

the BlueWater Realty team's June 2014

# HOUSECALLS



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## Live long, prosper and marry (again)

As Spock says: Live long and prosper. And studies might add: And marry again.

Studies suggest what may be obvious to many: That the majority of people today marry more than once and that many people live together without marrying.

Census data show the majority of Americans have married at least once by age 50. About one in four people born from 1945 to 1954, have married two times or more by age 50.

Those numbers are much higher than they were in 1960, say sociologists at the University of Vir-

ginia. Americans generally are waiting longer to marry for the first time, but they are still marrying earlier in their overall lifetimes, leaving more time for a second or third marriage.

The typical man marries at age 29, well above the historical low of 23, but only three years older than in 1890, say Census bureau demographers. Women have a similar pattern.

In 1890, however, the average man's lifespan was 43 years. Today it's 76.

That leaves about two-thirds of a life left after an early divorce.

## Study: Great photos are crucial when selling your home

In the span of 20 seconds, a person can:

- \* Begin to be annoyed waiting for an elevator.
- \* Get bored with a Web page and click away.
- \* Fall in love with another.

.... And even fall in love with a house.

A new study shows that sellers have just seconds to attract an interested buyer online. Curb appeal should really be thought of as Main Internet Picture Appeal.

The study, by the Institute for Behavioral and Experimental Real Estate at Old Dominion University in Norfolk, VA., confirms what real estate agents know: The main photograph of the house's exterior is the make-it or break-it feature of online advertising.

According to a new study, internet house shoppers, which these days is just about everyone, actually spend 2 seconds evaluating the main picture. If the exterior view grabs them, they'll spend 20 seconds and in that 20 seconds, all things being acceptable, you have a potential buyer.

That's why it's so important to have a great photos available when you're listing your home for sale. The study shows that 95 percent of interested viewers spend 20 seconds looking at the photo of the exterior of a home, suggesting that people 'try on' a home just as if they were shopping for a suit or a dress. The lining might matter, but appearance is primary.

Experts say the photo should be up to date showing the home as it appears today, and showing how the home looks seasonally.

For spring and summer, stage your main home picture with pots of blooming flowers or ferns. A best practice is to include a photo of your home that matches the season. In fall, feature a picture of your home with that colorful oak. You can even stage your home for fall with simple mums.

Overall, the house hunter will spend 60 percent of his time online viewing photos. If the main photo catches the viewer, he or she will spend up to 56 seconds viewing all the photos online, according to the study.

Interestingly, the next most viewed photo will be the backyard. The viewer will spend 8.23 seconds on that photo, just a tad longer than the those of the living room, which attracts 8.06 seconds. Finally, the

master bedroom, kitchen and the master bedroom all attract just under 8 seconds each.

You should consider the pictures on the Internet as important as what the potential buyer sees in person.

Researcher Michael Seiler found that 76 percent of viewers next glanced at the property description, like the size and number of bedrooms and baths. After the main picture, overall people spent 20 percent of their time on the description and 20 percent on the agent's remarks.



# Ask the Expert



*What do all those mortgage acronyms mean?*

It's true that there are many abbreviated terms in a real estate dictionary. Here are a few you're likely to encounter:

**DU:** Desktop Underwriter is the automated underwriting engine developed by Fannie Mae for underwriting Fannie Mae and FHA eligible mortgages.

**HUD:** Housing and Urban Development is the Cabinet Department that oversees the US housing market.

**LO:** Loan Officer is the person that takes the actual application for a mortgage. An LO can be a licensed mortgage broker or can work for a lender.

**LTV:** Loan-to-Value is the percentage of the mortgage compared to the purchase price or the appraised value.

**PMI (or just MI):** Private Mortgage Insurance is charged on mortgages that are more than 80 percent of the loan value.

**LPMI:** Lender Paid Mortgage Insurance, accomplished by the lender increasing the mortgage interest rate.

**DTI:** Debt to Income is the ratio of the borrower's gross monthly income to their consumer and/or housing debt.

**HUD1:** The statement that you receive that details all the costs and expenses involved in the

## National Unemployment Rate Falls to 6.3 percent, the Lowest Since September 2008 April Employment Report Shows 42,900 Real Estate-Related Jobs Created

On May 2, the U.S. Bureau of Labor Statistics released its April employment report. Total non-farm payrolls increased by 288,000 from March and the unemployment rate fell to 6.4 percent, the lowest level since September 2008. Real estate-related payrolls grew by 42,900, an increase of 3.1 percent year over year.

