

HOUSECALLS

the BlueWater Realty Team's February 2015 Newsletter



1121 SE Ocean Blvd

LED-lit ceilings can mimic the changing hues of natural light

Researchers are looking at how dialing up and down the brightness, color and richness of household lighting can help regulate our circadian rhythms, the body changes that occur in response to light cues each day.

In the living room: Where people gather to watch TV or play games, a whiter light is best. Turning off electronic devices and switching to a softer, warmer color of yellow or orange two hours before bed will encourage sleep.

The kitchen: The quality of light for cooking is a major consideration. Lights with high-color rendering help colors pop and bring out details of

meat, vegetables and other ingredients. It helps the food look good.

Bathroom: Rich color rendering with over 90 CRI is desirable for applying makeup or shaving. We need more light to see as we age, so a dimmable light allows people to adjust the lighting.

Adult bedrooms: Dimmable lights with a warmer glow are ideal to minimize the disruption of melatonin, the hormone that makes us sleepy. It is produced when the lighting dims.

Hallways: Ultralow and warm lighting helps people navigate halls and stairs without affecting their night vision.

Looking to buy in a top school district - it will cost more!

But jumbo loans can help out

Great school districts can pad home prices and some home buyers actively choose the school district as much as they shop the home.

For these buyers, an expensive, but smaller home or condo is worth it if their kids get in the top public schools.

One tool for these homeowners is the jumbo loan, which today is easier to get.

The amount of a loan that is considered jumbo, varies. In some locations, a jumbo loan might start at \$417,000. In others, it could start at more than \$600,000. It all depends on home values in the area.

As it happens, jumbo loan regulations are easing and more buyers can now qualify.

According to CNN Money, rates on jumbo loans have dropped, sometimes even below conventional mortgages.

Down payments requirements have been reduced and even the high credit scores for the jumbos have been loosened from 700 to 650. Buyers in areas where home values are stable or rising might especially find this to be true.

Meanwhile, more parents willing to stretch their budgets to get their kids the best education, may qualify for a jumbo. But they might have a problem buying a house.

Many jumbo borrowers still have trouble competing in markets where multiple bids and cash-only deals are commonplace, according to The Wall Street Journal.

Families may also pay too much for a home, thinking they will save money on private-school tuition.

Here's what experts say about buying a home with good public schools.

* Your real estate agent could be your best choice for information on public school districts and home pricing.

* Define your needs. School ranking alone shouldn't drive your decision.

Schools in less sought-after districts may have better college admission rates. You'll get the house you need with the school you want.

* Private schools. A less-expensive home in a neighborhood or county that allows you to pay for a competitive private school nearby might be a better choice than tying up all your money.

* Look at up-and-coming communities. Find one built around a new school. When you do that, property taxes go up, tax receipts go up, and it's likely to flow back to the school district.



Ask the Expert



Sheila Everhart

Gas is cheaper. Mortgages are too? I would like to check on financing. What will I find?

You'll find some good news on the mortgage front, too.

New mortgage-lending guidelines took effect on December 1 with the largest mortgage lenders set to ease their standards in 2015.

Laurie Goodman, director of the Housing Finance Policy Center at the Urban Institute says, "The moves are going to be big, but it will take time to see the full impact of the changes."

The Urban Institute estimated that new lending standards could make it possible for as many as 1.2 million additional home loans to be made annually if mortgage availability returns to "normal" levels.

Lenders say borrowers should begin to see changes soon, including faster processing times for mortgage applications. Currently, it can take two months or longer between when the application is made and when the loan is made.

New types of borrowers that lenders will accept include those with somewhat lower credit scores. Lenders will give greater leeway if a credit history suffered because of one-time events, such as a job loss or big medical bill.

Which Durable Countertop is Best for Your Kitchen?

Countertops are your kitchen's tough guy, but they have to look good, too. Here are six of the most used countertops on the market today

1. Quartz (\$40 to \$100 per square foot)

The durability winner is quartz, the man-nature combo countertop. Crushed quartz stone is mixed with resin to produce countertops that range from solid colors to the look of real granite, but they'll beat natural stone in toughness.



