
- 5.0: Sugar Maple, White Birch, White Oak, Black Cherry

What do daffodils and real estate home sales have in common?

You know the answer:
They both bloom in spring.

About 40 percent of home sales will be taking place from now to June, when the spring season gets people motivated to find a house, move and settle in before fall.

April is the time to get your home in tip-top condition to sell.

According to an ATTO Data Solutions analysis of 14.7 million home sales from 2011 to 2017, the best month to sell a home is May, when market values rise an average of 5.9 percent.

But, according to Forbes, the best single day to sell a home is June 28, when prices rise about 9.1 percent.

Meanwhile, according to Zillow estimates, home values are going up.

In October 2018, the median list price per square foot was \$140. In January



What else will bloom with the daffodils?

2019, it was \$150. Zillow predicts home values to rise 6.6 percent in 2019, forecasting a lucrative market.

Bargain shoppers may be out of luck in 2019. The number of homes foreclosed in September 2018 was 1.2 per 10,000. Compare that to the middle of

the housing crisis in June 2009 when 6.28 homes were foreclosed per every 10,000.

Meanwhile, the international enthusiasm for home sharing has sparked a new interest in buying second homes. After all, in the sharing economy, a vacation home could pay for itself. According to John Banczak, executive chairman of TurnKey Vacation Rentals, for every \$100,000 you spend to purchase a vacation home, you should expect yearly rental income of \$12,000 to \$14,000.

In any case, here's the overall outlook for spring from S&P CoreLogic and others:

On the plus side, very good jobs reports and high growth in the Gross Domestic Product, plus a mostly up (though somewhat bouncy) stock market, says the basic foundation for home buying is good. Prices are expected to rise early this spring as the new Millennial shoppers buy their first home.

Ask the Expert

My lender recommended a USDA loan. Isn't that a farm loan?

No, you don't have to buy a farm or milk cows to qualify for a USDA loan. In fact, this government-backed mortgage is more widely available than you might think.

A USDA loan is typically issued through a private lender and guaranteed by the United States Department of Agriculture. The idea is to provide homeownership opportunities to low and moderate-income households as well as to stimulate economic growth in rural and suburban communities.

The loans offer \$0 down payments and competitive interest rates to first-time homebuyers. There are a number of guidelines related to credit score, income limits, and debt ratio, as well as location of the property.

The USDA website includes a map where you can search areas of the country and learn whether or not they are in eligible areas. Perhaps surprisingly, eligible areas can be found in every state and are pretty widely available; the more stringent eligibility requirements are on the buyer.

"Eligible applicants may build, rehabilitate, improve or relocate a dwelling in an eligible rural area," according to the USDA website. "The program provides a 90% loan note guarantee to approved lenders in order to reduce the risk of extending 100% loans to eligible rural

Top Cybersecurity Threats in 2019



Data breaches, hacking, and skimming -- all of it poses a threat to consumers and business during 2019.

According to the Identity Theft Resource Center (ITRC), data breaches increased sharply in 2018 with 1,027 breaches reported and 57,667,911 records compromised.

Today's hackers are very deft at outsmarting security measures, said Michael Brummer, Experian Vice President of Data Breach Resolution, adding that, "cybercriminals always seem to stay a step ahead of new security gates."

Experian's top five threats for 2019 are:

1) Biometric hacking and detecting flaws in touch ID sensors, passcodes, and facial recognition. Although biometric data is the most secure method of authentication, it can be stolen or altered.

2) Skimming a major financial institution's national network with hidden devices to steal

credit card information, and invading bank network computers with undetectable malware.

3) Attack on a significant wireless carrier with simultaneous effect on iPhones and Androids, stealing personal information from millions of smartphones and possibly disabling all wireless communications in the U.S.

4) A breach in the security operations of a top cloud vendor will jeopardize the sensitive information of major companies.

5) The gaming community will be faced with cybercriminals posing as gamers for access to its computers and the personal data of trusting players.

According to the ITRC, significant breaches from 2005-2017 rose from about 200 per year to more than 1,300. Billions of data pieces have been exposed, allowing cybercriminals to monetize stolen data, leading to an increased risk of identity theft.

homebuyers."