The change in real estate-related employment for March was revised downward from an increase of 19,500 jobs to 18,600, and the change for February fell from an increase of 29,800 jobs to 21,900. Based on these revisions, real estate-related employment has grown by 91,000 jobs, or 1.0 percent, over the last three months.

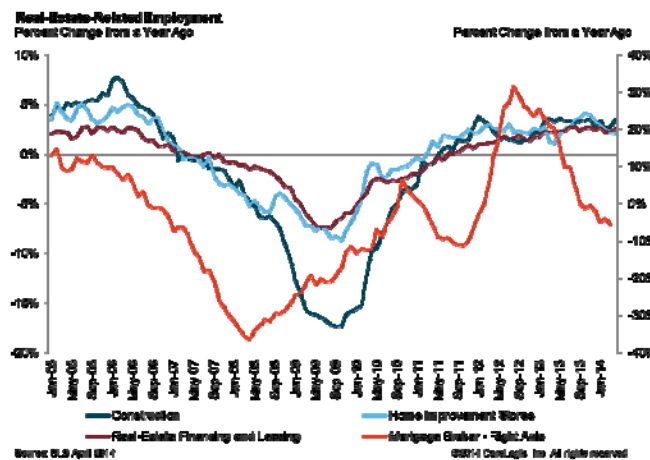
April construction employment grew by 32,000 jobs from the prior month, a 3.5-percent increase year over year. Home im-

provement store employment improved by 3,000 jobs from the prior month, a 2.1-percent increase on a year-over-year basis. Financial services employment increased by 6,000 jobs from March and was up 0.7 percent from a year ago. Finance real estate and rental

leasing employment grew by 8,000 jobs, a 2.6-percent increase year over year.

The two most improved real estate-related employment sectors with the largest

increase in employment from the prior year were construction and finance real estate and rental leasing. Combined, these two sectors made up 87 percent of real estate-related employment overall in April 2014.



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closing of a mortgage.

**GFE:** Good Faith Estimate. Lender's estimate of what the closing costs of the applicant's mortgage will be.

**TIL:** Tru in Lending. A document you may receive within three business days of applying for a mortgage. It shows what the payments and the cost of the mortgage will be.

**API:** Annual Percentage Interest is the interest rate the borrower pays for the mortgage.

**APR:** Annual Percentage Rate, calculates the cost of the mortgage by taking the amount borrowed and subtracting certain fees from that amount, then figuring the interest rate and calculates the APR without changing the mortgage payment amount.



*"To redeem your wishes, fill out all required fields, including username and password."*

# Boating: Consider risks in towing tubes

Towing the kids in a tube. How fun is that for a family summer activity on the lake?

Really fun, but also a little bit dangerous and a new study cautions parents to consider the risks involved in this common summer pastime.

A study in the Journal of Pediatric Surgery (August of 2013) shows that of all injuries to children in boating accidents, nearly half were sustained through towed tubing.

The good news is that the study also showed not many such accidents occur. The problem is that, when they do occur, the injuries are extraordinarily severe.

Injuries in tubing accidents came from impact with objects or the tow rope and, worst of all, the boat propeller.

According to the Coast Guard Boating Resource Safety Center, propeller strikes cause up to 250 injuries per year. That number may not seem high, but



What can boaters do? First, slow down when towing tubes. Be alert to how wide the tube is swinging out from the wake. Look for

possible obstacles for collisions.

Children riding in tubes can't make changes in direction and, when towed at higher speeds, the tube tends to whip wide outside the boat's wake.

Finally, boaters can buy propeller guards, which have been available for about 50 years. Current versions use new technologies to prevent accidental starts. Other propeller guards use cages.

Other propeller accidents can sometimes be avoided by 'kill cords.' A driver's wrist is connected to the boat's engine cutoff switch with a cord. If the boater is thrown out of the boat, the engine stops.

propeller injuries are always life-altering, disfiguring accidents, according to propellersafety.com.

In court testimony, Charles T. Blount, MD, said, "(Propeller) injuries surpass by far those seen in other motor vehicle accidents, and some authors compare the resulting wounds with those seen on the battlefield."

The chilling truth is that a three blade propeller can make 9,600 impacts in one minute or 160 impacts in one second. Blount said a 13-inch blade can travel from head to toe in less than a tenth of a second.

Survivors also face serious infection issues from water bacteria.

## Crazy for kale

Kale. It's flavorful, low carb, low cal, and it's everywhere.

Kale is a cruciferous vegetable, a leafy relative of broccoli and Brussels sprouts. It's one of the few rich sources of vitamin K, good for your bones.