2. Granite (\$40 to \$100 per square foot)

Granite is still considered one of the top must-have home features, according to a survey of prospective homebuyers from the NATIONAL ASSOCIATION OF REALTORS®. Its natural beauty often is eye-popping, and granite easily fits in any style kitchen.

3. Crushed (Recycled) Glass (\$60 to \$120 per square foot)

This relative newcomer to the countertop market is as stunning as it is durable. Glass is recycled from beer bottles, traffic lights, and windshields, making it an eco-friendly countertop choice. There are two basic styles to choose from: When set in acrylic, the glass looks like it's floating in a lake; when set in cement, the glass creates a shimmery mosaic.

4. Laminate (\$10 to \$40 per square foot)

Laminates are a paper-plastic product that tops several layers of Kraft paper with a resin impregnated with near infinite colors and patterns.

5. Tile (\$5 to \$30 per square foot)

Tile countertops can look crafty or contemporary, making them a beautiful and versatile countertop material.

6. Solid-Surfacing (\$35 to \$100 per square foot)

You probably know it as Corian, but that's just one manufacturer of this solid-surface countertop that's made from acrylic, polyester resins, and even marble dust.



Economists have maintained that tight credit could be holding back the housing recovery and dampening economic growth.

It's likely that more mortgages will be granted under the new guidelines to those with credit scores of 640 to 699 and even with scores of 620 to 639.

The new guidelines are going to be permanent, not temporary.

Experts say you will see banks expand their criteria, but some lenders are still too hesitant due to the constantly shifting regulatory environment to ease credit very soon.





Searching for the best sleep? The mattress counts

Back pain, insomnia? How much is due to your mattress and pillow?

According to some studies, a bad mattress can actually increase back pain.

The right back support

The real issue in mattress selection is finding which one works best for you. Waterbeds and foam mattresses often don't provide enough support. Firmer mattresses are thought to be better, but probably not the firmest, according to a study published in *The Lancet*. Medium-firm mattresses were rated to be more than twice as effective as a firm mattress.

The American College of Physicians and the American Pain Society agree with that finding. Their guidelines recommend a medium-firm mattress with a soft top covering of about 2 inches.

One expert recommends latex, memory foam or air beds for a mattress that is both firm enough and flexible so that it conform to your body.

Test before buying

A recent survey of 17,000 people found those who were most satisfied spent about 10 minutes trying out the mattress. When evaluating, you should feel uniform support along the entire length of your body.

Be sure to assess the mattress in the position that you normally sleep in.

The right pillow

Your neck and back move as one unit, so they need to be supported as one unit. A good pillow can keep your neck aligned with your chest and the lower portions of your spine.

If you sleep on your back, which increases spinal pressure, placing a pillow or two under your knees will reduce pressure by about 50 percent.

The floppy-eared Romeo with all the right moves

He's a handsome devil and he has all the right moves.

He's Nathan the bloodhound, who has gathered himself a pack of fans, after his best-in-show title earlier this year. Nathan stole the spotlight in the National Dog Show ring.

The four-year-old hound attempted to bribe the judge in his own special kind of way. Nathan stretched and scratched as the judge touched him and then, evidently well-pleased by the whole experience, Nathan rewarded Judge Edd E Bivin, with a big slobbery kiss. Owner/handler Heather Helmer, perhaps a tad concerned that the judge would not care to have a big slobbery kiss, grabbed a hunk of Nathan's incredibly generous, lolling jowl to gently guide him away from Bivin's previously slobberless tuxedo.

The adorable and (usually) well-mannered pooch flapped his saggy ears, yawned, and bowed.