The USDA provides guaranteed loans and direct loans. With guaranteed loans, an approved lender issues the loan, which is backed by the USDA, while a direct loan is what it sounds like -- it's issued directly from the USDA.

A direct loan is aimed at low to very-low income households who don't have access to safe and sanitary housing; any subsidy received is paid back when title to the property transfers or the borrower is no longer living there.



"It's my Easter three bean salad, daddy. Lima, kidney and jellybeans."

Beet Pickled Deviled Eggs perk up the Easter brunch

Eggs are a traditional symbol of Easter and they are just as likely to be found hidden outside under a tree as they are on the table at an Easter brunch.

According to the History channel, Easter eggs can be traced back in Christian tradition to the 13th century and are thought to represent Jesus' resurrection and emergence from the tomb. Other historians suggest that because they were a forbidden food during Lent, the people would decorate them to eat on Easter in celebration of the end of the fasting period.

This recipe for deviled eggs from Food Republic uses beet juice to provide an extra level of flavor and color to the whites, helping them resemble Easter eggs. Once finished, these eggs will taste just as good as they look!

Ingredients:

- 2 serrano peppers, divided
- 3 cups water
- 1 cup white vinegar
- 1.5 cups sugar
- 2 small beets, peeled and sliced



- 3 cloves garlic, crushed
- 3 bay leaves
- 2 tablespoons whole black peppercorns
- 1 tablespoon kosher salt
- 12 large hard-boiled eggs, peeled
- 2 tablespoons mayonnaise
- 1 tablespoon extra-virgin olive oil
- 1 tablespoon Dijon-style mustard
- 1 tablespoon Sriracha sauce
- Mild curry powder or smoked paprika for garnish, optional

Directions:

1. Halve one of the serrano peppers lengthwise, keeping the seeds. Place

the pepper in a large saucepan and add the water, vinegar, beets, sugar, garlic, peppercorns, salt, and bay leaves. Bring the mixture to a boil over high heat, then reduce to low. Simmer until the beets are tender, about 20 minutes. Remove the saucepan from the heat and let cool to room temperature.

2. Carefully add the eggs to the beet liquid and refrigerate for at least six hours. Take them out of the liquid and let them dry completely.

3. Cut the dried eggs into halves lengthwise and remove all of the yolks.

4. Place the yolks into a mixing bowl and arrange the whites on a serving platter. Add the mayonnaise, olive oil, Sriracha, and mustard to the yolk, mixing and mashing thoroughly.

Then, fill the egg whites with the mixture. Slice the last pepper into rounds and use one to top each deviled egg. Sprinkle with paprika, smoked paprika, or curry powder, if desired.

Bat Appreciation Day, April 17. Earth Day, April 22.

Progress: A tiny bat and many humans drink to success

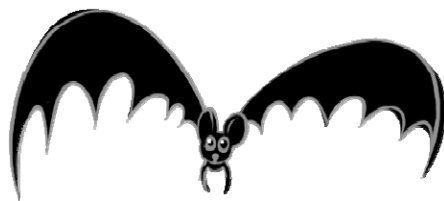
Here's your good news story from the animal kingdom today: the lesser long-nosed bat is thriving.

In fact, you might want to raise a toast to the little guy...a tequila toast.

In 2018, the animal became "the first U.S. bat species to officially recover from the imminent threat of extinction," according to National Geographic Magazine.

The little bat colonizes caves and abandoned mines from southern Mexico to Arizona, living on the nectar trail of agave plants. But their roosts have been repeatedly disrupted or destroyed by traffickers in humans and drugs and even noisy recreational cavers. And their food sources have been disrupted by makers of Mexico's biggest legal export: Tequila.

While volunteers have helped by



putting up bat-friendly cave gates, tequila has been another problem.

The bat's primary food source, agave nectar, has been in decline. Bats need

blooms to feed and to pollinate agave plants. Tequila makers need to cut down plants before they bloom. The agave plant itself has been weakened because growers clone plants, rather than letting the bats naturally pollinate them.

National Geographic explorer Rodrigo Medellin started a program to certify tequila producers as bat-friendly if they let a portion of their agave plants flower and the fields be pollinated naturally.

