

Gabe's HOUSECALLS



Be ready for an unscheduled showing

When an agent wants to show your place on Tuesday at 4 p.m. or Wednesday at 8, you've got a convenient choice to make.

But what if the agent is showing other homes in your neighborhood to a hot buyer who is in town for the day and intends to buy? What if he or she has seen your sign and is interested? Could you let the agent show the house now?

The problem is that buyers often have schedules that are inconvenient for sellers. Out-of-town people and people who travel for a living are just two examples of buyers who might need to see your home on a weeknight evening.

When your home is on the market, you have already done the painting and other maintenance, so the house is almost showable. To allow a showing in a short time, try to keep the place generally picked-up and in order.

This is especially true with bathrooms and bedrooms. They are very important rooms which should have nothing lying about, like clothes on the floor. Put out clean towels.

For Baby Boomers, it is time to make a profit, save headaches

Baby Boomers (aged 54 to 74) are holding on to their beloved homes, but selling and downsizing now could not only save a lot of headaches, it could also make a tidy profit.

Interest rates are low with the national average rate hovering around 3.6% to 3.9%. Buyers are plentiful. In most areas, there are more buyers than houses for sale. That means a great house for sale could snag a great price.

One option for downsizing is condo living, which can bring a host of benefits to retired Boomers. Condo retirement communities offer a community where people interact and make new friends. Some have parties and even social events for people from the same area. And, you can admire the landscaping without having to mow and trim.

A condo in the city brings the excitement of shopping and entertainment within walking distance. Or, an Uber is just a click away. No more commutes.

Selling that big home and buying a smaller home can add to your nest egg and, if you want, bring you closer to the kids. It's also a good way to bring the pets along. Along the way, downsizers save big on smaller utility and maintenance bills.

One other consideration: It is always easier to finance a home before retirement. If you have the will and the way, make your move while the market is perfect.





Ask the Expert

I'm considering a condo, but I hear they are difficult to finance. Is that true?

No, for the buyer, the same rules that apply to any mortgage apply to a condo buyer. Keep in mind that in calculating your debt-to-income ratio for the loan, lenders will count your condominium fees as part of your total monthly expenses.

A condo mortgage is different because the building itself has to qualify for the loan.

Generally, lenders won't make a loan on a condominium that is in poor financial shape or poorly maintained. It has to be a properly run residential building.

The lender looks at the condo association records to make sure it is sufficiently insured, isn't being sued, and residents are paying their dues (no more than a 15% delinquency).

Lenders also want to make sure the building is residential, with at least 50% owner-occupancy. They don't want to see stores or hotel rooms. They don't want to see condo units sold as time shares.

Finally, at least 90% of the units have to be occu-

Although the Wuhan coronavirus has not caused significant infections in the U.S., it is still being used in email phishing attacks to infect computers.

The infected emails contain links to pdfs or .doc files that purport to be a list of people in the area infected with the virus. The links may appear to come from the Centers for Disease Control, but in fact, redirect users to a page that appears to be Outlook. Or, it can offer 'safety measures' in the form of a pdf. Clicking on any of these links exposes users to malware designed to access bank accounts,

financial data, and bitcoin wallets, according to Bleeping Computer.

It's worth noting that major events or holidays have also been used with these phishing attempts. It was infamously used to invite recipients to a demonstration by global warming activist Greta Thunberg. It has also been used in invitations to Christmas and Halloween parties.

Protect yourself by never opening attachments unless confirming over the phone with the sender.



pied.

If the condominium project is established and known to meet guidelines, and you are a credit worthy borrower, you will probably have little difficulty getting a conventional loan.

You might want to do a little extra research, however. Remember that when you buy a condo, you are buying into the Home Owners Association 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.



"This memory foam mattress isn't working. I still can't remember where I put my glasses."

What you can do to protect against termites

Termite damage is not always covered under homeowner's insurance so it's essential to get periodic inspections and treatment.

In addition, here are some key ways to prevent infestations of all termite types, according to Spears Environmental, Inc.:

- Keep home foundations dry: Don't regularly spray water on foundations. Slope gutters so that they drain away from the house.

- Be careful with mulch. Don't mulch around foundations. Keep wood mulch as far away as possible from the house.

- Remove scrap wood and wooden debris. Quickly dispose of fallen branches.

- Avoid landscape timbers or railroad ties as edging around your house. Metal, plastic or brick edging is best for plantings.

- Build decks and stairs on concrete pads. Regularly treat around posts and pads.

- Cut clinging vines so they do not grow on the wall of the house. Termites love these.

- Keep crawl spaces as dry as possible and sealed, if feasible.

Beware! Coronavirus fear used in phishing attacks

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Unless you are moving in with penguins, it is time to think about termites

There's only one place on earth that no one ever has to worry about termites: Antarctica.

Termites don't like the frozen frontiers, and really they don't like cold at all, but they manage to make do anyway.

In North America, every single state and province can have termites, though the risk is lower the farther north you go and greater in the south. Of the three major types of North American termites, only one, the subterranean termite, has not been found in Alaska.

Wherever there is wood, there can be termites. That includes homes with brick foundations, manufactured homes, and even the woodpile outside.

Inside the home, the pest can hide its evil work until the damage is severe.

Three common types of termites leave different clues:

Drywood termites prefer warm and moist tropical areas. They leave piles of powder or pellets where they burrow. They can also cause wood to take on a bubbled appearance by tunneling close to the surface. From Florida to California, along all coastal areas, drywood termites can structurally weaken a home. You might notice swarms of winged insects in wooded areas. After these adult termites

have mated, they shed their wings. You might notice discarded wings near windows or caught in spider webs.

