

HOUSECALLS



Gabe Sanders

Wave on. Wave off. New technology links your ring to the light switch

The consumer electronics show in February suggested new directions in technology.

The wearable market is exploding. Wearable devices can be worn anywhere, like on your fingers and wrists or on your dog.

Smartwatches and trackers for your wrists were hot items. One high tech ring allows wearers to turn on and off lights with a magical wave of the hand.

Automakers are adding more technology. GM's OnStar now tells when a car needs service.

Nvidia's Drive PX will actually allow a car to find its own parking spot in a garage. The car can be automatically recalled to the front of the garage through a smartphone.

Hate cords? Dish Network's Sling TV IS a streaming service for \$20 a month that will include a dozen live channels including ESPN.

Chromecast is not just for TVs. Google's Chromecast with HDMI input already streams Web video to TVs. Now it also has audio and includes Pandora.

Affordability reigns this Spring

Over the last three years, sellers were more than pleased to see that homes were selling for a total of 25 percent more than three years before, according to the S&P/Case Shiller Index. Sellers were pleased; buyers not so much.

So far in 2015, slower gains for sellers have helped to make home affordability a more positive factor.

Sellers are still going to net more from a home sale than they would have in recent years.

But these same sellers, those who recently decided to trade up or move to a smaller place, are still doing buyers a big favor.

It's a lovely circle. Prices have been going up, which makes some sell, and that puts lots of choice homes on the market, which makes others want to buy. As the number of great homes rise, prices become for settled, homes become more affordable, and everyone tends to get a great deal.



Real estate agents may be more likely to make recommendations that meet all the buyer's wants, instead of just a few.

Experts say it is too soon to calculate affordability for this year, but if you buy a home today it will definitely be more affordable than a year from now.

Quoted in The Wall Street Journal, Bill McBride, who writes the popular Calculated Risk blog, reminds us that in the existing housing market, active inventory may influence pricing somewhat,

but it also influences sales.

McBride says that in 2014, home sales were just so-so, mainly because inventories remained low.

Mortgage interest rates for 30-year instruments have drifted back to about 4 percent in some areas. Some economists, however, say rates will rise beginning in June or July of this year.

Ask the Expert



Mortgage interest rates are dropping, should I take the plunge now or wait?

If you have found the right home, and it's priced right for you, this is an excellent time to make the deal. The mortgage market has sprung back to life after a drop in interest rates not seen in almost two years.

In one recent week, mortgage applications rose 49 percent according to data from the Mortgage Bankers Association. Though most of these mortgage applications were for refinancing, there's no reason not to jump into the fray now and see what you can do.

Many lenders are saying there has been a significant rise in activity as borrowers rush to take advantage of the unexpected drop in rates.

Interest rates are very changeable. Just a few weeks ago they stood at 3.73 percent for a 30 year fixed-rate mortgage, the lowest rate since May of 2013, according to Freddie Mac.

Low fees for loan program

The Obama Administration in January decided to cut fees charged by a loan program popular among first-time home buyers. The Department of Housing and Urban Development estimates that 100,000 to 200,000 borrowers could refinance loans guaranteed by the

5 Inexpensive Steps to a Speedy Home Sale

1. Paint key rooms.

In the grand scheme of things, painting is one of the least expensive ways to freshen up your home for sale, but it can cost up to \$300 a room if you're hiring a pro to do your entire home. Save big by painting just a few select areas: high-traffic rooms, like the kitchen and bathrooms, and rooms with brightly-painted walls. You can save even more by doing the project yourself – a gallon of paint averages about \$30.

2. Spruce up the exterior.

Your home's exterior is the first impression for many buyers online and in person. Aside from keeping up with maintenance like mowing the lawn and trimming shrubs, assess the outside of your home for any repair work – a fading front door, cracked siding or a loose step – that needs to be completed before selling. And don't forget about the roof. If it needs to be replaced, choose an inexpensive but durable option, like standard, three-tab asphalt shingles. They cost approximately \$75 per 100 square feet, including installation.



