

Would aliens prefer to study ants?

Suppose aliens came to Earth and wanted to study our life forms. Why do we assume they would be their first choice?

The strongest, the fastest, the highest jumper, the best swimmer -- all those honors are not held by humans, says scientist Neil deGrasse Tyson in *Pop Mech Explains the Universe*.

Ants, for example, have a bigger brain to body mass than humans, for example.

Aliens might prefer to study birds, some of which can fly with one eye open while asleep. Superpowers.

In fact, aliens might not want to contact the most dangerous life form, and instead prefer to study the most interesting creatures with the best talents.

Break out the bubbly: Things to celebrate in the 2023 real estate market

The new year will almost certainly bring home buyers more homes to choose from and better prices, experts say.

According to MarketWatch, a fresh group of new construction homes will come on the market in 2023 as builders complete projects, some of which were stalled due to supply problems.

Meanwhile, buyers might see prices dip in many markets by mid-year. That is great news for buyers who now have about 1.2 million homes on the market. But that number could rise to even 2 million.



Sellers should act

For sellers, that means the time has come to get their homes on the market early in the year.

A key consideration for the market in 2023 is mortgage rates. Buyers will find rates higher, but still low in the historical context. Mortgage rates are coming out of an unnaturally low period, and will in turn cool the real estate market to an extent and make more houses available. One analyst did the math to find the 51-year mortgage average to be about 9.08 percent -- substantially higher than today's mortgage rates.

Life changes rule

As always, buying and selling homes has a lot to do with life, not just numbers. Job changes mean selling one house and buying another, for example. And some people will still be selling and buying to move nearer to family or get the kids in better schools. No matter what the reasons, when you have to make the move, do it with confidence because the market continues to move with or without us. It will still be a great 2023!



Ask the Expert

What is a conforming loan?

A conforming loan is one that conforms to Fannie Mae and Freddie Mac guidelines. Fannie Mae and Freddie Mac are giant government-chartered mortgage companies that buy loans from lenders, giving lenders more flexibility to make new housing loans.

Most everyone who gets a mortgage has a conforming loan.

A non-conforming loan, by contrast, goes over the loan limit and the requirements are stricter. Credit scores must be higher. The down payment must be higher. Debt-to-income ratio must be lower. Generally the borrower shows high cash reserves.

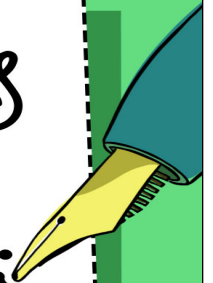
In 2023, the limit for conforming loans has gone up.

The baseline for a conforming loan in 2023 will be \$726,200, up \$79,000 from the 2022 limit of \$647,200. In higher cost areas, the conforming limit will be even higher for 2023, up to \$1,089,300, up from \$970,800 in 2022. More people will be able to qualify for loans that are less expensive and have lower requirements.

The Federal Housing Finance Agency made the changes because home prices were still climbing in the third quarter of 2022 compared to 2021, but the increase in the loan limit was smaller than 2022 because prices have slowed.

Little Resolutions That Make A Big Impact

New Year's Resolutions:



Forget splashy goals that you forget about by February (or sooner). Here are some simple resolutions that may not seem like much, but can create lasting change in 2023 and beyond.

- * Ditch the snooze button. Set your alarm for when you'll really get up, or choose a sound that's impossible to ignore if you actually need to get up earlier.
- * Be on time. Perfection isn't realistic, but leaving a few minutes earlier each morning can be a good way to start the day.
- * Floss. Your dentist can always tell when you're lying about it.
- * Send handwritten thank-you notes. They're more thoughtful than text messages.
- * Drink more water. Most adults fall short of the recommended eight to 10 glasses a day.
- * Practice gratitude. Think of something you're thankful for each day.
- * Use spare minutes to tidy the house. Wipe down your counters or grab clothes from the dryer during commercial breaks or those five minute stretches between Zoom meetings. It adds up!
- * Stand up at least once an hour. Set an alarm if you need to and take a lap around the office or do a few quick stretches next to your desk.
- * Give yourself a little grace when you stumble. Remember that progress isn't linear -- it's a lifelong journey.

