

Gabe's August 2013 HOUSECALLS

The Gabe Sanders Real Estate Team - 2 N Sewalls Point Road, Stuart, FL 34996 - 772-323-6996



Is your low-carb bread really low carb?

Bread and pasta. The Big No Nos of the low carb diet world are also the items that often make people fall off the diet wagon.

Luckily there are low-carb versions. Right? Or wrong?

According to Andreas Eenfeldt, MD, that's sometimes wrong. Some low-carb breads and pastas are not low carbohydrate at all, he says.

Eenfeldt cautions dieters on his website, diet-

doctor.com, to look closely at the nutrition statement. If the bread claims a net carb count of 1, check to see how many carbs are listed as fiber.

"If it looks like bread, feels like bread and tastes like bread, that means it IS bread," Eenfeldt says. "Bread made from grains turns into glucose in your gut, raises your blood sugar and can lead to weight gain."

Start now if you want to be home for the holidays

If you want to be snuggled into your new home for the holidays, it's time to make your list and check it twice.

To clarify your thinking, try a two column list:

Bones, Amenities

In the Bones column, outline the construction of the house you must have: Number of bedrooms, bathrooms, home layout, neighborhood (roughly), school district, new or old construction.

In some price ranges, certain features are a definite bones. If you watch television home buying shows, you know even buyers living in their mom's garage seem to demand granite countertops in their new home. Home sellers should take note of that, since it is often portrayed as a deal breaker.

But should granite countertops really be a deal breaker? In your list of Bones, try to relegate decorative features to Amenities. Granite countertops don't hold up the walls or pick your kid up from school.

And, really, if you found the perfect home, you could put in your own countertops.

After that, ask yourself what features (or amenities) you want to have in the house.

Lots of people are looking for custom closets with shelves, drawers and fancy shoe racks, but especially the younger crowd.

Space is popular. Man caves, movie rooms top the list of amenities that men want.

Both men and women want family-friendly kitchens, home offices and large laundry rooms. Second floor laundry rooms are preferred in new construction since there will be less laundry toting.

Last on your list of things to look at is paint and furniture. Those are the things you will customize.

Interest rates are still very low, but they are rising. Recently, they went up to a national average of 4 percent, but that's still much better than the 6 percent or 8 percent rates that were available in the past.

If you need to buy a home, sooner would be better than later. You could still have time to put up decorations before company arrives. But make the list now!



It's surprising but true that people answer that question about amenities differently, depending on their ages.

The younger Gen X and Gen Yers are often looking for new construction in smart home operated by cellphones. They want homes that lock up, light up, heat up, and cool up at the touch of a button on an app.

ASK GABE:**The Better-Late-Than-Never Garden**

We've sold our home and will be selecting a mortgage. What kind do you recommend?

There are many factors to consider.

If you can make a down payment of 20 percent, whatever mortgage you choose, you won't have the cost of mortgage insurance added to your monthly payment. Many buyers can't come up with the large down payment, but mortgage insurance is only charged by mortgage companies until equity reaches 20 percent.

* Many conventional mortgage lenders ask for 5 percent to 10 percent down.

* What is your credit score? To qualify for a conventional mortgage you need a score of 640 or higher. But if your score is lower, you can still qualify for an FHA mortgage, a VA mortgage or the USDA loan, which is for people in rural areas.

* How long will you stay in the house? If that might be for just a few years, an adjustable rate mortgage might be a good choice. Consider it if you are in the military, your job requires you to move every few years, or if this is just a "starter house" for you.

If you plan to live in the home for a lifetime, a 30-year fixed rate, or a 20-year fixed rate, would be better. Or, if you can afford the higher

There are two types of gardeners: those who call plants by their Latin names and pore over seed catalogs, and those who think a garden is best enjoyed from beneath a shady tree with a book and a glass of lemonade. If you're the latter, take heart: a beautiful garden doesn't have to mean manicure-spoiling weekends spent digging, mulching and staking. In fact, even if you haven't planted a single flower this summer, it's not too late to create a colorful backyard oasis. A group of decorative containers with lush plants can give you a high-impact, low-effort garden in a single afternoon. Cluster pots of different sizes and heights to instantly dress up a bare corner of the yard or create drama with large-scale planters strategically placed around a patio or poolside.

There are as many styles of pots, urns and planters as there are plants to put in them. Visit your local garden or home-improvement center to find containers that match your backyard decor—from traditional iron urns and classic terra-cotta to Moroccan-inspired glazed pots, light-weight fiberglass and sleek, modern zinc planters. Many shrubs

and flowers thrive in containers, and if you choose carefully your planters can offer color and interest all year.

Designing a Beautiful Container

Work from the center of the pot out, surrounding the tallest or largest plant with shorter, fuller and trailing ones. Evergreen shrubs or small trees can anchor the container and provide structure

and year-round interest, while cascading vines and flowering annuals add color and fullness. The following plants all thrive in containers, but check with your garden center for what works best in your growing area. Just remember that containers dry out more quickly than garden beds, so

you'll need to water daily and fertilize regularly to get the best show.

- Trees: hibiscus, bougainvillea, Japanese Maple, dwarf pine or spruce
- Shrubs: boxwood, yew, juniper
- Perennials: coral bells, geranium, feather reed grass, creeping thyme
- Bold and colorful annuals: million bells, begonia, dahlia, nicotiana
- Trailing: creeping Jenny, sweet potato vine, ivy, cotoneaster



payments on a 15-year fixed rate mortgage, you'll get the best interest rates of all.

