



## Gabe's June 2018 Stuart Florida Real Estate HouseCalls



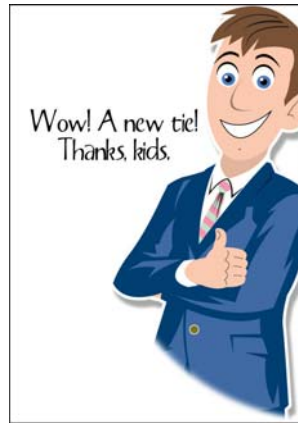
### The news of the death of the tie is premature

In the movie Back to the Future, Marty McFly was famously depicted as his 2015 self wearing not one, but two ties.

A bad prediction.

But so was a 2008 Wall Street Journal article that declared the death of the tie.

Though tie sales have slowed from their high, ties are still a statement of power and fashion.



Television still depicts power people around a conference table wearing suits and ties. But in Showtime's Billions, bad boy billionaire hedge fund manager Bobby Axelrod (played by Damian Lewis) never wears a suit or a tie, or even anything fancier than a t-shirt. On the other hand, the shaved-head, non-binary character Taylor Amber Mason (played by Asia Kate Dillon), who leads the hedge fund, always wears a tie.

## What expenses to expect when you sell your house

Selling a house has hidden costs, but planning ahead can eliminate last minute worries.

According to a new study by real estate research firm Zillow and Thumbtack, an online site matching local professionals to customers, the average cost of covering basic projects - painting, staging your home, carpet cleaning, lawn care and gardening, and local moving costs - was \$4,985 for sellers who hire professional help.

The analysis showed a range of an average high of \$6,580 in San Jose and a low of \$3,720 in Dallas, according to USA Today.

Before you spend money on updating the look of a home, review the foundational elements that make or break a house to see how much you really need to spend.

First look at smaller things. The faucets shouldn't drip and all fixtures should be in working order. Windows should not be broken or cracked. Fans should not wobble or make noise.

Next, look at higher price items. The heating and air conditioning should work. Walls and ceilings should be presentable. Appliances should all work. If you can, gather information about the age and repair history of these items.

Then there is the roof. In some hot markets, real estate agents say properties can sell sight unseen. Yet, the roof condition is crucial to getting the best price. Problem is that a new



## Happy Father's Day!

roof is expensive. If it costs \$10,000 to put on a new roof, it could be money well spent. If a buyer has options for similar houses at a similar price with a good roof, it's unlikely they'll choose a house they have to re-roof. Even if the house sells with three layers of shingles, chances are the selling price could take a hit for more than the cost of the roof.

To your list of re-

pairs, add the cost of decluttering.

Plan yard sales and eBay sales for items of value. These sales might add some cash to your sales budget, but as for bulk clutter removal, they often won't do much good.

For serious bulk removal, call a trash hauling company. You can usually hire a man and a truck who will take every last item out of a storage area.

A decluttered property and out-buildings are crucial to a good sales price.

Experts usually recommend neutral paint throughout the inside, although many homeowners ignore this expense.

Carpet cleaning can often suffice, in lieu of replacement, but be sure to add the cost to your estimate.

Don't overlook yard work and house cleaners, both of which put your house in a good light.

## Ask the Expert



*We are retiring and thinking of buying a condo in a building we have long admired. Is this going to be hard to finance?*

Condos can be more difficult to finance than single family homes, but the key to getting a conventional loan is in the building itself.

Remember that when you buy a condo, your mortgage company (and you) are placing trust in the whole building, not just your unit.

For this reason, buildings must meet some standards. Here are a few:

- Common areas must be completely finished and owned by the unit owners or the Home Owners Association.
- At least 51 percent of all the units must be owner-occupied or second homes.
- The building must maintain an adequate budget to run the property.
- At least 90 percent of the units must be sold and currently owned by unit owners.
- A single entity can't own more than a certain percentage of the building.
- Unit owners must be keeping up with their association dues.
- The condo project must be covered by adequate insurance.

If the condominium project is established and known to meet guidelines, and you are a credit worthy borrower, you will prob-

## 'Inbox Zero'

Rather than letting emails accumulate over time without a system of organization, the 'Inbox Zero' principle says that people should empty their email inboxes several times a day, according to Entrepreneur Magazine.

Proponents of this strategy say that it allows the user to respond to all critical emails quickly, avoid the stress of a massive list of messages, and focus attention on more creative or fulfilling tasks for the majority of the day. This is accomplished by effectively blocking out chunks of time to check messages and disabling notifications at all other times.

Detractors of the system say that many of the benefits of the system can be had without the time commitment of getting to zero multiple times per day, according to the New York Times. Merely disabling email notifications and checking in only three times each day, for instance, had a stress-relieving effect that allowed them to cope with their tasks more efficiently and get more work done.

ably have little difficulty getting a conventional loan.

Keep in mind that in calculating your debt-to-income ratio for the loan, lenders will count your HOA fees as part of your total monthly expenses.

As usual, you can save on mortgage insurance by putting at least 20 percent down.

When you buy a condo, you are buying into the HOA and you are sacrificing some privacy for convenience. It's a good idea to take a look at the minutes from the HOA meetings to see the sorts of issues being discussed.

When the building qualifies and you find the property suitable, financing a condo should be much the same as a conventional home.

To get started with 'Inbox Zero', it is crucial to clear all messages and start with a clean slate. From there, set the inbox to sort incoming email with the oldest messages at the top so that nothing gets missed in cases where others are responding quickly to your own replies.