For now, pass the salt and lime: it is working. There has been enough response to simultaneously aid the harvesting of the agave and preserve bats. Medellin hopes to continue his work and to provide wins for the bats as well as tequila aficionados.

Holy Saturday tradition: Blessing the baskets

One treasured Easter tradition belongs to Poland with its Swieconka -- pronounced "sh-vee-en-soon-kah"-- or blessing of the Easter baskets.

Polish Catholics bring their baskets to the church on Holy Saturday, to be blessed. The baskets remain untouched in the church until Easter Sunday, where they can be admired by all.

Filled with ceremonial foods that symbolize various facets of the holiday, the baskets are made of wood or twigs and lined with white linen or lace. They are decorated with ribbon and sprigs of boxwood.

The food includes eggs, bread, cheese, butter, ham, horseradish, and salt, among other variations. Eggs symbolize life and the resurrection; the butter is often carved into the shape of a lamb to represent the Lamb of God; bread is for new life ("Bread of Life"); horseradish or vinegar is a reminder of the Passion of Christ; the meats represent abundance and generosity; and cheese represents moderation.

April 2019



Gabe Sanders

REALTOR®


E-Pro, SFR

Real Estate of Florida

2391 SE Ocean Blvd.

Stuart, FL 34996

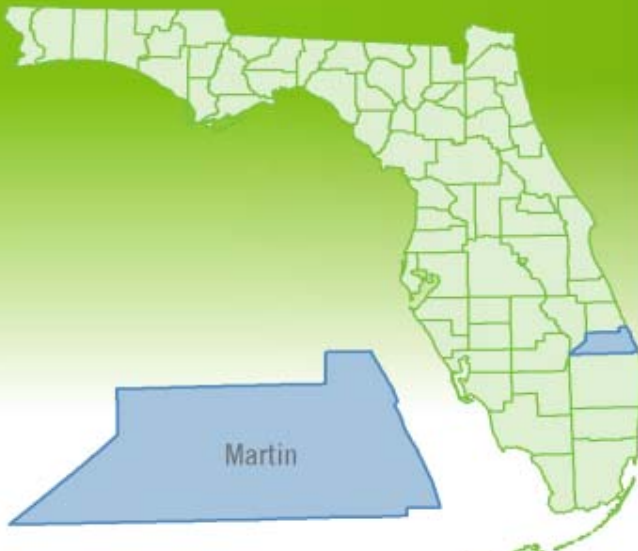
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| Sun | Mon | Tue | Wed | Thu | Fri | Sat |
|---|--|-----------------------|-----|-------------------------|--|-----|
| | 1 April Fool's | 2 Autism Awareness | 3 | 4 | 5 Deep Dish Pizza Day | 6 |
| 7 Crime Victim Rights Week | 8 | 9 | 10 | 11 | 12 Nat'l. Grilled Cheese Day | 13 |
| 14 Palm Sunday | 15 Tax pay day | 16 | 17 | 18 Nat'l. High Five Day | 19 Passover Good Friday | 20 |
| 21 Easter  | 22 Earth Day End plastic pollution | 23 | 24 | 25 | 26 Arbor Day  | 27 |
| 28 | 29 | 30 Int'l. Jazz Day | | | | |

Martin County Feb. 2019 Single Family Market Report

Click on the Image for the full report

Monthly Market Detail - February 2019
Single Family Homes
Martin County





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| Summary Statistics | February 2019 | February 2018 | Percent Change Year-over-Year |
|--|----------------|----------------|-------------------------------|
| Closed Sales | 168 | 169 | -0.6% |
| Paid in Cash | 74 | 69 | 7.2% |
| Median Sale Price | \$327,000 | \$355,000 | -7.9% |
| Average Sale Price | \$458,903 | \$449,989 | 2.0% |
| Dollar Volume | \$77.1 Million | \$76.0 Million | 1.4% |
| Median Percent of Original List Price Received | 95.0% | 94.2% | 0.8% |
| Median Time to Contract | 49 Days | 63 Days | -22.2% |
| Median Time to Sale | 94 Days | 99 Days | -5.1% |
| New Pending Sales | 236 | 251 | -6.0% |
| New Listings | 329 | 309 | 6.5% |

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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