

# HOUSECALLS

Gabe's September 2018 Stuart Florida Real Estate HouseCalls

## Autumn is the best time to plant grass



If the wear and tear of summer has left bare spots in your lawn, now is the time to take action.

Shorter days, cooler nights, and the improved rainfall patterns of late summer and fall are just what new seedlings need to get started. What's more, there are fewer natural weed seeds to compete with new grass planted in fall. For best results:

\* Break up the top inch of soil so seeds have a place to take root.

\* Use a spreader so the seeds are not spread too thickly.

\* Keep the seed moist by light watering several times a day. Continue when new seedlings come up.

\* When the new grass becomes well established, water less frequently and for longer periods.

\* Follow up about six weeks after seeding with a late-fall fertilizer. It thickens new turf and prepares it for winter.

## Time for the appraiser? Make your home shine

If you are selling or refinancing, the lender will have your home appraised.

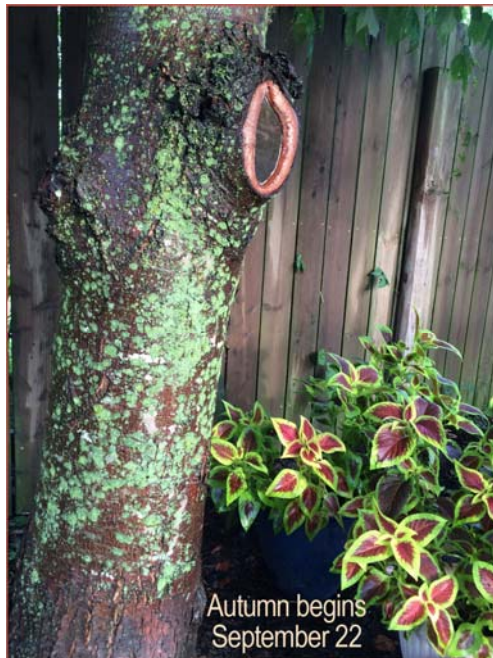
It's different from a home inspection. A home inspector is primarily preoccupied with the internal workings of a home, and looks for current problems or things that could become a problem.

An appraiser is trying to determine the value of your home, comparing it to prices of similar homes in the area, and weighing the location of the home including neighborhood and proximity to schools.

The appraiser will look at the size of the lot and the condition of the home itself.

An appraisal is key to selling a home, since a low valuation might force the seller to reduce the price. A higher valuation might come in handy, however, if you are refinancing, giving you extra equity in your home and making a loan deal easier.

Some say there is no point in doing a complete house cleaning for an apprais-



er, but that isn't necessarily true. A clean, well-groomed home inside and out, can help boost the evaluation of how well a house is maintained. They look for signs of neglect such as appliances that don't work, floors that are damaged, carpets that are torn or dirty. Even paint can be

a factor.

If you are preparing for an appraisal, do make sure your home is clean and tidy inside and out: Mow the lawn, pull weeds, put away lawn equipment. Get rid of clutter.

Remember the appraiser will take photos. Tidy up the pool area, if you have one, as well as the bedrooms and baths.

If you have pets, be sure to confine them during the appraiser's visit, if for no other reason than to be polite. But you might also consider how the cat's litter box will look on film.

The appraiser will also find out the age of your home and evaluate its effective age. Doors, lights and windows should all work.

It's best not to trail the appraiser around the house, but you could point out things like a recent renovation of a kitchen or bath.

Just try to make your home appear maintained, loved, and up-to-date.



### Ask the Expert: New construction loans

*We are looking at a builder who has a lovely model we would love. Are there any differences in getting financing to build a home versus buying an existing home?*

Yes, there are some differences but the process shouldn't be too painful.

New home construction is financed in three key ways:

1. The builder finances the construction.
2. The buyer gets a construction loan and then a permanent loan that pays off construction.
3. The buyer gets a combination construction and permanent mortgage.

You should investigate all three, because each have advantages.

