

# HOUSECALLS



NEWS ABOUT SELLING YOUR HOME, BUYING A HOME



BlueWater Realty Office

## Time for flu shots! You will wish you had one in January

It's not too late to protect yourself from the traditional bulge in flu cases that usually occurs in January.

This year's flu shot will be more effective than last year's. The CDC has taken steps to avoid a repeat of the 2014-2015 flu season by producing a broader version of the vaccine to better match circulating viruses. Even so, there's no guarantee that this year's vaccine will be effective against all strains.

If you get the flu in spite of getting a shot, you'll

have a much milder case, and it will prevent influenza-related complications such as pneumonia.

CDC experts have developed the 2015-2016 vaccine with the influenza type A viruses H3N2 and H1N1, which was the cause of the 2009 epidemic. An influenza B component is also included. These strains are currently circulating in the United States and the world.

Everyone 6 months old and older should be vaccinated against influenza each year.

## Tips for a better appraisal — even during holidays!

During the holidays, festive decorations can make your home look like a million bucks. But if you are planning to sell your home, decked halls probably won't increase the appraisal much.

There are some basic things you can do to make your appraisal accurate, if not higher.

Although your real estate agent will suggest a selling price for the home, a professional appraisal will be necessary for financing. Many experts recommend that sellers get an appraisal before they put their home on the market. This way, they can address points that are graded lower and possibly raise the appraisal of the house.

Remember many aspects of a home appraisal are out of the homeowner's hands. The appraiser will consider recent sales prices of comparable properties in the area, for example. Homeowners can't change a home's location in relation to schools and amenities, and the appraiser will consider such things.

Still, homeowners can do many things to make their properties appraise well.

Maybe it goes without saying that the house should be clean and trimmed inside and out. Appraisers care about these things because it suggests how well the home is maintained.

Fresh paint, mowed lawns, fences or stairs in good condition make a big difference in an appraisal.

According to State Farm, making minor repairs such as repairing doorknobs or window handles can help your appraisal.

Collect documents for the appraiser that show new investments in roofing, heating and cooling systems or any other major improvements, even flooring. A recent property survey can help to verify property size.

When the appraiser arrives at the house, give him or her a chance to look around your home freely. Don't trail the appraiser from room-to-room.

Have a safe,  
Happy  
Christmas  
And  
Holiday  
Season.



Enjoy the best gift  
of all — time spent  
with  
loved ones.

## Ask the Expert



*I've heard about new mortgage loan forms. How will this affect me?*

If you'll be applying for a mortgage, it's good news for you.

The changes are part of the Consumer Financial Protection Bureau's "know before you owe" initiative. The feedback from borrowers has been positive, but, some real-estate people worry that new waiting periods will not please buyers. Here's a breakdown of the changes.

Wall Street Journal analysts tell us that four documents have been reduced to two.

The Loan Estimate, provided by the lender at the time of mortgage approval, will replace the Good Faith Estimate and initial Truth-In-Lending Statement.

The Closing Disclosure, provided by the lender just before closing, will replace the HUD-1 Statement and the final Truth-In-Lending Statement.

Lending experts say the Loan Estimate has dramatically changed, but the changes are very consumer-friendly.

Customers can now easily tell whether the loan amount, interest rate, monthly payment, escrow sum, and the amount a borrower needs to bring to the closing (a new feature) have changed from the lender's initial estimates.

The Loan Estimate also itemizes all closing costs and notes which services a borrower can shop for, such as title-search

## Is your home ready for holiday visits from friends and family?

*Here's how to prepare for the invasion.*

**Prioritize:** The day before guests arrive is no time to pull apart junk drawers and clean out linen closets. Declutter guest rooms and public areas -- foyer, kitchen, living room, den, and dining room. Remove anything unnecessary from countertops, coffee tables, and ottomans; if it's out of sight, keep it out of mind, for now.

If you run short of time, bag up the clutter and store it in car trunks, basements, and out-of-the-way closets. Sort and arrange after your guests depart.

**Safety:** Light the way: Even though you can navigate your home blindfolded, your guests can't. Make sure outside lights are working so they don't trip on the way to your door. Put motion-activated night lights in hallways, bathrooms, and bedrooms to ensure safe passage after the sun sets.

**Child proofing:** Ask parents to bring hardware that keeps their small ones safe, such as baby gates and cabinet locks. Transfer toxic cleaners and medicines from base to wall cabinets. Hide matches and lighters.

