

Gabe's November House Calls

Happy Thanksgiving!



Clever hippos

Drug kingpin Pablo Escobar had a private zoo in Colombia, in which he kept all sorts of exotic animals, including hippos.

But when Escobar's estates were seized in 1993, the animals were taken to different zoos. Except for the hippos. The hippos were problematic to move and they were left on the estate -- one male and three females. They didn't die. They managed to get to the River Magdalena, which boasted ideal conditions. They thrived, and today an estimated 80 to 120 hippos live in Colombia's rivers. Their numbers could reach 1,400 in 20 years.

In the local rivers they could threaten the beloved manatees and fish. Biologists are considering whether they should be killed or sterilized.

On-trend cheap updates for home sellers

If you will be in the market to sell your home in coming months, you can get the best price with some inexpensive DIY updates, on-trend with young buyers.

Country and shiplap are on the way out, but granny chic is right on-trend.

Granny chic is the new millennial drift toward nostalgia and comfort. It is the kind of decor that evokes security and tradition, although you can be sure that millennial buyers will be tucking technology between the drapes.

With the right touch, that granny chic look can be achieved with peel-and-stick wallpaper, popular right now for those who want a quick update without a lot of commitment. Geometric patterns and florals are all back in for splashes of wallpaper. Use it in the kitchen or in a bathroom for a quick change that can be easily removed when you sell -- or get tired of it.

Gray cabinets and gray kitchens, all-white rooms and vast empty spaces are all going out.

Instead, greens are in for kitchen cabinets, according to the Insider. Warm, cozy -- and way less industrial -- are the goals for kitchens.

With woven furniture styles gaining in popularity, wicker and rattan elements should also make the preferred list.

On display are ceramics of all kind, matched with florals and patterns for that vintage look.

Meanwhile, it isn't grandma's house. While her comfy house is back with deep cushioned furniture and a love of pattern, the new granny chic is also high-tech. Millennials, after all, expect their homes to be smart.





ASK THE EXPERT

I am thinking about renting out my finished basement. It has a separate entrance and it could easily be a basement apartment. Will I have any issues with my mortgage company?

As a general rule, if you live in a mortgaged property and you'll continue to live there, and if you have held the mortgage for some time, there should be few issues with you renting out your basement. But you should always check with your lender because there may be exceptions.

Some USDA loans, for example, won't allow borrowers to rent out portions of their homes. In fact, in some cases, no one except immediate family members can reside in the home. There is an exception for disabled homeowners.

Of course, the issues you encounter with this plan may not be about your mortgage. You'll have to consider your compliance with building codes, zoning rules or homeowner's association by-laws, if you have one.

Move and rent?

The question is more difficult if you want to completely move out of a property that is mortgaged as your residence and rent it out.



Last year's wildfires burned up over 4.2 million acres in California, racing through weedy forests and plains and on to houses and entire neighborhoods.

What can be done against raging fires?

Goats. They are at least one tool for private landowners. Goats can create firebreaks as they munch up dry vegetation. Meanwhile, they are natural recyclers as their droppings fortify the soil, making it richer and capable of holding more water.

Goats care little for terrain and frequently browse on steep hillsides or reach six feet up trees to chow down on vines and leaves -- the stuff that creates what firefighters call 'ladders'

for fire.

Cities and counties in the Western states have often used goats to trim weedy areas along highways. But this effort to put goats into firefighting is relatively new.

A whole new industry has evolved to pair goats and fire-susceptible property.

Founded in 2020, the non-profit Goatapelli Foundation can put about a thousand goats on a ranch where the rancher needs them, using dogs to move the hungry herd from place to place and electric fences to focus the browsing. It isn't cheap. Six-days of goat browsing can cost more than \$9,000, according to the New York Times. But it's cheaper than a wildfire.

It's essential to check your mortgage contract in this case. Some mortgages have an occupancy clause that specifically states you must be the occupant of the home. If this is the case, you must notify your lender of your intention to rent out the property.

With some loans, you can move out and rent your home after a certain period. This is the case with FHA mortgages. You must occupy your home for about a year before you can rent it.

Insurance may be an issue. If you rent your mortgaged home, your lender will want to be sure you have enough insurance to protect their investment in the event of a disaster. Insurance for landlords is very different from homeowner's insurance.