Conforming loan requirements

Loan-to-value ratio: Your down payment has to be equal to 20 percent or more of the home's value, but buyers can qualify for an FHA loan with as little as 3 percent down. With a down payment of less than 20 percent, buyers have to pay Private Mortgage Insurance, which can be expensive.

Credit score: A conforming loan requires a FICO credit score of 620-640. However, an FHA loan requires a credit score of 580. A lower credit score than that requires a higher down payment.

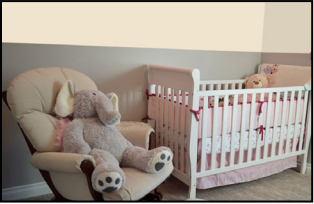
Debt-to-income ratio: Your debt-to-income ratio must be below 43 percent (but, there may be exceptions that raise this) of your gross income.



"Do you promise to love, honor and not share each other's personal data on social media?"

Beige is the rage for trendy nurseries

Candy pink and baby blue will never be out of fashion for new babies, but some style-conscious parents are ditching gendered pastels and ruffles and choosing neutral colors and minimalist design instead. Celebrities like Kylie Jenner and big-name influencers have taken to social media to show off impeccably decorated minimalist nurseries in shades of cream, beige, camel and cocoa, with toys or books providing the only splashes of bright color.



One trendy mother of two explains that her entire house is decorated with neutrals and she wanted her kids' rooms to match the aesthetic. She combats stains on unforgiving beige fabrics with outdoor furniture that is easy to wipe clean.

Neutrals are having a moment in children's clothing as well, with retailers like Baby Gap and Walmart covering racks and walls with mix-and-match pieces in gender-neutral beiges and browns.

Not everyone loves the neutral trend. Pediatric psychologist Ann-Louise Lockhart points out that bright colors help babies develop visual perception. And one California grandmother expresses her opinion in blunter terms: All of her granddaughter's hair bows and clothes, she says, look exactly the same.

Four things to know before buying an induction cooktop

Traditionally, gas ranges have been the first choice for dedicated home cooks, but that's likely to change. Induction cooking is gaining steam in the U.S. market, and according to Forbes, it will overtake gas and electric ranges and cooktops within a couple of decades. But before you make the switch to induction, there are a few important things you should know.



1. Induction stoves are more expensive to purchase than gas or electric. The higher price often pays off in the long run, though, since induction models use about 10 percent less energy. Induction users save time, too, since cookware heats faster and more evenly.

2. You might need new cookware. Induction works by activating iron particles to create heat, which limits users to stainless steel or cast iron. Copper, ceramic, glass or aluminum cookware will stay stone cold.

3. Induction is safer than gas or electric. If safety is a concern -- think small children or curious pets -- then induction might be a good pick, with no open flames and a cooktop that always remains cool, since only the cookware heats up.

4. It takes some getting used to. Induction burners require precise placement of the cookware to activate the heating element, and shorter cooking times mean that you'll have to adjust your usual routines.



Farm dog contest January 2023

Ranch dogs show their courage and energy

This month, one dog will win the \$5,000 prize in one of the dog world's more obscure contests (certainly not the glamorous Westminster) -- the Farm Dog of the Year competition.

In this fierce annual contest, held by the American Federation of Farm Bureaus and sponsored by pet food giant Purina, it's not a pretty face that counts -- it's talent, instinct, and heroism.

Ranch work takes a specific set of skills for dogs to use their instincts -- to be able to group and move animals through huge pasture lands and then maneuver them through smaller fences. There are also dangers and unexpected problems.