**Fire prevention:** If you didn't freshen smoke detector batteries when you switched the clocks to Daylight Savings Time, change them now. After your guests arrive, run a quick fire drill: Make sure they can locate exits and fire extinguishers, and that they know how to open windows and doors.

**Entryway Upgrades:** Your home's foyer is the first place guests see, so make a good first impression.

Upgrade exterior entry doors or give old doors a new coat of paint. Polish and tighten door hardware, and oil hinges to prevent squeaks.

Remove scratches from hardwood floors,

stairs, and wood railings. Place a small rug or welcome mat at the entrance to protect floors from mud and snow.

Clear out shoes, umbrellas, and other clutter.

Add extra hooks to walls so guests can hang coats and hats.

Add a storage bench where guests can remove boots and shoes.

**Kitchen Prep:** Your kitchen is command central during the holidays, so make sure it's ready for guests and extra helpers.

To increase storage, install a pot rack to clear cooking items off countertops and ranges.

Move your coffee station into a family room so guests don't crowd the kitchen when you're trying to fix meals.

If you like to visit while you're cooking, place extra stools and chairs around the perimeter of your kitchen so guests can set a spell.

**Sleeping Arrangements:** If you've got a guest room, replace the ceiling fixture with a ceiling fan and light combo, which helps guests customize their room temperature without fiddling with the thermostat for the entire house.

To carve sleeping space out of public areas, buy a folding screen or rolling bookcase, which will provide privacy for sleepers. Fold or roll it away in the morning.

**Bathroom Storage:** Bring toilet paper, towels, and toiletries out of hiding, and place them on open shelves so guests can find them easily.

If you don't have enough wall space for shelves, place these items in open baskets around the bathroom.

company and pest inspector.

The third page of the Loan Estimate includes information to help a borrower better understand the long-term costs of the loan. It looks ahead to what the borrower will have paid in principal, interest, mortgage insurance and other loan costs at the five-year mark.

To help with comparison shopping, the Loan Estimate details the annual percentage rate (APR) so a borrower can put documents side by side and compare overall costs easily between loan products.





## Kids are gone. What to do with the extra money?

When children are finally self-supporting, parents don't have big bills for braces, private lessons, college tuition and cars.

But a new study by Boston College Center for Retirement Research shows they contribute very little more to their 401(k)s, as little as 1 percent of

income more, in the first eight years after they become empty nesters.

During the same time, researchers calculate that more than half of them are at risk of being unable to maintain their standard of living when they retire.

With children gone, money may go for travel or household projects.

"There is often a long list of pent-up projects," from updating kitchens and bathrooms to adding landscaping, says Carol Hoffman, a financial planner in Blue Ash, Ohio. Another financial planner says that



within two years of becoming an empty nester, he and his new wife blew through about half of his nest egg by throwing parties, going on a Mediterranean Cruise, and buying a home theater.

Some empty nesters have empty pockets because they continue to spend on their adult children. They may help them pay for graduate school, health or car insurance, car repairs or a down payment on a house.

Some do prepare for retirement by buying long-term-care insurance or paying

down debt. Savings rates can rise by another 2 percent of income due to accelerated mortgage payments. Financial academics make these suggestions.

\* Think about what you're spending on and whether it's worth the price.

\* Check online programs like Mint and Yodlee's MoneyCenter for advice and budgeting.

\* Plan less-expensive indulgences. Do fun things that cost less.

\* Increase your automatic savings through payroll deductions that go to your 401(k).

\* Consider downsizing your home. You might make money on the sale plus save money month-to-month. It's a win-win for an empty nester!

## Decorate outdoors with holly ... for the birds

Friends and loved ones who gather at Christmas time will see holly wreaths and on mantles, its image on cards, stockings and presents.

As it has done every winter since long before the Roman conquest, holly will work its magic, evoking feelings of tradition and spreading cheer. In forests and in yards, the berries are appreciated by robins, bluebirds and mockingbirds. Hardy as the bushes are, they can thrive in a city's salt and exhaust.

"There's something magical about holly, especially this time of year," says William N. (Bill) Kuhl, an expert on the species who has done his part to preserve this Yuletide tradition for the past 40 years. His nursery has hundreds of holly trees, many 70 and 80 years old and in more than 100 varieties.