3. Upgrade the bathroom.

Bathrooms can become a point of contention for buyers if they're not in tip-top shape. Rather than taking on an expensive renovation, make minor upgrades that have an impact. Caulk the tub, re-grout tile, and install new fixtures. Larger, less costly fixes are also a possibility if you know where to look – a new vanity, for instance, can cost less than \$1,000 if you shop around.

4. Make kitchen repairs.

Buyers want to be wowed by the kitchen, but that doesn't mean you have to fork over tens of thousands of dollars to make that happen. Focus on making repairs that cost well under \$500, like tightening a leaky faucet or eliminating

burn marks on countertops. For a cheap alternative to repainting your cabinets, consider updating your hardware in a modern finish.

5. Clean, clean, clean.

Even if the home has been renovated top to bottom, a messy appearance can be the ultimate deal breaker. Fortunately for sellers, de-cluttering, de-personalizing and cleaning doesn't have to cost a dime.

program.

Note that while the program may not apply to you, it could influence your ability to get a new mortgage in the near future because lenders will be busy with a rush of refinancing requests.

Here's a positive note

About two-thirds of fixed rate mortgages that are government backed have an interest rate of 4.5 percent or below, according to big lenders. Lenders say they are now more reliant on home purchases to drive their businesses.

Loan originations fell from the previous quarter though banks expect they will soon see more activity.

Smaller lenders say they are seeing more mortgage applications.



"This home practically pays for itself. It's located on a very windy street, next to an ATM machine!"

Looking for, but not finding, a magic pill Experts evaluate weight loss pills

Each year, consumers spend more than a billion dollars on weight-loss supplements, including herbal remedies. The U.S. Food and Drug Administration (FDA) doesn't evaluate them for safety or effectiveness.

By law, however, the FDA is responsible for taking action against any unsafe product after it reaches the market. Manufacturers must send any reports of adverse events to the FDA, which can halt distribution and order the products to be removed from shelves.

Products found to contain ingredients not listed on the label can also be removed.

Here is a review of medical literature on five products done by weight-loss experts at Johns Hopkins.

* Citrus aurantium. Extracted from the unripe fruit of bitter orange, *C. aurantium* is an alternative to ephedra products, which have been banned. Both products stimulate the nervous system and slow gastric activity, increasing satiety and lowering food intake.



Safety concerns are similar to those reported for ephedra.

* Conjugated linoleic acids (CLAs). These polyunsaturated fatty acids are naturally present in meat and dairy products. They may inhibit the process the body uses to turn glucose into fat, but studies have provided weak evidence for helping people lose weight.

* Green tea. Brewed or in capsules, it has been said to be a weight-loss aid. Studies show mixed results. Some suggest consuming more than 500 mg per day (five cups of tea). If it causes weight loss, it's very little, but it has no side effects.

* Hoodia gordonii. Used as an appetite suppressant by African tribesmen on hunting expeditions, it can decrease food intake by up to 60 percent for 24 hours. It isn't known to aid weight loss or whether it has side effects.

* L-carnitine. Some studies in humans and animals show that L-carnitine doesn't have a significant effect on weight loss. Others suggest that taking one gram three times a day increases fatty acid oxidation, which facilitates weight loss. It has no adverse effects.

Clean for Spring; Ready to sell

Unlike pioneers, most people don't have to clean off the dust of oil, gas and wood burning from the winter.

Still, Spring is a fantastic time to air out the house and freshen areas long ignored. Choose a warm, day day:

Windows -- Sparkle your windows with a mix of dish soap and water. Squeegee them clean for a finish.



Refrigerator -- Move it and clean under it.

Smoke alarms -- Check batteries and clean the unit.

Webbies -- Get in the corners and clean out the virtually transparent webs that may have accumulated on walls.

Bedrooms -- Open the windows. Flip the mattresses. Spot clean and replace any toppers.

Outside -- Mulch and trim.

Floor corners -- They catch everything.

An Easter make-ahead idea: **No lost eggs**

Many are the techniques used by the Easter bunnies of the world to make sure all the plastic eggs are found during the Easter Egg Hunt.