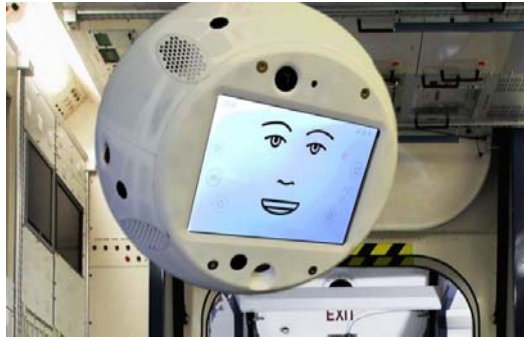
According to the Mortgage Professor, builder-financed construction can be preferable because the buyer only has to take out one loan. You can be sure if the builder is willing to finance construction that the company has the financial capacity to complete the project. In addition, the builder is highly motivated to complete the project and is taking the risk that the project will be finished on time.

## Robot Boards Space Station

A beautiful space-exploration friendship between human and machine may have just begun.

Early the morning of June 29, a small robot endowed with artificial intelligence (AI) launched on a two-day trip to the International Space Station aboard SpaceX's Dragon cargo capsule. No other AI-equipped machine has ever flown to space before, project team members said.

The mission of the bantam astronaut assistant — known as CIMON, short for "Crew Interactive Mobile Companion" — is relatively short and modest. But its work off-Earth could help pave the way for some pretty big things, according to NASA officials.



CIMON was developed by the European aerospace company Airbus on behalf of the German space agency, which is known by its German acronym, DLR. The robot's AI is IBM's famous Watson system.

CIMON is roughly spherical and weighs 11 lbs. (5 kilograms). The robot can converse with

people, and it knows whom it's talking to thanks to facial-recognition software. (CIMON has a face of its own — a simple cartoon one.) The astronaut assistant is also mobile; once aboard the ISS, CIMON will be able to fly around, by sucking air in and expelling it through special tubes.

Though CIMON is flexible enough to interact with anyone, it's "tailored to" European Space Agency astronaut Alexander Gerst, who arrived at the ISS aboard a Russian Soyuz spacecraft earlier this month. CIMON's mission calls for the robot to work with Gerst on three separate investigations.

"They will experiment with crystals, work together to solve the Rubik's cube and perform a complex medical experiment using CIMON as an 'intelligent' flying camera," Airbus representatives wrote in a mission description earlier this year.

"Alexander Gerst could say something like, 'CIMON, could you please help me perform a certain experiment? Could you please help me with the procedure?'" Philipp Schulien, a CIMON system engineer at Airbus, said during a different news conference yesterday. "And then CIMON will fly towards Alexander Gerst, and they will already start the communication." CIMON will be able to access lots of relevant information, including photos and videos, about the procedure in question. And the astronaut assistant is smart enough to deal with "questions beyond the procedure" that Gerst might have, Schulien added.

If you own land for your house, the builder will have to take title to the land. That can be expensive in some areas.

Also, don't expect a builder-financed project to be modified, at least not much.

If you take a construction loan yourself, you will find that a higher down payment is required with higher interest rates. These construction loans can be much more difficult to qualify for and you'll need your building plans, construction contract and cost estimate when you apply.

Combination loans have the advantage of shopping for a loan only once and paying only one set of closing costs, but this type of loan can be complicated and expensive.



"If medication doesn't work, we'll have to surgically remove that song that's stuck in your head."

## September 3: Tribute to labor

There's no better way to honor labor than by not doing any.

At least that was the idea of Peter McGuire, a labor organizer and leader who came up with the idea for a national holiday in 1882. A day of rest from labor was a good idea, McGuire said, because laborers spend a lifetime pushing their bodies to the limit. He told a convention of carpenters in 1902, "A man wears out like a piece of machinery. . . . I am not lost entirely in this world but I have had enough to wreck me physically, destroy me mentally."

Although McGuire retired after a long, and sometimes checkered career, his idea of a labor holiday has outlived him by 136 years.

Today, half the labor force is tired of typing and developing algorithms rather than digging ditches. But a day of rest is nonetheless welcome.

Labor Day has become the official end of summer, with pools closing, kids in school, leaves falling and the last of the summer family picnics.

But it remains what McGuire wanted: A rest for bodies and minds. A time for family and friends. A three-day weekend before the start of holiday activities in October, November and December.

## Where do the robins go this winter?

Every April someone will say breathlessly that they saw their first robin: A hopeful sign that winter is ending and soon (but never soon enough) spring will be here.