An old English carol claims holly has "prickles as sharp as thorns, bark as bitter as gall, and berries as bright as life-giving blood." To those who love it, like gardeners, growers, retailers and botanists who belong to the Holly Society, it's endlessly fascinating. It's attractive in unique ways, blending dark and bright, the harsh and the inviting.



## Do red cars make insurance cost more?

Some misconceptions about car insurance are fairly common. For example, a new survey shows that 42 percent of Americans think people who drive red cars pay more.

Of those who believe the red-car story 53 percent are millennials, even though 44 percent have a college degree or higher and more than a third of them have high-paying jobs, according to a survey by InsuranceQuotes.com. Insurance companies say red cars cost the same amount to insure as cars of other colors.

Many consumers have the false impression that insurance doesn't cover repairs for the party at fault in an accident. Only 56 percent of those polled got it right. One in five of those interviewed think they have to pay themselves even when the accident is not their fault.

Actually, the three most common insurance benefits are liability, collision and comprehensive.

Liability covers the other party's expense. Collision protects drivers against their own loss from collision damage. Comprehensive covers the cost of non-collision damage or loss.

Car insurance doesn't replace items stolen from a vehicle but 34 percent of car owners think it does. It's homeowner's and renter's insurance that pays for the loss of stolen property.

Auto insurance doesn't cover mechanical problems, but 14 percent of Americans think it does. Only a vehicle warranty reimburses for mechanical problems.

Most vehicle owners don't understand what factors affect insurance rates; 17 percent didn't know that rates are higher in big cities.

## Featured Listing

### Amazing 3 BR Waterfront Condo

Spectacular waterfront condo with water views from almost every room. This 3 BR 2 BA condo has been extensively updated with wood floors, granite counters in the kitchen with newer appliances and cabinets. One covered carport comes with this condo and numerous off street parking spaces are also available. There's a full sized washer and dryer in the living area. All ages are welcome and one small pet (< 25 lbs.) is allowed. There's a clubhouse, heated swimming pool, spa, tennis courts and kayak storage for all residents. In addition, for those wanting a true country club lifestyle, memberships are available to the Miles Grant Country Club that is right next door and includes golf, tennis and social activities. Community docks right outside the door.

Offered for \$379,000



## 3rd Quarter County Market Reports

Click on the Image for the full report

### Martin County LOCAL MARKET UPDATE Q3 2015



This market update is courtesy of your local REALTOR®, a proud member of the REALTORS® of St. Lucie County (RSLC), a division of the Realtors® Association of the Palm Beaches (RAPB). RAPB is the 6th largest local association in the country representing over 14,000 REALTOR® members involved in all aspects of residential and commercial real estate throughout Southeast Florida and the Treasure Coast.

SINGLE FAMILY HOMES	Q3 2015	Q3 2014	%CHANGE
Closed Sales	712	699	1.9%
Median Sale Price	\$304,000	\$281,000	8.2%
Median Days on Market	38	62	-38.7%
Avg. of Original List Price Received	93.9%	92.5%	1.5%
Inventory (Active Listings)	1,057	1,229	-14.0%
Months Supply of Inventory	4.5	6.0	-24.7%
TOWNHOUSES/CONDOS	Q3 2015	Q3 2014	%CHANGE
Closed Sales	273	314	-13.1%
Median Sale Price	\$135,000	\$109,900	22.8%
Median Days on Market	41	55	-25.5%
Avg. of Original List Price Received	91.9%	92.0%	-0.1%
Inventory (Active Listings)	342	514	-33.5%
Months Supply of Inventory	3.1	5.0	-37.1%

### St. Lucie County LOCAL MARKET UPDATE Q3 2015



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SINGLE FAMILY HOMES	Q3 2015	Q3 2014	%CHANGE
Closed Sales	1,478	1,488	-0.7%
Median Sale Price	\$160,000	\$137,000	16.8%
Median Days on Market	26	49	-46.9%
Avg. of Original List Price Received	96.2%	94.7%	1.6%
Inventory (Active Listings)	1,598	1,862	-14.2%
Months Supply of Inventory	3.4	4.0	-14.7%
TOWNHOUSES/CONDOS	Q3 2015	Q3 2014	%CHANGE
Closed Sales	311	291	6.9%
Median Sale Price	\$145,500	\$143,950	1.1%
Median Days on Market	53	85	-37.6%
Avg. of Original List Price Received	93.4%	91.8%	1.7%
Inventory (Active Listings)	562	632	-11.1%
Months Supply of Inventory	5.3	6.1	-12.3%

## 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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