



Gardening Hazard

Before you start digging in the garden and working on fences this summer, there is one danger you might consider: Tetanus.

The Tetanus bacteria lives in the soil and enters the body through breaks in the skin.

Before you start gardening this season, make sure your tetanus, diphtheria, and pertussis (Tdap) vaccination is up-to-date. Medicare prescription drug coverage (Part D) generally covers shots needed to prevent illness.

Use a good set of gardening gloves, which can help lower the risk for cuts.

Millennial buyers want the goods — and they want it delivered!

Millennials are buying homes, and it's probably fair to say, if they could, they would prefer to have the house delivered!

Those people born between 1980 and 1999 live and shop online and love delivery. Their preferences are changing the world, if not all of real estate. They also make up the largest share of home buyers last year (37 percent), according to data from the National Association of Realtors.

Of all millennial buyers, 86 percent of younger millennials and 52 percent of older millennials were first-time homebuyers.

Millennials want different things from previous generations. While previous generations might have wanted to get away from the city, millennials are just as likely to want to be in it.

If you are a seller and, if the city has spread out toward your once-suburban home, don't be afraid to emphasize the location as close to the city. Millennials want short commutes. They don't like lines. They love the city.

They want everything delivered and that includes all the services of the city from groceries to fine dining or even fast food. They want lots of choices in restaurants and bars, and nearby entertainment. So busy locations could well be favored by millennials as opposed to earlier generations who might have preferred a quiet country feel.

According to the National Retail Federation, millennials are in a hurry. Millennial buyers don't house shop casually. They are internet savvy and accustomed to doing research online. More than 80 percent of millennials use a mobile device to look for a home as their first impulse. For sellers, pictures are more important than ever.

Smaller homes are no problem for these shoppers. Millennials are less likely to care about square footage. They prefer home features that are either efficient or fun: Garages that double as recreation rooms, big relaxing, designer laundry rooms, and walk-in pantries that hold food, wine, and appliances.





Ask the Expert

Does a 15-year mortgage cost twice as much per month as a 30-year loan?

No! Paying a loan in half the time does NOT mean making double payments. Not even close. In fact, many homeowners are surprised at how little they need to pay on a shorter length loan.

For decades, the 30-year mortgage was the standard when it came to financing a home purchase. But, in recent years, the 15-year, fixed-rate mortgage has become popular for a couple of reasons.

One advantage of the 15-year fixed is that a shorter term can mean lower rates. Today's interest rates are historically low at around 3.9% to 4.5%, so they aren't the make-or-break issue they were, say, in the 1980s when the interest rate could easily top 12%. But interest rates do count.

Another advantage of a 15-year loan isn't as easy to see. On a 30-year \$100,000 loan financed at 3.9%, the payment would be a very affordable \$473. On a 15-year loan, the payment rises

Pointers To Avoid Trouble With a Reverse Mortgage

A reverse mortgage can be a wise move for some, but it's also a tricky one.

With a reverse mortgage, you give the bank a mortgage on your home based on the equity, and the bank pays you a set amount every month for an agreed-upon period of time.

You must be at least 62 to be on the reverse mortgage.

You need to live in the home – renting it out isn't allowed – and keep up with maintenance and property taxes. And just like any other mortgage, if you default, you stand to lose the home.

Anyone considering a reverse mortgage should take some best practices into con-

sideration before signing.

Above all, experts advise putting both names on it if you're married. Many people are tempted to put just one person on it because the payments are higher; also, the older the person, the larger the payment. But the problem is, if the spouse on the paperwork passes away, the other must pay a large bill or the house is sold.

The decision whether to get a reverse mortgage is a matter of budgeting and your family's finances. You'll also want to make sure you have other sources of income, as the reverse mortgage alone generally won't be enough to cover all of your household expenses, let alone any major repairs or health issues.



to \$736, still likely affordable. So, why not just take the lower payment for 30 years?

