



HOUSECALLS



Gabe's July 2019 Stuart Florida Real Estate House Calls



Housing supply rises

Good news for buyers who have been watching and waiting: More houses are on the market.

The market is showing signs of increased supply and a potential cooling of prices. In other words, you may have more to choose from and better deals.

National inventory grew 4 percent year-over-year in April, while inventory in large markets grew 10 percent, according to a Realtor.com report. Much of that appears to be existing homes, as new construction figures were down this spring as compared to 2018.

In fact, the supply trend started in 2018 and carried over into 2019. The reasons are varied but could be due in part to a series of interest rate hikes that in turn affected mortgage rates (which are hovering near 4.5 percent) as well as factors like tariffs (which affect construction).

Increased supply is seen mainly in the median ranges to higher price points. So buyers looking for something a bit more affordable may still be battling some competition.

What do you call that pretty firework?

Cake. Chrysanthemum. Waterfall. If you've ever wondered what to call the different types of fireworks you see during a professional show, other than "that cool one that trailed off," you've come to the right place -- and can impress (or annoy) your friends afterward.

Here's a sampling of official fireworks terminology from the American Pyrotechnics Association:

- * **Cake:** A cluster of small tubes, linked by fuse, that fire small aerial effects at a rapid pace. They are often used in large quantities as part of a show's finale.
- * **Chrysanthemum:** A spherical break of colored stars that leave a visible trail of sparks.
- * **Falling Leaves:** Stars that twinkle and flutter down.
- * **Fish:** Large inserts that propel themselves rapidly away from the shell burst, often looking like a fish swimming away.
- * **Palm Tree:** Rising comet (trunk) that bursts into six large trailing stars (fronds) and can also have small reports (coconuts).
- * **Peony:** The most commonly seen shell type, with a spherical break of colored stars.
- * **Waterfall:** Named for the shape of its break, this shell features heavy long-burning tailed stars that only travel a short distance from the shell burst before free-falling to the ground. They sometimes include a glittering through the "waterfall."



Tenderize a bee sting?

To minimize pain of a bee sting: try meat tenderizer. Make a paste of one part unseasoned meat tenderizer to four parts water, and coat the area. Tenderizer contains papain, an enzyme found in papayas. It supposedly breaks down proteins that cause pain and itching. If nothing else, a cool paste can help with the hot spot left behind by a sting.

Ask the Expert

Should I co-sign my child's mortgage?

As a parent, you would do anything for your child. But co-signing a mortgage is a major business decision, not just a family plan.

Try to take the child out of the equation and think of the child as a borrower.

There are advantages for the borrower if you co-sign. The borrower may qualify for a loan he or she wouldn't otherwise get, whether it's a larger amount or a better rate. Many people have legitimate reasons to seek out a co-signer, including those with the cash to pay the monthly payment but not much credit history. Many self-employed folks also can't prove a steady source of income.

Ideally, the borrower would refinance to a loan in their own name after a while. If you are confident that the borrower has the ability to pay and can be counted on to pay on time, this could be a good option. Make a written agreement with the borrower as to when he or she will refinance, and what happens if the mortgage payment is not made. Then, should stick to the agreement.

Risks

Beware the pitfalls.

* You are a joint applicant for the loan with all the implications of taking a mortgage. A late payment is a penalty against you, not just the other borrower.

* Remember signing on a new mortgage affects your own debt-to-income ratio. If you need to refinance, you might not be

Walkin' in Memphis for Home Design

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The same goes for contemporary home style, in which Memphis Design has re-emerged. Founded in 1980 by The Memphis Group, the design style is characterized by bold

architects who brainstormed the concept over drinks and a Bob Dylan song on repeat. "Stuck Inside of Mobile with the Memphis Blues" played again and again, and the movement's name was born.

The Memphis Design comeback could be due in part to a consumer that's grown weary



Credit: Zanone via Wikimedia

colors, geometric shapes like circles and triangles, and squiggles. Its influence was seen in everything from art galleries to the set of the Pee-wee Herman Show.

"Primary colors and graphic shapes haven't seen this much action since the eighties," designer Carolyn Pressly told Elle Decor.

Designer Ettore Sottsass founded the Memphis Group with a circle of designers and

of sleek lines and monochromes. Memphis is like shoulder pads in a world gone naked. It's bold and vibrant, impossible to miss, and quite a statement.

Pressly said enveloping tub chairs and Vladimir Kagan-esque curved sofas are also appearing in their space planning, replacing straight, rigid furniture lines.