But, now, in September when the leaves are beginning to fall and winter is knocking on the door, you might wonder, "Where will the American Robin go and what will they do in the deep freeze of winter?"

The answer might surprise you.

The robins in your yard might join together and flock to the south.

Or they might stay right where they are.

According to [journeynorth.org](http://journeynorth.org), robins don't so much migrate as they do wander. They tend to go south in search of food, but not necessarily. In the winter, when robins can't get insects and worms, they eat fruits, but not seeds. If your neighborhood has lots of crabapple, hawthorne or late blooming fruit trees, the robins might stay, as long as there is food.

They don't really have to worry about the cold because their feathers keep them warm. When the thermometer drops below zero, robins puff up their feathers. On the outside they might feel cold, but



inside they are a toasty 104 degrees. Even the robin's feet stay warm with their fast circulation that spreads warm blood quickly down to the tendons that control the feet.

When temperatures reach about 36 degrees, male robins especially begin flying toward their breeding territories.

That's when the robins actually herald spring because once they are in their breeding areas, they start to sing. So if you see a robin in winter, don't worry. But if you hear a robin in the spring, smile. You've got some residents who are settling in for the first of their nesting cycles -- up to about four a year.

## Forget the energy bars, try date bites

Dates are an ancient food prized in many parts of the world for their delicate, sweet flavor and, according to NPR, they have been consumed by humans since at least 5,000-6,000 BC and were formally cultivated in the Middle East for around 6,000 years.

In the early 1900s, Walter Swingle, at the behest of the U.S. government, was scouring the world to find exotic foods to bring back to American growers. In 1927, he brought back several Medjool date offshoots from Morocco to California's Coachella Valley, as it most closely resembled their original growing climate. This variety was often reserved for Moroccan royalty due to their complex



and labor-intensive cultivation process, but can now be enjoyed throughout the world.

For a change of pace from the typical energy bar available in stores, here is a recipe featuring those Medjool dates and other natural ingredients from [Detoxinista.com](http://Detoxinista.com)

### Medjool Date Bites

#### Ingredients:

- 2 cups of walnuts, or any other nut/seed of choice
- 1 cup of shredded, unsweetened coconut
- 2 cups of soft Medjool dates, pitted
- 2 tablespoons of coconut oil
- 1/2 teaspoon of sea salt
- 1 teaspoon of vanilla extract

#### Instructions

1. In a large food processor or blender,

process the nuts and shredded coconut until crumbly. Add in the dates, coconut oil, vanilla extract, and sea salt and process again until it is sticky and uniform.

2. Scoop or use your hands to gather enough of the mixture to roll into a ball, square, or shape of your choice. Place them on a baking sheet lined with parchment and put them in the freezer to set for at least an hour before serving.

3. The balls will be good in a sealed, refrigerated container for up to a week or in the freezer for longer.

Makes 24 servings. Each bite has about 133 calories.

# September 2018



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Sun	Mon	Tue	Wed	Thu	Fri	Sat
	National Preparedness Month					1
2	3 Labor Day	4	5	6	7	8
9 Rosh Hashana	10	11 Patriots Day	12	13	14	15
16	17 Emmy Awards	18	19 Yom Kippur	20	21	22 Fall begins
23	24	25	26	27 World Tourism Day	28	29
30	Hispanic Heritage Month					

## Martin County Single Family Homes 2<sup>nd</sup> Quarter Review

Click on the Image for the full report

### Quarterly Market Detail - Q2 2018

#### Single Family Homes

#### Martin County





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Summary Statistics	Q2 2018	Q2 2017	Percent Change Year-over-Year
Closed Sales	729	764	-4.6%
Paid in Cash	264	291	-9.3%
Median Sale Price	\$366,000	\$350,000	4.6%
Average Sale Price	\$532,751	\$485,901	9.6%
Dollar Volume	\$388.4 Million	\$371.2 Million	4.6%
Median Percent of Original List Price Received	94.7%	94.7%	0.0%
Median Time to Contract	47 Days	50 Days	-6.0%
Median Time to Sale	91 Days	94 Days	-3.2%
New Pending Sales	693	783	-11.5%
New Listings	802	884	-9.3%

View all Market Reports for [Martin County](#), [Saint Lucie County](#), and [Florida \(statewide\)](#)



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