



A little help with the yard work, please

No matter what kind of house you get, sooner or later, there's going to be yard work. According to Home Advisor, the average cost of landscaping in 2020 was \$3,318.

If that sounds plenty salty, imagine a \$10 million home. According to Business Insider, this property will cost \$100,000 or more per year, just for landscaping.

Take these examples:

- Rapper 50 Cent. In 2019, he sold a \$2.9 million Connecticut mansion. The taxes, upkeep, and landscaping ran \$70,000 per year.

- Michael Jackson. The lush gardens and grounds of Neverland reportedly cost \$95,000 per month for the front of the house which, among other things, featured a lavish carpet of red and white flowers.

- At President Trump's Mar-a-Lago property, it costs more than \$100,000 per year just to mow 20 acres of lawn, including two grass croquet courts and a putting green, according to Lawn Starter. That wouldn't include lawn treatments or maintenance. It also takes a crew of five to 10 people to do it.

Throw out the rule book! The best time to sell is now

Everyone knows that the spring home sales market heats up in early March and that's when all the buyers are out, right? That may not be true in 2021.

Here are five reasons why:

1. Schools.

With many schools still going back and forth between virtual and classroom learning, buyers have less allegiance to school as a reason to wait until spring for a move. In most schools, sports and activities have been cancelled or curtailed, further softening parental concern about changing school districts.

2. Work.

More people are getting clarity on whether they will return to work in offices or continue working from home. Telecommuting remains popular, and telecommuters want homes with space for offices. This makes a cohort of buyers that are ready when you are.

Suburbs and rural areas are hot right now as urban dwellers flee cities for more security, more space and a lower cost of living.

3. Not many homes on the market.

For sellers, that means don't put off listing to wait for the market in spring. The market may well be ready now. Supply is low in most locales, and your property will shine with less competition in listings.

4. Home values are up.

There is no better time to get a great price for your home. Lots of buyers in the market means high demand. Fewer homes on the market means low supply. That is a recipe for a high selling price!

5. Sweet buying environment, too.

Buyers are now in a great position. Mortgage interest rates are historically low. Lenders want to lend. Demand for housing is high.





Ask the Expert

My parents are pushing me to buy a home because interest rates are so low. But with my student loans, it is pretty hard to save 20 percent for a down payment. Any suggestions?

You are not alone in finding student loan debt a barrier to becoming a home buyer.

The National Association of Realtors found that 47 percent of people who wanted to buy a home said student loan debt was getting in the way of saving for a down payment.

About 43 percent cited cost of rent as a reason and 36 percent said credit card debt was an obstacle.

However, recent data from the Census Bureau suggests home ownership rates are high and rising. This means that student loan debt has not completely prevented borrowers from purchasing home.

Still, if student loan debt is a factor for you, then you still have options.

One is that you might wait for the new administration to act. Chances are that some portion of student loan debt will be forgiven. Some observers think the administration will write off \$50,000 per student. Others think the

150 years after the Great Chicago Fire the O'Leary's hit the news again

Did Old Lady O'Leary's cow kick over a lantern in the shed in 1871, thus causing the Great Chicago Fire?

You'll be hearing a lot about the truth (or not) of the cow and Old Lady O'Leary in October when the 150th anniversary of the fire kicks off, so to speak.

But while you wait, the O'Leary's are in the news for another reason.

The 33-room mansion of Big Jim O'Leary is on sale this year in his hometown of Chicago.

Big Jim was Mrs. O'Leary's son and he was a gambling man who made quite a tidy living running resorts (gambling houses) in Chicago. In fact, he was called the "gambling king of the stockyards."

He had a personal motto: "There are three classes of people in this world: gamblers, beggars and burglars."

Around 1890 or so, Big Jim was suffi-

ciently rich enough to build himself a massive Renaissance revival house on Garfield Blvd. in the then-stylish Englewood neighborhood of Chicago.

It has an ornate brownstone facade that includes James O'Leary's initials and a female face that legend says belongs to the same lady with the criminal cow.

With extensive woodworking inside, the house is full of period touches. Two walk-in safes no doubt gave Big Jim a lot of space to store his gambling proceeds.

Ironically, the house has its own fire hydrant in back, very rare for the 1890s.

In rough condition inside, the 12-bedroom, 6,300-square-foot house is on sale for about \$600,000, according to Chicago Business.

The house has not been owned by O'Leary's since 1925, when Big Jim died.



number could be much lower.

Suppose, however, there is no write-off.

An FHA loan requires just a 3.5 percent down payment and a minimum credit score of 580.

