



HOUSECALLS



Should You Sell? Answer 3 Questions.

Three questions can help you decide whether to remodel or sell:

1. Do you love or hate your home? If you hate it, will remodeling really make you love it or just hate it less? If you'll just hate it less, sell.
2. Do you love the neighborhood or hate it? If you hate it, remodeling won't help. Sell.
3. Do you want improvements that are reasonable for the neighborhood? If you want fixtures and amenities that will make your home cost way more than others in the neighborhood, consider selling. Your improved house probably won't rise in value compared to what you spend.

Remodeling: Calculate the Costs

If you decide to remodel, calculate how much a renovation or rehab project will cost. Or should cost.

It's a good idea to understand what you get for the money as well as what constitutes a fair price.

A few rules of thumb can help:

Be wary of finding overall estimates online and assuming they work for you. The cost of materials and labor vary by region of the country, so make sure you're comparing like with like.



Know the cost of materials. Visit your local home stores to find the prices of lumber, windows, flooring, paint, and the like. Once you choose the elements of your remodel and price the project, try not to make changes in materials. Changes are a primary factor in cost overruns.

Understand the time involved. An entire roof can be done in a day or two, while an uncomplicated window install can be done in a half hour.

Think in terms of function, not rooms. Calculate by category of professional. A plumber will take care of your kitchen sink as well as your bathtub. An electrician can wire jobs in various areas.



Ask the Expert *Should I refinance ?*

With mortgages still at historically low rates, many people consider refinancing to save money.

Lenders vary on how long you have to wait to refinance, but you can sometimes do so within a year of purchase.

First, remember that refinancing involves closing costs, which can run into the thousands. So before anything else, calculate how long it will take you to recoup that amount and whether you'll stay in the house that long.

If you are 10 years into a mortgage and refinance for 30, you could very well wind up paying many thousands more over the lifetime of the loan. This is of course a personal decision; sometimes it's worth it to free up the cash on a month-to-month basis.

Some homeowners refinance to increase their monthly payments. You might consider refinancing from a 30-year loan into a

Where to Vacation and Avoid the August Crowds

Peanut butter and jelly. Gin and tonic. August and crowds. They just go together.

It's understandable, as work schedules and school schedules seem to allow for a majority of the population's vacations to occur within the same short window of time.

With a little planning, however, it's possible to vacation in August without running into mobs of people.

Here are some recommendations for a crowd-reduced August vacation as compiled by a variety of travel sites:

Sicily, Italy. Less busy than Florence or Rome, Sicily boasts beaches (it is an island after all), history, and great food. August is a hot month, but a nice slice amid smaller crowds might just be worth it.

Mammoth Lakes, Calif. A ski resort town, Mammoth Lakes is also a great summer desti-

nation, with five lakes and an abundance of opportunity for hiking, biking, boating, and fishing. And Yosemite National Park is within range for a day trip.



Kauai, Hawaii. Less crowded than Maui or Oahu, but still ... Hawaii.

Sanibel Island, Fla. As with the rest of the state, Sanibel's busy season is in the winter, but there is still plenty of dining, shopping, and beachcombing to be done in summer.

Outer Banks, NC. Gorgeous scenery, lighthouses aplenty, and a small town feel.

Liechtenstein. Conde Nast Traveler reports that Liechtenstein is Europe's second-least-visited country but still has the mountain scenery and excellent museums that its neighbors, Austria and Switzerland, are known for. Plus it would be fun to answer "Liechtenstein" when people ask where you spent your summer vacation.

15-year loan to pay off the balance sooner. It's often surprising how little it takes per month to make this happen.

If you're in an adjustable rate mortgage and want to refinance into a fixed rate. Other folks refinance in order to pay off other debt, like credit cards or student loans, or to pay for a renovation project. Again, it's time to do the math and consider the scenario. Although credit cards usually involve high interest rates, there isn't much to lose if you default; transferring that debt to your mortgage, however, puts your house on the line.



"They need to come up with an app that will locate your classes."

Health Benefits Of Golf? Extraordinary

As a sport of leisure and no physical contact, golf ranks among the world's healthiest endeavors.

According to legendary fitness trainer and the Health Fitness Revolution founder, Samir Becic, studies have shown that playing golf outdoors on 30 to 200 acres of open green area for four or five hours relaxes the body, reducing stress and anx-



ety. Exposure to sunlight also increases vitamin D, decreasing depression, the threat of heart disease, and certain cancers.

