



# HOUSECALLS

Happy 4th of July

## See American goldfinches by your own window

If you long to see a bright yellow and black goldfinch, getting one or more to visit your backyard feeder is not that difficult. All you need is a bag of thistle seed.

The males are yellow with black trim and the females are an olive-toned yellow.

Watch for them.

The adult birds put on a show as they gather



seed from thistle and zinnias, cosmos, bee balm, liatris and coreopsis.

Goldfinches love thistle seed, also known as nyjer, and sunflower seeds. Seed makes up almost their entire diet. They will regularly visit backyard feeders and appreciate having a birdbath close by. Backyard birders see them across most of the United States and southern Canada.

They are among the latest nesting birds. In late summer, they collect thistle down to line their nests and raise four to six young, feeding them a partially digested substance called "canary milk." Both the male and female feed the baby birds.

## Sellers still getting big prices; demand dips

Nationwide, the red-hot real estate market is losing a bit of its blush as the pressure of inflation and higher interest rates mean fewer buyers are looking for homes.

It's not bad news, since homes are still selling briskly throughout the country at higher prices. Most homes remained on the market for less than a month.

The number of houses available to buy is growing slightly, perhaps indicating that buyers will have more choices in coming months. Meanwhile, sellers are getting good prices, especially in cities in the South.

Here is the latest look at the market in the four key regions of the U.S., according to nar.org.

### Northeast

Sales in April were up 1.5 percent compared to the previous month, but this was 10.7 percent lower than April last year. Prices on existing homes were up 8.1 percent.

### Midwest

Sales in April of existing homes were up 3.1 percent from the prior month, but this was a 1.5 percent slide compared to April 2021. Prices were up 8.7 percent from a year ago.

### South

Prices are rising in the South, where homes prices posted a 22.2 percent hike from 2021. Sales of existing homes were slower compared to the previous month, with sales falling 4.6 percent, a decrease of 5.7 percent from a year ago.

### West

Prices saw a 4.3 percent increase, but much less than in the rest of the country, and sales dropped. Existing homes sales in the West dropped 5.8 percent compared to the previous month, down 8.1 percent from a year ago.

The numbers show that the South and the Midwest were winners during the first quarter of the year, with big price growth compared to last year in cities like Miami (38.3 percent), Orlando (30.7 percent) and Las Vegas (32.6 percent).





### Ask the Expert

*I want to buy a house, but there is a good chance I will be transferred in the next five years. What kind of mortgage is good for me?*

You could try an Adjustable Rate Mortgage (ARM). They can be very helpful if you don't plan to stay in your home.

With an ARM, you'll get a very competitive fixed rate for the first few years of your mortgage. Typically, ARM terms run from three to seven years, but you can also get a 10-year ARM. These introductory rates are locked in for the period, so you get low payments.


After the rate period, your interest rate will change, probably going higher. So if you plan to be in an area for just a few years, you can enjoy low payments at the beginning and sell before the adjustable rate phase starts.

Compare that to a fixed rate loan, which will never change, but will be higher in the first five years.

Lenders specify caps that limit the amount of the rate increase and payment in the adjustable phase. You'll want to look closely at this because, if your plans change and you stay in the home, you want to be able to afford the payments.

Although in this era, with mortgage rates increasing, it is actually possible that if interest rates fall, the

## Summer Tip Get Mosquitoes Gone



The mosquito is probably the most reviled pest in the world, spreading disease and leaving itchy bites, but here is a cheap idea for getting them out of your space: Use a fan.

Mosquitoes are weak fliers who just can't compete with wind. If you don't want to worry about chemical vapors or open flames, buy a big fan to blow the mosquitoes off course. It really works, plus you get a nice, cooling breeze -- a perfect solution for a hot, humid summer evening.

If you are moving around, though, insect repellent works well. Active ingredients like DEET and picaridin are the gold standard for keeping mosquitoes at bay and work for about 10 hours at a time. Essential oil-based bug sprays -- like those containing oil of lemon eucalyptus -- also deter pests, but not quite as well or for as long, so be prepared to reapply as directed.

Citronella candles look nice, but as a mosquito repellent, their performance is modest at best, with a small effective radius.

Bug zappers are not effective against mosquitoes and can kill valuable pollinators.

adjustable payment could decrease.

You'll also want to check on a prepayment penalty fee. Some ARMs have them.

But ARMs might also be good for homeowners who can and will pay off their home before the adjustable period begins. This could be because their income is uneven -- maybe they get large bonus or commission payments at the end of the year -- but they want to pay lower monthly payments. In that case, they might make lump sum payments to the principal at the end of the year and then re-finance.