The key is making sure you have an acceptable Debt To Income ratio. Even if your loans are high, you could qualify for an FHA home mortgage with stable income, good work history and acceptable credit score. This assumes you want to buy a home you can afford.

You might also get some flexibility by refinancing your student loans.

In short, you can qualify for a mortgage by remaining mostly debt free except for student loans.



"Are you seeing anyone?"

Low-carb diet? Be careful with holiday spirits

If you are on a low-carb diet and plan to drink at a New Year's party, here's some advice you may not hear often: Eat carbs.



The fact is that on a low-carb diet, you are intentionally depleting glycogen and since that high-priority nutrient isn't there, alcohol metabolism will speed up. According to Carb Manager, on a low-carb diet, you might find yourself drunk on half as much alcohol.

So it is best to eat all those carbs you haven't enjoyed for a while before a New Year's Eve party. Eat some bread and pasta before the party. Yes, you

won't be in fat-burning mode any more, and, yes, you will be officially off your diet. But chances are that you won't unwittingly get too drunk too fast.

Microfiber sheets: To buy or not to buy

If you like to sleep warm and cozy, microfiber sheets might be a delightfully less expensive option, but sleeper beware.

Here's a rule of thumb: If you love high thread-count cotton, you might hesitate to buy microfiber.

Microfiber sheets are made with machine-made fibers such as polyester and polyamides, according to bewinner.com. The best microfibers will be lightweight and soft. But, to people used to the softness of cotton, or those with sensitive skin, microfibers can feel irritating.

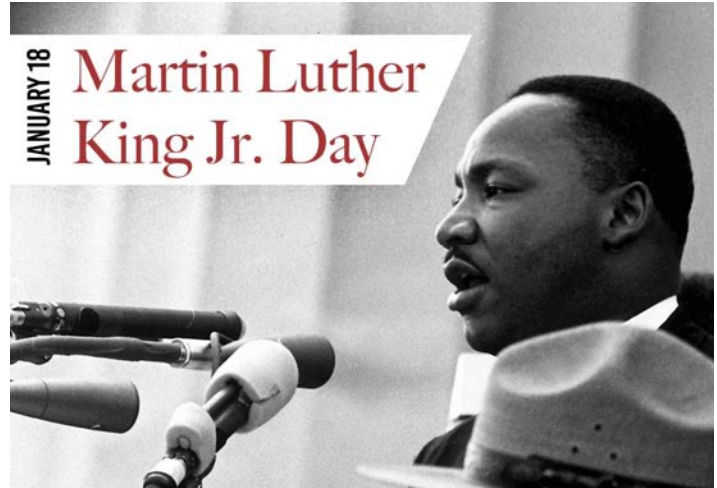
The big draw of microfiber is cost. A high-quality set of Egyptian cotton sheets costs \$350. A high quality microfiber sheet set costs: \$50 to \$60. For this price, microfiber sheets sleep warmer and resist stains, except for oils. They come out of the dryer wrinkle-free.

How to buy

If you want to try some, look carefully at the advertisement.

One typical brand advertises "Brushed Microfiber 1800 Bedding." That 1800 is NOT thread count. It is just a name meant to imply thread count. Microfiber sheets are not measured in thread count. The thickness is measured in grams per square meter (GSM). A GSM of 90 and below is generally a low-quality sheet and it can and will easily tear. A 100 GSM sheet is considered high quality and won't even cost much more.

Look for a double-brushed finish. Double brushed means that both sides are brushed for softness.



Martin Luther King, Jr.: Those who knew him grow old; the promise lives

The people who heard Martin Luther King, Jr. speak in person, or live on the television or radio--those people have grown old.

Is it time that those old people ask the young: Have you heard his speech? Have you read about Martin Luther King's dream? Did you read his Mountaintop speech?

Any of King's speeches evoke spirit and truth, but one speech shines out for its hopeful and, in retrospect, its chilling words.

That is the Mountaintop speech, given April 3, 1968, at the Church of Christ in Memphis, Tenn.

In this speech, King mused that if given any time in history, he would have chosen that moment, that very day above all others. He spoke about the great and pivotal hour for the country and the world as all confronted injustice.

Then, he remembers his brush with death years before when he was stabbed and how close he came to missing that day.

And then he proclaims that he has seen the Promised Land:

"We've got some difficult days ahead. But it really doesn't matter with me now, because I've been to the mountaintop...Like anybody, I would like to live a long life. Longevity has its place. But I'm not concerned about that now. I just want to do God's will. And he's allowed me to go up to the mountain. And I've looked over. And I've seen the

Promised Land. I may not get there with you. But I want you to know tonight, that we, as a people, will get to the Promised Land!"

The next day, on April 4, 1968, King was assassinated.