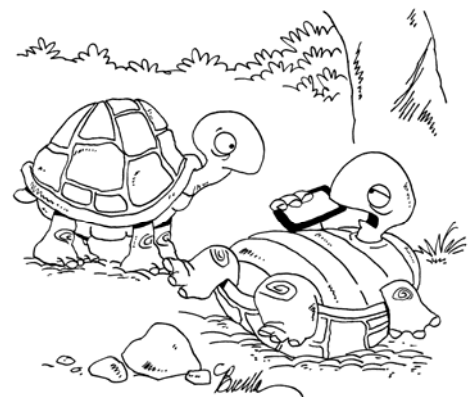
able to do that.

* Ask yourself what would happen in the worst case scenario. If your risk is too high, think again.

If you're aware of and comfortable with the risks, make sure you know the details of the deal.

* Consider whether the borrower, if they had to use their own money and their own credit, could qualify for the home? Using your name to buy bigger could be a bad start.

Remember young people usually start with a higher-interest mortgage while their credit standing improves. Nonetheless, it's nice to help out the kids, if you genuinely can.



"Luckily, my insurance covers roadside assistance."

Dog Fear Week: The Fourth of July brings canine terrors

Dogs love a party, but Fourth of July isn't usually a favorite fiesta.

While some dogs are okay with fireworks, others have an extreme fear. If yours is one of them, take time before the Dog Fear Week starts to keep the pooch safe.

First, make sure the dog has a collar with up-to-date information.

It's a good idea to have an up-to-date picture of the dog and identifying features. For those who find dogs, especially expensive dogs, make sure owners can show a picture.

During the week of the 4th, try to keep the dog exercised to keep energy down.

When it is time for fireworks, keep your dog inside with soft music playing and the curtains closed.

Add a chew toy or an ice block with a treat inside to distract the dog.

Best case: Stay home with the dog, especially a new dog. Don't show fear or alarm yourself. Dogs pick up on human emotions.



Grilling corn on the cob

Here is the secret to perfectly grilling corn. Pull the husks back but don't remove. Strip away silk strands. Next, fill a large pot with cold water and add a couple of tablespoons of salt to soak your corn in for about 10-15 minutes. With the grill set to medium, cook in the husks, for about 15-20 minutes, turning every five minutes. Once tender, pull the husk off and butter. Secret seasoning: Use a 3-to-1 ratio salt to sugar just before serving.



Credit: Zanone via Wikimedia

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Homemade sunscreens versus commercial

All over social media this summer (as last), homemade sunscreens are being promoted by friends and family.

Here's the good news: they do work. The bad news? They don't work much.

Researchers at the Center for Injury Research and Policy at Nationwide Children's Hospital and the Brooks College of Health at University of North Florida concluded that most homemade sunblock recipes on Pinterest make unsubstantiated claims about their efficacy. The study was published in May 2019.

Researchers sampled every fifth pin to collect 189 relevant pins. Of those,

68.3 percent used ingredients that offered low UV radiation protection. Meanwhile, a third of the pins made SPF claims ranging from SPF 2 to SPF 50.

Sunscreens involving coconut oil, shea butter, lavender oil, essential oils, and other ingredients provide an SPF range of 1 to 7 — despite claims of higher protection.

You can find an FDA-approved sunscreen in store or online to meet your needs whether it's traditional or labeled as natural. The American Academy of Dermatology recommends SPF 30 or above.

July 2019



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Sun	Mon	Tue	Wed	Thu	Fri	Sat
 1 Hot Dog Month	2	3	4  USA BIRTHDAY	5	6	
7 World Chocolate Day	8	9	10 Nat'l. Pina Colada Day	11	12	13
14 Bastille Day (France)	15	16	17	18 Nelson Mandela Day	19	20
21 Nat'l. Ice Cream Day	22	23	24 Nat'l. Tequila Day	25	26	27
28 Parents' Day	29	30	31 Nat'l. Avocado Day	 JULY IS FIREWORKS SAFETY MONTH		


Florida May 2019 Single Family Market Report


Click on the Image for the full report

Monthly Market Detail - May 2019

Single Family Homes

Florida





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Summary Statistics	May 2019	May 2018	Percent Change Year-over-Year
Closed Sales	30,742	28,058	9.6%
Paid in Cash	7,132	7,024	1.5%
Median Sale Price	\$266,000	\$255,000	4.3%
Average Sale Price	\$354,958	\$346,111	2.6%
Dollar Volume	\$10.9 Billion	\$9.7 Billion	12.4%
Median Percent of Original List Price Received	96.6%	96.7%	-0.1%
Median Time to Contract	41 Days	35 Days	17.1%
Median Time to Sale	84 Days	78 Days	7.7%
New Pending Sales	30,909	29,434	5.0%
New Listings	34,086	34,477	-1.1%
Pending Inventory	43,014	44,030	-2.3%

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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