Be completely sure you understand all rules, fees and structures of the ARM. It can be complicated, but it might also be right for your situation

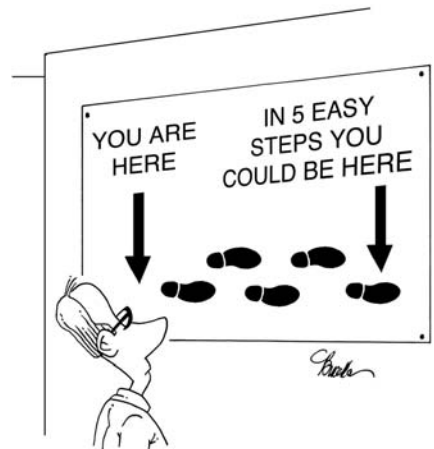






Photo and art by Alexis Beals

## Rock on!

### Find the love with painted rocks

Four years ago, Alexis Beals found herself in a hospital, fearfully waiting for a loved one to be treated, when suddenly she saw a funny-looking rock. It was painted to resemble a caterpillar, with other tiny rocks glued on to the larger one to create tiny feet.



On the back was painted a sweet message. Beals was reassured and, a fan of all crafts, she was also inspired by the idea of painted rocks.

Beals is just one of the thousands of people across the country who have taken up the novel craft of painting rocks and placing them in places where they will be found.

It's a somewhat selfless craft because, while the painter spends time creating the rocks, the finder can keep it. Or leave it to be found again.

On the back, the rock painters often post a message or a Facebook page where you can announce your find. On Beals' Indiana Facebook page alone, there are 8,000 members, some of whom are finders.

The process is easy: Get a flat rock and clean it. Then use some inexpensive acrylic paint and some cheap brushes to decorate the rock. Some painted rocks are elaborate, some simple. In fact, if you aren't an artist, you can always buy a stencil and paint a silhouette. On the back, use paint markers to write a message or social media page. Then use varnish to seal in the design.

The next time you go for a walk, put your rock on a bench or along a path for someone to find.

## Save on insurance with smart devices

Insurance companies are wise to the fact that some smart devices increase safety and mitigate risks, such as house fires. And as a result, they're giving customers discounts on premiums for using certain smart devices. In fact, you could save 5 to 20 percent, depending on the devices and your insurer.

Many home insurance companies provide discounts for homes with security systems. With monitored security systems, a security company will keep an eye on your home and if sensors are tripped, they can contact you or the police. Some systems also offer "self-monitoring" and will send alerts to your phone, but won't contact the police or the security company until you give permission.



The Environmental Protection Agency estimates that leaking pipes and faucets in households waste over a trillion gallons of water per year. Not only will this run up your utility bills, but water damage can ruin cabinets, walls, floors and more. Fortunately, you can set up smart leak sensors under sinks and elsewhere. When a leak is detected, you'll get pinged on your phone. You can also use the Flo by Moen Smart Water Security System. If there's a failure, say a water pipe breaking, it can shut off the water completely, potentially preventing a flood. Some insurers offer premium discounts for homes equipped with these water monitoring systems.

The NFPA reports that over 350,000 fires occur at home each year, many caused by electrical issues. But with Ting's in-socket smart sensors, if an electrical issue occurs, homeowners are warned before the fire starts. A few insurers now provide Ting free and some security systems also include devices that monitor for fires and water leaks.

## Fitness trackers: Your coach or your evil taskmaster?

Is your fitness tracker your happy coach? Does it make you feel better? More motivated? Or is it ... a parasite?

After all, a device maker somewhere is intimately involved in the life of your body: steps, exercise, heart rate, calories, blood oxygen. That maker is sending you messages about your goals, your achievements and your failures.

What does this relationship mean for you? That's what Julia Craven wondered when she realized she was obsessed with her watch metrics. Writing in *FiveThirtyEight*,



Craven said she found herself anxious and focused on creating flawless health metrics -- chasing perfection. It started being a device that made her feel guilty, even lazy.

The fact is, it's just a device. Sport psychology expert Michele Kerulis of Northwestern University says obsession and perfectionism with health metrics can actually make you ignore the real, physical signs your body is sending. The positive messages from fitness devices feel good, but when hitting goals becomes a cruel master, it's time to reevaluate.

# July 2022



**Gabe Sanders**

REALTOR®

E-Pro, SFR

Real Estate of Florida

2391 SE Ocean Blvd.

Stuart, FL 34996

[www.GabeSanders.com](http://www.GabeSanders.com)

Sun	Mon	Tue	Wed	Thu	Fri	Sat	
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31 Nat'l Mutt Day!		<i>July is National Ice Cream Month!</i>					

## May 2022 St. Lucie County Single Family Homes Market Report

Click on the Image for the full report

Monthly Market Detail - May 2022  
Single-Family Homes  
St. Lucie County





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Summary Statistics	May 2022	May 2021	Percent Change Year-over-Year
Closed Sales	671	656	2.3%
Paid in Cash	193	182	6.0%
Median Sale Price	\$390,000	\$299,000	30.4%
Average Sale Price	\$444,094	\$337,482	31.6%
Dollar Volume	\$298.0 Million	\$221.4 Million	34.6%
Median Percent of Original List Price Received	100.0%	100.0%	0.0%
Median Time to Contract	10 Days	9 Days	11.1%
Median Time to Sale	54 Days	56 Days	-3.6%
New Pending Sales	690	744	-7.3%
New Listings	869	766	13.4%

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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