King's words, later recalled, send a shiver through hearts and minds. Those words are worth recalling even 53 years later, that one was led by God to the mountaintop and he saw the promised future of his people fulfilled.

January 2021



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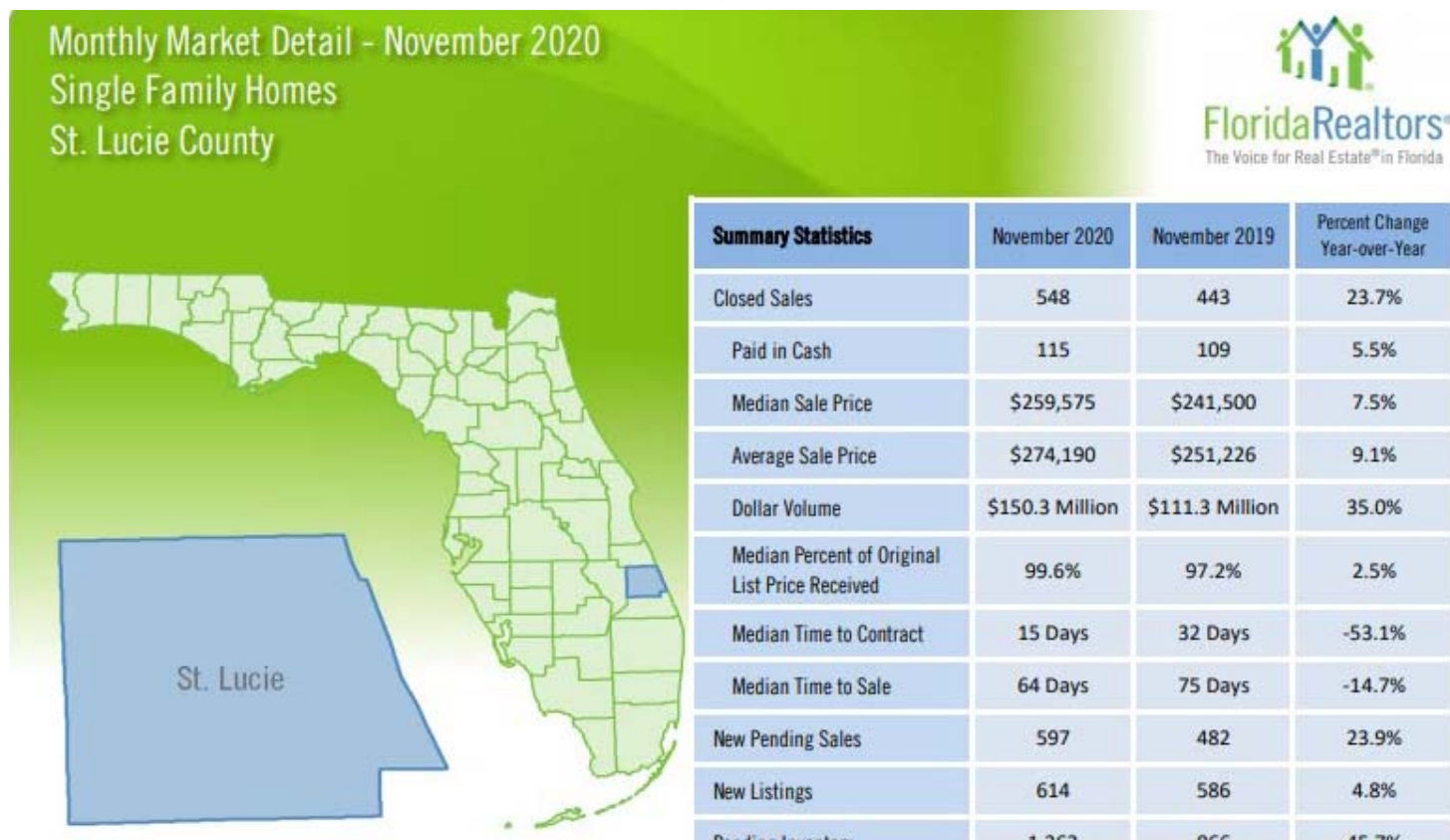
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Sun	Mon	Tue	Wed	Thu	Fri	Sat	
						1 New Year's Day	2 Cat Mew Year!
3	4 Congress assembles	5	6 Carnival season begins	7	8	9	
10	11	12	13 Clean Desk Day	14 Orthodox New Year	15	16 Religious Freedom Day	
17	18 MLK DAY	19	20 Inauguration Day	21	22	23 Nat'l Pie Day	
24 Manatee Festival (FL)	25	26	27	28 Data Privacy Day	29	30	
31							

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