If you have tried counting eggs before and after or working with colors, you know that these techniques sometimes work. And sometimes don't.

Here is one idea, from the boards of Pinterest.com, that could make unfound eggs a thing of the past.

If older kids are hunting, try putting a puzzle piece in each egg. After the hunt, the hunters put the

puzzle together. If there is a piece missing, then not all of the eggs have been found.



You can use the same puzzle year after year for the hunt.

For ages 6 and up, you can also try using letters and numbers in the eggs. Kids can try to find all the letters needed to make their names, for example.

For teens, dimes or quarters in each egg makes the hunt very thorough. Add up the booty at the end of the hunt to know if all the eggs were found and who found the most.

*The most incredible thing about miracles,
is that they happen.*

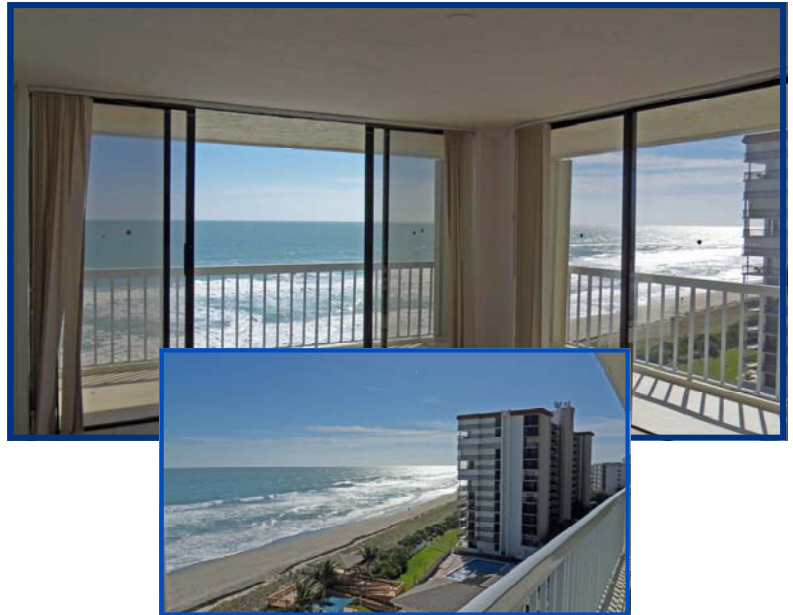
Phillip C. McGraw, "Dr. Phil"

Featured Listing

Oceanfront Condo (Corner Unit)

Spectacular views, completely updated, southeast exposure, wraparound balcony, corner unit, 8th floor with ocean and river views in Oceana South. Travertine-look 18" diagonal tile, updated stainless steel and granite kitchen, breakfast bar. Walk-in closets in both bedrooms, new vanities and light fixtures in both baths, hurricane accordion shutters. Amenities include 2 swimming pools, 1 heated, a Jacuzzi spa, gazebo, picnic tables, outdoor grill, exercise room, banquet room, library in clubhouse, and 2 large screen TVs with sitting areas. This is a secure building with a gated entry and secured lobby area. Boardwalk to beach. Florida living at it's finest. Best gated building with great reserves and management.

Offered at \$379,900



Martin County Townhouses & Condos Report for January 2015

Click on the Image for the full report

Monthly Market Detail - January 2015
Townhouses and Condos
Martin County

The Voice for Real Estate[®] in Florida

Summary Statistics	January 2015	January 2014	Percent Change Year-over-Year
Closed Sales	89	72	23.6%
Paid in Cash	62	52	19.2%
New Pending Sales	150	126	19.0%
New Listings	182	195	-6.7%
Median Sale Price	\$115,000	\$107,000	7.5%
Average Sale Price	\$138,607	\$141,773	-2.2%
Median Days on Market	56	54	3.7%
Average Percent of Original List Price Received	91.2%	89.7%	1.7%
Pending Inventory	195	174	12.1%
Inventory (Active Listings)	514	650	-20.9%
Months Supply of Inventory	4.7	6.2	-24.1%

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.



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