Subterranean termites are the most destructive termite. Homeowners might notice swarms in spring when groups of termites go off to start new colonies. Once established, they live underground in enormous colonies, building mud tubes, tunnels they use to reach food sources like your joists. They can literally collapse a home entirely, according to PestWorld.org. In 2018, the National Pest Management Association built a tiny model home, exactly to specifications of a real home. Then it put a colony of subterranean termites in the group around the model home. In 50 days, the house was collapsed. In the U.S., termites cause \$5 billion in damage every year.

Dampwood termites need very specialized warm, moist environments, according to the University of Florida. They are found in Florida, Hawaii, Puerto Rico, and the Virgin Islands. These pests especially need sources of water and are attracted to wood exposed to rainfall or even sprinkler irrigation -- qualities also desired by the subterranean termite. These termites can even infest living trees.

Your robot chef is ready to cook the tofu

If you want help frying the tofu, Samsung has a solution for you. At least in the future. Samsung's Bot Chef, displayed at CES 2020, features two robotic arms ("Your extra set of hands!") that descend from a panel above your stove. The arms handle ingredients for your

preferred dinner, including grabbing spice bottles and doing the cooking.

In the demo, the user puts a square of tofu on the starting pad and the robot does the rest. Appliance makers displayed bot chefs at the technology expo, mostly aimed at restaurants.

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Sun	Mon	Tue	Wed	Thu	Fri	Sat
1	2	3	4	5	6 Employee Ap- preciation Day	7
8 	9	10	11	12	13 World Sleep Day	14 Pi Day
15	16	17 St. Patrick's Day	18	19 	20	21
22	23 Nat'l. Puppy Day	24	25	26	27 Nat'l. Joe Day	28
29 Vietnam War Veterans Day	30	31				

For St. Patrick's Day: A familiar dish with a twist

*Did you ever eat Colcannon, made from lovely pickled cream?
With the greens and scallions mingled like a picture in a dream.
Did you ever make a hole on top to hold the melting flake
Of the creamy, flavored butter that your mother used to make?*

One of Ireland's more famous foods is the humble potato which, when abundant was the source of song, and when scarce, the source of suffering.

A potato blight touched off starvation and ignited the complicated events that devastated west and south Ireland between 1845 and 1849, the years of the great Potato Famine. In those years, more than one million people died and another million emigrated, many to Canada and the U.S.

The famine and the potato live together in folk memory of the Irish, along with this simple, and familiar dish: Colcannon, meaning white-headed cabbage.

Even non-Irish will know the dish well as mashed potatoes. The traditional Irish mash was an inexpensive daily main dish. It adds a little cabbage or kale, perhaps with scallion, leeks or chives. Bacon or ham pieces can also be added.

Leftovers are fried up in the morning for breakfast with pork slices.

Here is one recipe from Taste of Home.

Ingredients

1 medium head cabbage (about 2 pounds), shredded
4 pounds medium potatoes (about 8), peeled and quartered
2 cups whole milk
1 cup chopped green onions
1-1/2 teaspoons salt
1/2 teaspoon pepper
1/4 cup butter, melted

Minced fresh parsley
Crumbled cooked bacon

Directions

Place cabbage and 2 cups water in a large saucepan; bring to a boil. Reduce heat; simmer, covered, until cabbage is tender, about 10 minutes. Drain, reserving cooking liquid; keep cabbage warm in separate dish.

In same pan, combine potatoes and reserved cooking liquid. Add additional water to cover potatoes; bring to a boil. Reduce heat; cook, uncovered, until

potatoes are tender, 15-20 minutes. Meanwhile, place milk, green onions, salt and pepper in a small saucepan; bring just to a boil and remove from heat.

Drain potatoes; place in a large bowl and mash. Add milk mixture; beat just until blended. Stir in cabbage. To serve, drizzle with butter; top with parsley and bacon.



LICENSED UNDER CCX2.0 FLICKR VEGAN TEAM

Local Market Information

Yearly Market Detail - 2019 Single Family Homes Florida



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The Voice for Real Estate® in Florida



Summary Statistics	2019	2018	Percent Change Year-over-Year
Closed Sales	294,120	277,835	5.9%
Paid in Cash	71,764	72,296	-0.7%
Median Sale Price	\$264,000	\$254,500	3.7%
Average Sale Price	\$346,323	\$338,567	2.3%
Dollar Volume	\$101.9 Billion	\$94.1 Billion	8.3%
Median Percent of Original List Price Received	96.5%	96.5%	0.0%
Median Time to Contract	42 Days	39 Days	7.7%
Median Time to Sale	84 Days	82 Days	2.4%
New Pending Sales	319,349	303,601	5.2%
New Listings	363,784	365,346	-0.4%
Pending Inventory	28,479	26,191	8.7%

Yearly Market Detail - 2019 Townhouses and Condos Florida



FloridaRealtors®
The Voice for Real Estate® in Florida



Summary Statistics	2019	2018	Percent Change Year-over-Year
Closed Sales	115,659	116,637	-0.8%
Paid in Cash	56,919	60,959	-6.6%
Median Sale Price	\$192,000	\$185,000	3.8%
Average Sale Price	\$273,593	\$266,496	2.7%
Dollar Volume	\$31.6 Billion	\$31.1 Billion	1.8%
Median Percent of Original List Price Received	95.0%	95.2%	-0.2%
Median Time to Contract	51 Days	46 Days	10.9%
Median Time to Sale	91 Days	85 Days	7.1%
New Pending Sales	128,051	127,733	0.2%
New Listings	157,740	165,254	-4.5%
Pending Inventory	11,927	11,463	4.0%

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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