The Drawbacks Of Working From Home



Remodeling costs rise ... and fall

Lots of people are doing home improvement projects this year, but there are stumbling blocks.

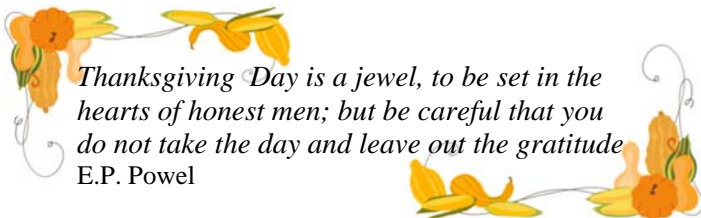
Prices are higher, some materials may be limited and contractors don't have enough help, but these difficulties should ease in the coming months.

A survey by Harvard University's Joint Center for Housing Studies found that 80 percent of respondents had started DIY home improvement projects as of May 2021.

Meanwhile, costs for home improvement and construction materials have risen. The petrol-chemical supply chain was disrupted by a deep freeze in the South last winter, just one factor that caused painting and coating prices to rise 10.6 percent from 2020.

Lumber prices are up, but cooling off. In May, lumber per thousand board feet surged to over \$1,600, up from \$500 in October last year. Prices have since fallen to roughly \$600 as of Sep. 23.

An Autodesk-AGC of America Workforce Survey found that 90 percent of contractors surveyed had openings for hourly craft positions.



Thanksgiving Day is a jewel, to be set in the hearts of honest men; but be careful that you do not take the day and leave out the gratitude
E.P. Powell

If you haven't ordered, it may be too late for some items

If you've ordered anything online this year, you know that you could be checking the mail for a month.

In fact, if you want some electronic gadget for Christmas, you probably should have ordered it in August or September.

Companies that have the products warehoused in the U.S. could send them swiftly. But if the product has to be shipped from Asia, don't count on it, especially if you want electronics. If you still haven't ordered in November, don't count on it for Christmas or Hanukkah.

In September, there were 74 cargo ships waiting in California ports one weekend, a traffic jam that had no end in sight.

LED Christmas lights beat incandescent for safety

Nothing beats LED Christmas lights for safety and cost.

First, there is no comparison between the power drawn by incandescent lights and LED lights.

One thousand incandescent mini lights draw 408 watts. The same number of LED mini lights draw 69 watts, according to Christmas Lights Etc.

This can be a very important difference. For one thing, the LEDs are less likely to overload the typical household circuit. A 15-amp household circuit supports 1800 watts. Nearly every household circuit has several plug outlets running appliances or lights. Adding 400 watts to that circuit might trip the breakers.

Unlike incandescent bulbs, many strings of low-power LED lights can be daisy-chained with zero safety issues.

For example, suppose you need 300 feet of lights for the roof line. Traditional incandescent C9 & C7 lights come on 25-bulb, 25-foot strands. Only two strands can be safely connected end-to-end, so you would need six different plugs on different household circuits.

The same project with LEDs allows you to connect all the strings end-to-end into the same outlet. In fact, you could connect 40 strings of LEDs without a problem, according to Christmas Lights Etc.

In addition, LED lights:

- * Use 75 percent less energy.
- * Stay cool to the touch.
- * Survive cold weather.
- * Are more durable than incandescent and burn longer.

LEDs got a back reputation early on for being harsh. But newer designs offer choices between warm or bright white.

One drawback of LEDs? There is some evidence that blue LED lights make people feel sick or depressed.



November 2021



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Sun	Mon	Tue	Wed	Thu	Fri	Sat
	1 ALL SAINTS' DAY	2	3 Thank a Veteran November 11	4	5	6 SADIE HAWKINS DAY
7 POLAR BEAR WEEK	8	9	10	11 VETERAN'S DAY	12	13
14	15 AMERICA RECYCLES DAY	16	17	18	19	20
21 NAT'L FAMILY WEEK	22	23	24	25 HAPPY THANKSGIVING!	26 NATIVE AMERICAN HERITAGE	27
28	29	30	Together we can stop diabetes			

September 2021 Martin County Single Family Homes Market Detail

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