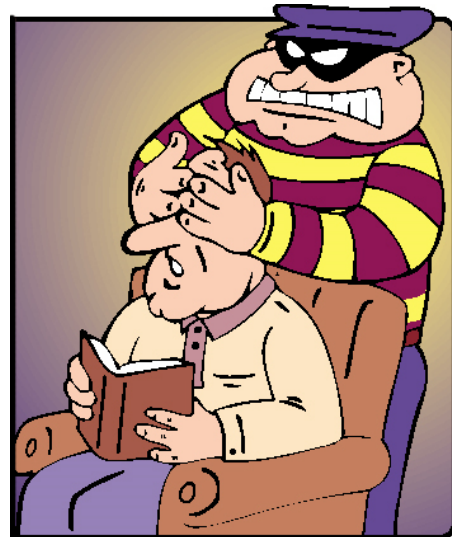
Helmer says Nathan is very extravagant with his kisses. "There was an elderly group that came from the hospital, and he went from wheelchair to wheelchair. He's very gentle. When he gets into those situations, he just sits there, is calm, he licks them, if they don't want a kiss, he licks the air. He's a loving soul," said Helmer, of Skipton Farms told WBALtv.com. "He kisses everybody he meets and doesn't know a stranger."

10 steps to stop an identity thief

The U.S. Department of Justice reports that 16.6 million adults were victimized by ID theft in 2012 and many incidents go unreported.

You can keep your accounts safe with these tips:

1. Have a locking mailbox or use a post office box.
2. Never carry your Social Security card. Keep it in a safe place at home. Protect the card and card numbers because they are keys to your banking and credit information.
3. Set up a passcode on your smart phone.
4. Limit personal information that comes by mail.
5. Never leave information in your car. According to an AARP survey, 19 percent of Americans 18 to 49 admitted to leaving a wallet or purse in their locked car during the past week.
6. Shred documents that contain personal information: bank and credit card statements, tax forms and medical bills.
7. Keep computer passwords in a safe place, not your Internet browser. When throwing away an old computer, remove and destroy the hard drive.
8. Establish online accounts with the three credit reporting agencies, Equifax,



Experian and TransUnion. Most Americans don't have online access to their accounts with these credit bureaus.

9. Keep only necessary credit, debit and identification cards in your purse or wallet. Store photocopies of your wallet contents in a safe place.

10. Never give credit card or Social Security numbers over the phone unless you initiated the call. Ask phone solicitors to send information by mail if you are interested in their products.

Featured Listing (Just Sold!)

Fairway Villas Townhouse

Beautifully updated 3 BR, 3 Bath villa in the India River Plantation Resort on Hutchinson Island. This spacious home has two master suites, one upstairs and one down. Excellent location with golf course views and walking distance to the Marriott Hotel, Marina and Tennis Club. The kitchen has been opened to the living area and features a custom coffered ceiling and granite countertops.

Wood flooring throughout the living areas and bedrooms. French doors lead to a glass/screen enclosed patio. Lots of storage as well as a full sized washer and dryer in unit. This is a pet friendly condo and has excellent rental potential. Join the 'Beach Club" and play Golf, enjoy the Beach and lots of resort activities. Furnishings are negotiable.

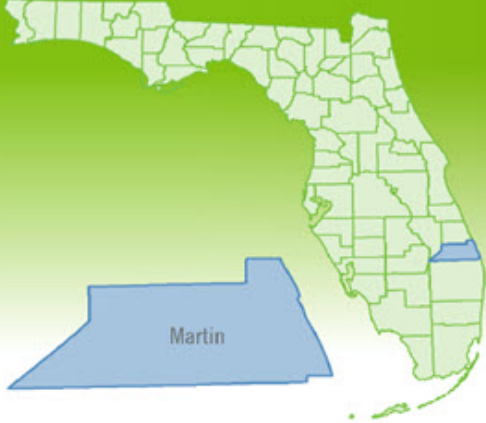
Offered at \$340,000




Martin County Single Family Home Report for December 2014

Click on the Image for the full report

Monthly Market Detail - December 2014
Single Family Homes
Martin County





Summary Statistics	December 2014	December 2013	Percent Change Year-over-Year
Closed Sales	228	210	8.6%
Paid in Cash	83	77	7.8%
New Pending Sales	207	182	13.7%
New Listings	284	232	22.4%
Median Sale Price	\$285,000	\$269,000	5.9%
Average Sale Price	\$409,476	\$317,410	29.0%
Median Days on Market	39	51	-23.5%
Average Percent of Original List Price Received	92.8%	92.1%	0.8%
Pending Inventory	327	346	-5.5%
Inventory (Active Listings)	1,285	1,236	4.0%
Months Supply of Inventory	6.2	6.6	-6.4%

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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