Take the problem of feeding cows. You have 60 cows, each 1,500 pounds, eager to get to their dinner. Sonja Galley has to tote several five-gallon buckets of feed, and it would be nice if the cows didn't trample her. That's where Bindy, the 2021 Farm Dog of the Year, comes in. Bindy fearlessly keeps the cows back and once saved Sonja's life when a cow pinned her.

Meanwhile, Woody, the 2019 winner, also an Australian Shepherd, works the Texas ranch of Joe Sheeran. Woody is a hero and known for his intelligence.

One day when Woody was just seven months old, Sheeran was teaching him to sit and stay without fail. This is important because if a novice dog runs cows over ranchers, it could be fatal. On this day, Sheeran told Woody to stay when he spotted a calf caught in a ditch. He went down to get the calf, but the mother became aggressive and pinned Sheeran, who all alone on the ranch. Woody, still just a pup, saw the danger, disobeyed the stay command and leaped into action, getting in the cow's face and forcing her away from Sheeran.

Easy light for dark closets

Here is a useful idea for shedding light on dark places, like closets or underneath cabinets. Rechargeable LED light strips are very thin and lightweight, some have magnetic strips that stick to the underside of shelves or cabinets. The light strip itself attaches to the strip with a magnet. Every two months, remove the strip and recharge for a couple hours.

Some strips also are triggered by movement, so when the closet door opens, or when you use the counter, the light comes on automatically.

January 2023



Gabe Sanders

REALTOR®

E-Pro, SFR

Real Estate of Florida

2391 SE Ocean Blvd.

Stuart, FL 34996

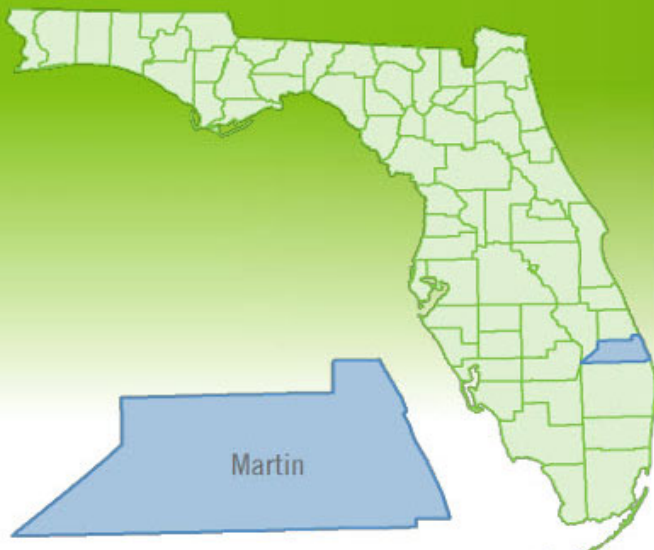
www.GabeSanders.com

Sun	Mon	Tue	Wed	Thu	Fri	Sat
1 New Year's Day 	2 Outback Bowl/Rose Bowl	3	4	5	6 Epiphany	7
8	9	10	11	12	13 Carnival season 	14
15 	16	17 Blessing of the animals 	18 Special Olympics	19 Sundance Film Fest	20	21 National Hug Day
22 Chinese New Year 	23	24	25	26 Spouses Day	27	28
29	30	31 Backward Day				

Nov. 2022 Martin County Single Family Homes Market Report

Click on the Image for the full report

Monthly Market Detail - November 2022 Single-Family Homes Martin County



Summary Statistics	November 2022	November 2021	Percent Change Year-over-Year
Closed Sales	106	194	-45.4%
Paid in Cash	49	89	-44.9%
Median Sale Price	\$527,500	\$549,500	-4.0%
Average Sale Price	\$660,191	\$709,734	-7.0%
Dollar Volume	\$70.0 Million	\$137.7 Million	-49.2%
Median Percent of Original List Price Received	95.2%	98.3%	-3.2%
Median Time to Contract	34 Days	12 Days	183.3%
Median Time to Sale	75 Days	53 Days	41.5%
New Pending Sales	114	180	-36.7%
New Listings	157	169	-7.1%

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.



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.