* The big advantage of an FHA mortgage is its low down payment requirement, just 3.5 percent. They account for 30 percent of all mortgages today. But if you have to move in very soon, beware, it takes a longer time to get one.

* Adjustable rate mortgages may have a term of three, five or seven years. Your monthly pay-

ments during this time will be significantly lower, but when the term expires, you'll pay significantly more. Or, if conditions are right, you could get a new mortgage from another lender.

* The VA loan is for service members or (this is important), for former service members. Additionally, you could get another even if you already have an existing VA mortgage in good standing.

Parents invest in areas where kids and pals can hang out

Home designers say they're responding to parents who want their teens and preteens to spend more time at home. They are setting up areas, from a one-bedroom size to a thousand square feet or more where kids can relax, play games and entertain their friends.

Those who have the space may include a billiard table, recording studio, a pinball machine, or theater for movies and videogames.

Parents tend to make computer screens large so they can keep an eye on what kids are watching.

As part of a whole-house remodel, Christine Markatos Lowe designed a kid's lounge off one home's kitchen. The clients' two sons say it's fun to go there after school.

Family experts at The Wall Street Journal report that, as families grow smaller and many homes are large, the teen room has evolved into a social center in its own right.

One mother of two turned the pool house into a teen lounge for her son's 16th birthday.

One goal: to encourage more time at home after he got his driver's license.

Real estate experts recommend that the teen spaces should be designed in a way that makes it relatively easy to convert them back into the house. One appraiser says a teen room is an amenity that doesn't add much value when selling a home.



Experiences can buy happiness

You won't find happiness at the mall in the form of a huge new TV. Experts say, things will not increase your overall happiness.

Spending money on experiences maximizes happiness, says Michael Norton, an associate professor at Har-



vard Business School and co-author of *Happy Money: The Science of Smarter Spending*.

According to research published in *Health* magazine, people who spent money on travel, concert tickets or simply a planned dinner out were

happier than those who spent money on tangible goods.

One reason: they get more pleasure from socializing. Shared experiences are best because they provide grist for dozens of future conversations as you laugh about the good times and bad.

Experiences also are pleasure building events. The pleasure begins as you anticipate the event, which can be as valuable as the event itself. Afterward, recalling it will continue to give you pleasure in the following weeks or months. Even if the event doesn't turn out to be as nice as you thought it would, it still counts. People tend to remember things as better than they actually were.



Call me for a free market analysis.

I can tell you the current values of homes in your area and what's selling!

772-323-6996

Featured Listings

Port Salerno waterfront with protected dock (for up to 30' to 34' boat) that's close to the inlet. Newer (2007) Key West style custom home with 3 BR, 3 BA and a 4 Car Garage. Plus an older 2 BR, 1 BA guest home that is currently rented. The main house features an open plan with a chef's dream kitchen featuring granite counter-tops, gas range, custom maple cabinets, long breakfast bar that's perfect for entertaining, electric fireplace, and patio overlooking the waterfront. Instant hot water is supplied by two tankless gas water heaters. Zoned AC's. White painted metal roof, for energy efficiency. Washer/Dryer hookup can accommodate both gas or electric. All this on a .55 acre oversized lot located on the end of the street. Room for a pool.

This is an excellent opportunity at \$525,000

[Click here for more pictures and information](#)



Monthly Detail June 2013 Single Family Home Sales for Martin County

[Click Here for the full June 2013 Martin County Single Family Market Data](#)

Monthly Market Detail - June 2013 Single Family Homes Martin County

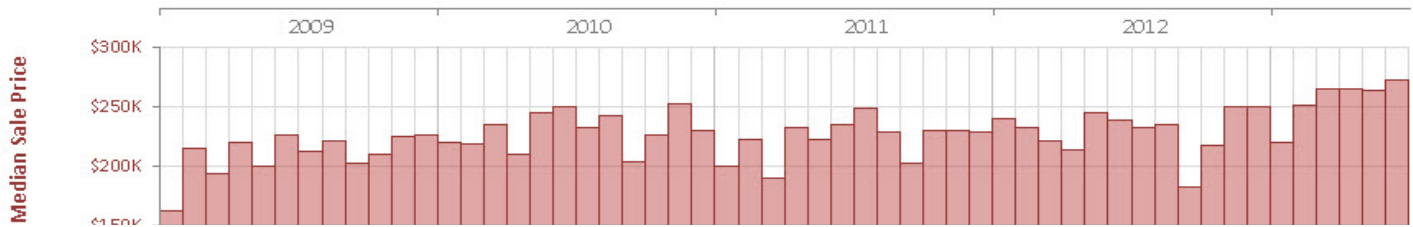


Median Sale Price

The median sale price reported for the month (i.e. 50% of sales were above and 50% of sales were below)

Economists' note: Median Sale Price is our preferred summary statistic for price activity because, unlike Average Sale Price, Median Sale Price is not sensitive to high sale prices for small numbers of homes that may not be characteristic of the market area.

Month	Median Sale Price	Percent Change Year-over-Year
June 2013	\$272,000	13.8%
May 2013	\$264,000	8.0%
April 2013	\$265,000	23.5%
March 2013	\$264,500	19.4%
February 2013	\$250,750	8.1%
January 2013	\$220,580	-8.1%
December 2012	\$250,000	9.4%
November 2012	\$249,900	8.7%
October 2012	\$218,000	-5.2%
September 2012	\$183,000	-10.0%
August 2012	\$235,000	2.8%
July 2012	\$232,500	-6.3%
June 2012	\$239,000	1.7%



View [ALL](#) Single the Market Data for [Florida](#), [Martin County](#) and [Saint Lucie County](#) [Here](#)



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.