Because nestled within that lower payment, is a big stack of money. On that \$100,000 loan over 30 years, you pay nearly \$70,000 in interest. That's real money. On the 15-year note, you pay less than half of that: about \$32,000.

The question for the buyer is whether to shop around for a lower-priced property overall (in order to make the 15-year numbers work), or buy something more expensive with features that make the 30-year mortgage more attractive.



"Besides rust, any other pre-existing conditions?"



Easter April 12: Make an Easter bonnet

You need two main things for an Easter bonnet: Creativity and a place to show it off.

On the creative part, start with a straw hat with a nice size brim, and end with flowers. What's in between is up to you.

You'll need some good fabric for a ribbon, craft glue, and a scissors. You can use felt to cover your hat, if you wish.

Paper confetti or Easter grass can make a nice nest on your hat. Plastic eggs, flowers, chicks and bunnies -- are all good decorations.

Cotton balls can be used to make flowers or even little bunnies.

Lastly you need a place to show it off.

- Host a Easter bonnet card party.
- Start a parade.
- Gather your friends, go to the park on Easter, and wave at traffic.
- Wear one to church.
- Invite the granddaughters over to make a hat then take everyone to the park.

About the Easter bonnet: A true tradition or just a sweet song?

Everyone knows that song about the Easter bonnet with all the frills upon it.

But, tell the truth, was there ever really an Easter bonnet tradition?

Yes and no, observers say.

First, we have to say yes because Christian women wore hats to church (and Easter) for centuries. And people did tend to buy new clothes (and hats) for Easter.

The tradition of women covering their heads in the church mainly disappeared in the west in the 1960s, as culture became casual and churches relaxed expectations.



But there are remnants of the tradition in various Christian faith traditions. In England, ladies of the realm don elaborate hats with sweeping brims for weddings and races. In groups such as the Amish, women always wear a head covering.

The Easter bonnet in particular probably arose out of the tradition of wearing finery for Easter. In the 1870s, when everyone attempted to dress in their best clothes for church, the ladies and gentlemen parishioners of St. Patrick's Cathedral in New York City spontaneously decided to go for a stroll along Fifth Avenue. The New York City Easter Bonnet Parade was born.

Up until about 1930, the Easter parade was about finery. But by the 1940s, it was also about fun and humor. People started making elaborate hats with baskets, eggs, and bunnies.

In New Orleans, LA, where every holiday is cause for a parade, in 1983 The Chris Owens Easter Bonnet Parade was launched, emphasizing finery.

There are still clubs that make Easter bonnets for fun, but are they a mainstream tradition? Probably not, according to the hat company The Headonist.

Still, nothing is finer -- or more fun -- than dressing up a straw hat with flowers and lace. That still happens, but probably only for a parade.

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Sun	Mon	Tue	Wed	Thu	Fri	Sat
			1 April Fool's Day	2	3	4
5 Palm Sunday	6	7	8 Passover	9	10 Good Friday	11
12 	13	14	15	16 Nat'l. High Five Day	17	18
19 Bicycle Day	20	21	22 EARTH DAY	23	24  Hug a tree Arbor Day, April 24	25
26 Nat'l. Pretzel Day	27	28	29 Int'l. Dance Day	30		

Martin County February 2020 Single Family Market Stats

Click on the Image for the full report

Monthly Market Detail - February 2020
Single Family Homes
Martin County



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Summary Statistics	February 2020	February 2019	Percent Change Year-over-Year
Closed Sales	170	168	1.2%
Paid in Cash	71	74	-4.1%
Median Sale Price	\$372,000	\$327,000	13.8%
Average Sale Price	\$628,941	\$458,903	37.1%
Dollar Volume	\$106.9 Million	\$77.1 Million	38.7%
Median Percent of Original List Price Received	95.3%	95.0%	0.3%
Median Time to Contract	51 Days	49 Days	4.1%
Median Time to Sale	90 Days	94 Days	-4.3%
New Pending Sales	251	236	6.4%
New Listings	297	329	-9.7%

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