Meanwhile, swinging at that little white ball, carrying clubs, and walking a course can add up to 3-4 miles for a golfer --burning up to 1000 calories, accelerating the heartbeat, and increasing blood flow which decreases the risk of heart disease and levels of bad cholesterol.

The increased heart rate also promotes the flow of blood to the brain, which can improve nerve cell connections.

Competing against others who are usually friends or acquaintances can boost confidence while nurturing hand-eye coordination and keeping the brain active in logical functions.



Colorful Recipe For Summer Vegetables

Make use of one of the best vegetables of the summer by using fresh, in-season zucchini for these stuffed boats from Cooking LSL. This recipe will allow you to use fresh peppers and tomatoes from the garden if you have them handy as well.

Ingredients

2 medium zucchini
Olive oil spray
1 cup of cooked quinoa
.5 cup of chopped bell pepper (add jalapenos for extra spice)
Half of a large tomato, peeled and chopped
1 garlic clove
.25 teaspoon oregano
.25 teaspoon basil
1 teaspoon salt
.5 teaspoon black pepper

Parsley (for garnish if desired)

2 tablespoons crumbled bleu cheese (for garnish if desired)

Directions

1. Preheat the oven to 350 F. Spray baking dish with olive oil.
2. Cut the zucchini lengthwise and scoop out the middle of them with a spoon. Spray the inside with olive oil and season with salt and pepper.
3. In a bowl, combine the quinoa, peppers, tomato, garlic, oregano, basil, and parsley. Stir together and add salt and pepper to taste.
4. Place the zucchini in the baking dish and fill them with the mixture.
5. Bake for 20 minutes and then top with cheese crumbles. Broil for two more minutes.
6. Can be served hot or chill for serving cold later!

What to file and keep

Always keep filed or in a safety deposit box, according to AARP:

- * Birth and marriage certificates
- * Social Security cards
- * Divorce decrees
- * Citizenship and adoption papers
- * Death certificates of family members
- * Active passports.
- * College diplomas
- * Military records
- * Wills and trusts
- * Power of attorney paperwork
- * Active life insurance policies

How You Get Robocalls

Heaven help you if your car's warranty is running out, or you have a student loan.

Those robocalls may start to be oppressive. According to robocall blocking app Hiya, there were more than 26 million such calls in 2018.

Shopping online can put you onto a robocall list, because companies sometimes sell lists. You might get on a list because you donated to a charity, signed up for a contest, or filled out an online form. The worst are requests for insurance, financing, or event travel.

Many times companies will tell you they are going to sell your information in privacy statements.

Robocall blocking apps can help. But some calls are made through randomly generated calling software on telephones located in another country. Those calls are almost impossible to stop.



August 2019

Sun	Mon	Tue	Wed	Thu	Fri	Sat
State Fair				1	2	3 Nat'l. Watermelon Day
4	5	6	7 Drive safely! It's time for kids to go back-to-school	8 SLOW SCHOOL ZONE	9	10 Nat'l. Lazy Day
11	12 Int'l. Youth Day	13	14	15	16 Nat'l. Tell A Joke Day	17
18	19	20	21	22 Aug. 18-24 National Aviation Week	23	24 National Roller Coaster Day August 16
25	26 Wom-ens Equality Day	27	28	29	30	31

St. Lucie County June 2019 Single Family Market Detail

Click on the Image for the full report

Monthly Market Detail - June 2019

Single Family Homes

St. Lucie County

The Voice for Real Estate® in Florida

Summary Statistics	June 2019	June 2018	Percent Change Year-over-Year
Closed Sales	542	477	13.6%
Paid in Cash	116	111	4.5%
Median Sale Price	\$234,995	\$224,750	4.6%
Average Sale Price	\$247,559	\$236,366	4.7%
Dollar Volume	\$134.2 Million	\$112.7 Million	19.0%
Median Percent of Original List Price Received	96.4%	96.9%	-0.5%
Median Time to Contract	49 Days	37 Days	32.4%
Median Time to Sale	95 Days	80 Days	18.8%
New Pending Sales	569	540	5.4%
New Listings	585	608	-3.8%

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.



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