While processing, do not skip any email and each item must be replied to, archived, or sorted into a specific folder for later. Importantly, any emails that require an action that takes less

than two minutes should be done immediately to avoid procrastination. Once the box is empty, close the email software and don't open it again until the next scheduled time.

Maintaining an empty inbox is more comfortable for some than others but learning how to use keyboard shortcuts will make the process quicker and setting up filters can automatically archive messages into specific folders or delete them altogether. Unsubscribing from frequently unread newsletters and mailing lists could remove a lot of incoming mail before it wastes time.



"I'll need your username and password..."



## Adopt a Shelter Cat Month Victorian cat lover changes fate of felines

The fortunes of cats rise and fall.

In ancient Egypt, the cat was adored, even worshipped, but their descendants wander the streets today shunned and feral.

In Europe, the cat was once thought to be the tool of Satan. By the late 1800s, their social position had been slightly elevated to a necessary rat-catching nuisance.

But to the rescue was one man, Harrison Weir, an English gentleman and artist, who brought the cat out of the back rooms and streets and into the salons with a master stroke: He organized the first fancy cat show in 1871.

Weir believed ages of ill-treatment and cruelty had made the cat self-reliant and useful as a mouser. But the cat's beauty and interest was unappreciated, he thought.

Weir's cat shows indeed perked up interest in the feline and prompted the development in 1892 of cat clubs, an idea he later rejected as not being focused enough on the animal.

Nonetheless, by 1900 magazines credited Weir with bringing cats off the streets and into the home.

### *An important tip for fans of bleach*

Bleach is a great way to clean and disinfect, but many people unknowingly use it incorrectly.

According to Good Housekeeping, the worst thing you can do is dilute bleach with hot water. Hot water can render useless the active ingredients in bleach.

Always dilute in cold water.

## Bright tips for landscape lighting

If landscape lighting is on your summer to-do list, a quick trip to the local home store will leave you with lots of choices and maybe some confusion.

To narrow down the choices, decide if you want solar or wired lighting.

Solar lighting is easy to install and probably less expensive. The downside is that it won't work well in areas with no sunlight. The LED lights are often not as white or bright as wired lighting.

Low voltage electric landscape lighting is usually the choice of professional landscapers, according to DoItYourself.com. They look professional and offer superior illumination and timers, something you won't get with solar lights. The downside is wiring, which usually is not that difficult but might require a professional to install.

Once you decide on the electronics, placement is the next consideration.

According to Better Homes and Gardens, landscape lighting falls into three categories: Space, task, or accent.

Space lighting illuminates places like gazebos, decks or patios.

Task lights provide safe access along paths or steps.

Accent lights highlight architectural features and are used to wash a wall with

light and accent plants.

No matter what kind of lighting you need, the first rule of thumb is that less is more, according to ThriftyDecorChick.com.

Too many lights distract from the beauty and too-high wattage looks and feels garish.

For wash lighting on the side of the house, use a wide beam. Pay attention to the shadows the lights cast and whether the lights shine too severely into the house.

With wired lighting, wait a couple of days before you bury wires. You will almost certainly change your mind on the light locations and even the number of lights. Experiment with positioning.

The idea behind great landscape lighting is to create safe areas and layers of light.

Avoid creating a runway effect with lights placed in a straight line.

Use lower-wattage wide beams focused upward to wash your home in a delicate glow. Make sure it doesn't shine in the neighbors' eyes.

Uplight interesting trees.

Downlight patios and decks. Make sure you can turn the light off if you want just candlelight.

### *Flag Day June 14*

## The creator -- and the improver -- of the U.S. flag

Francis Hopkinson was a man of many talents: He ran a store, was accomplished on the harpsicord, wrote music, invented a musical instrument, and negotiated treaties with the Delaware and Iroquois nations.

Plus he designed the United States flag. At least he thought he designed the flag and he asked Congress for a quarter cask of wine for his trouble.

Even though Congress didn't pay, Hopkinson is recognized as the designer of the flag, although his sketches have been lost.

Hopkinson's flag differs from the cur-



rent design in that Hopkinson's flag featured six-sided stars instead of five-sided stars.

George Washington himself is said to have asked Betsy Ross, an accomplished upholsterer, to sew the first flag. But Betsy argued that a five-sided star would be infinitely easier to manufacture than a

six-sided star. When challenged, Betsy took out a swatch of material, folded it, and in one single snip produced a five-sided star. Her idea was adopted.

You can see directions for Betsy's famous one-snip star at [ushistory.org/betsy/flagstar.html](http://ushistory.org/betsy/flagstar.html).



# June 2018



**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
Fireworks Safety Month					1 Nat'l Donut Day	2 NATIONAL TRAILS DAY
3	4	5 World Environment Day	6	7	8	9 Belmont Stakes
10	11	12	13	14	15	16
17 FATHER'S DAY	18	19	20	21 Summer Solstice	22	23
24	25	26	27	28	29	30

## Florida Townhouses and Condos April 2018 Review

Click on the Image for the full report

Monthly Market Detail - April 2018  
Townhouses and Condos  
Florida



Summary Statistics	April 2018	April 2017	Percent Change Year-over-Year
Closed Sales	11,236	10,292	9.2%
Paid in Cash	6,200	5,909	4.9%
Median Sale Price	\$190,000	\$172,000	10.5%
Average Sale Price	\$276,884	\$252,582	9.6%
Dollar Volume	\$3.1 Billion	\$2.6 Billion	19.7%
Median Percent of Original List Price Received	95.0%	94.7%	0.3%
Median Time to Contract	44 Days	50 Days	-12.0%
Median Time to Sale	83 Days	90 Days	-7.8%
New Pending Sales	12,455	11,592	7.4%
New Listings	14,453	13,349	8.3%

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