The more delicate varieties, like Red Russian and dino kale can be eaten raw or chopped into salads. Curly kale is crunchier and chewier and is best when marinated for 30 minute.

You can make your own kale chips this way:

Wash and dry and remove any thick stems and tear the leaves into large pieces (they'll shrink). Toss with olive oil and sprinkle with (if desired) salt, garlic powder and/or pepper.

Spread them on a baking sheet and bake in a 375 degree oven until crispy, 10 to 15 minutes.

Nutrition: 1 cup has 33 calories and 6 carbs.

## Gardening: Care for plants harmed over winter

Many homeowners watched in vain for the appearance of their tulips. After the daffodils bloomed, they had to face the fact: the tulips weren't coming back.

Gardeners are likely to find many plants harmed by severe conditions.

With late cold snaps prevalent throughout the continental U.S., it is best to be patient with perennial shrubs.

According to Greenwood Nursery, the worst thing you can do to a perennial shrub is to prune when there are signs of frost bite.

It's best to wait at least four to six weeks for signs of new growth, which could take some plants into the first weeks or middle weeks of June.

Do not fertilize any flowering trees such as magnolia, flowering cherry, crab apple or lilac if they have signs of frost bite.

In fact, many flowering trees, if frost bitten should not be fertilized until next winter. The nitrogen in fertilizer will force the tree to leaf out and cause it more stress.

You can trim off small areas of dead foliage, but trim modestly. A seemingly dead

branch on an evergreen could show new growth with time and water.

Clip off decayed branches and leaves in hostas.



In the case of the rhododendrons, the new growth takes place at the end of the branches. Once the end of the branch is gone, no new growth. Sometimes the leafless branches can be severely pruned to develop

a new shrub.

If you are planting perennials in June, look for an overcast day with mild temperatures. New plants hate direct sunlight and dry conditions. If conditions are hot, plant during the early morning or late evening. Wait until the temperature no longer drops sharply overnight.

Hardier perennials can be planted through the summer months and into the fall. Stop the month before a full frost, say experts for eHow.com.

To replace your tulips, or any perennial bulbs that bloom in spring, plant in the fall months. They need time to establish a strong root system before winter.



## Featured Listing

### Sandpebble Condo

Stunning views of the mile wide Intracoastal River and docks from this 3rd floor (elevator building) end unit condo in Sandpebble. This is an immaculate 2 BR. 2 BA. condo that has been very well maintained. Upgrades include Corian counter tops in the kitchen, a large dual sink, stove and microwave replaced in 2004, plantation shutters in dining area and carpets were replaced in 2010. Both bathrooms updated with new vanities, new shower stall with designer details. Custom built-in storage in the living area. Accordion shutters for easy access and security. Amenities include a security gate, 5 pools (3 Riverside and 2 Oceanside), spa, tennis, beach and river access with docks for lease subject to availability. Rentals allowed with a 2 month minimum.

Offered for \$265,000

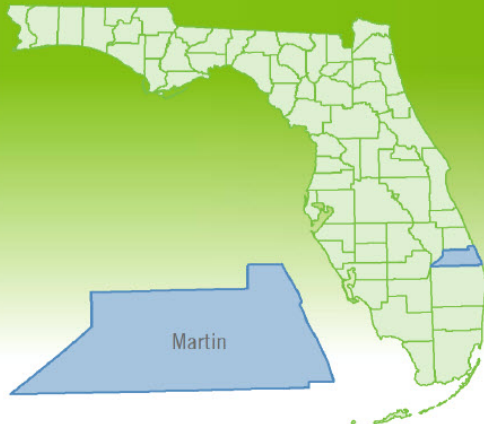
[Click here for pictures and info.](#)



## Martin County Single Family Homes Report for April 2014

[Click on the Image for the full report](#)

Monthly Market Detail - April 2014  
Single Family Homes  
Martin County



Summary Statistics	April 2014	April 2013	Percent Change Year-over-Year
Closed Sales	215	214	0.5%
Paid in Cash	98	95	3.2%
New Pending Sales	269	296	-9.1%
New Listings	329	306	7.5%
Median Sale Price	\$298,495	\$265,000	12.6%
Average Sale Price	\$341,471	\$423,149	-19.3%
Median Days on Market	64	65	-1.5%
Average Percent of Original List Price Received	92.9%	92.0%	1.0%
Pending Inventory	479	526	-8.9%
Inventory (Active Listings)	1,398	1,216	15.0%
Months Supply of Inventory	7.5	7.2	4.8%

## 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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