

HOUSECALLS



Gabe's November 2016 Stuart Florida Real Estate HouseCalls



Gabe Sanders

Never turn left? One company doesn't

Trucks owned by the largest shipping and logistics company in the world do not turn left, most of the time anyway.

According to UPS, about 10 percent of the time, it makes sense for UPS drivers to turn left, on quiet neighborhood roads, for example. But in 90 percent of the cases, planning for a right turn is safer and saves time and fuel.

Right turns are 10 times safer than a left turn.

According to the National Highway Traffic Safety Association, more than 53 percent of crossing-path crashes involve left turns; only 5.7 percent involve right turns.

If avoiding a left turn takes you around the block, you are still more efficient than idling in traffic, possibly until the light changes again, according to The Washington Post.

What's the skinny on using a title company?

We take so much on face value.

That guy whose house you are buying, for example. We assume if he is selling the house, then he owns it.

What if he's really a renter posing as the owner? What if his ex-wife is still a co-owner? Well, if so the seller doesn't have a clear title, and that means you won't either.

Happily, for a plethora of problems that can occur with a process as complicated as buying a home, the buyer has insurance. It's called title insurance, and it is one of the most important safeguards of your money.

If you want to buy a home, you have to sign a contract with the seller, a mortgage contract with your lender, another contract with your insurer and a few other related documents. Not only is this process time-consuming, but it can also cause sleepless nights fraught with worries.

Signed contracts by two parties are legally binding agreements. They cannot be broken without costly consequences. You want everything to go right.

Problems can creep up in a property over a dozen or more years. There can be unpaid taxes. Or a problematic easement that prohibits your building a fence. There can be disputes over a property line.



Professional real estate agents and contract law attorneys work with property buyers and sellers every day. They can interpret the documents, ask the right questions, add or delete anything, not in your best interest, and recommend a title company to launch a thorough search that secures you a clear title. In fact, your mortgage lender requires the purchase of title insurance, or it won't

issue the funds you need to close the deal.

The title company's main mission is to declare a title defect-free; otherwise, it won't sell you the required insurance. The search involves combing through public records for any matter concerning the house you want, including past deeds, wills, trusts, divorce decrees, bankruptcy filings, court judgments, outstanding liens and tax records.

Title policy insurance is the best insurance policy you can ever buy. It is a permanent assurance that your ownership and use will be defended promptly against claims, at no cost to you, whether or not the claim is valid.

Every state and locality have a different regulatory rules that can affect charges. But you pay a one-time premium for coverage that lasts as long as you or your heirs own your property.

Ask the Expert

Why do I need PMI?

If you paid less than 20 percent down when you purchased your home, you've probably got another bill to pay along with your mortgage. This one's called Primary or Private Mortgage Insurance (or PMI).

Primary or Private Mortgage Insurance is something that banks require of individuals who have less than the traditional 20 percent to offer as down payment to purchase a house. It protects the banking institution from loss if you miss a mortgage payment. It is typically added on to your monthly mortgage payment.

Save some money on your PMI

Although PMI is an additional expense throughout the year, there is good news. You can take tax deductions when you file your income taxes each year if you meet certain income requirements.

The Protecting Americans from Tax Hikes Act of 2015, allows homeowners to deduct PMI premiums for the 2016 tax year, if you have an adjusted gross income of \$100,000 to \$108,999, the deduction is smaller. For example, if individuals have an adjusted gross income of \$109,000, these premiums are not deductible.

If you've made your mortgage payments on time and your loan-to-value ratio has reached 78 percent, you may want to talk to your lender to find out if you can drop the PMI from your mortgage altogether.

Investopedia notes that there's another way to avoid the PMI payment, even if you cannot

What is a sober home and what can our homeowners' association do to prevent a sober home from being operated in our community?

Sober homes, halfway houses, group homes, and recovery residences are some of the common names referred to as homes that are used to house recovering alcoholic and drug addicts in what is supposed to be the recovering person's final steps to sober living. These homes, or more specifically, the recovering persons living in these homes, fall under the protection of the Federal Fair Housing Act, which is the same law that requires associations to waive their pet restrictions to allow service animals or emotional support animals.

Basically, a person who is recovering from alcoholism or drug addiction is considered "disabled" under the FHA. This allows the organization or individuals operating the facility to request the community association to waive its restrictions on the definition of "family" or prohibitions on "commercial activities" to "accommodate" a group home because the idea is that by living in a group setting, the recovering individuals receive support from their "family" (other persons living in the group home) to avoid relapsing and becoming addicts. Well-run sober homes should be unnoticed in a community, but more often than not, these facilities are not operated properly and residents and owners fear having these types of homes in

their private communities.

So what can community associations do to manage this issue? You should have your governing documents reviewed by your association's legal counsel to determine what rights the association has to screen or conduct background checks on proposed renters or occupants of homes in your community, and upon what grounds the association can deny renters/occupants. Associations should consider amending their declarations to make their communities less attractive for such operations, hoping that operators of sober homes go to the communities that have not been proactive. If an association is forced to permit a sober home in the community because the FHA trumps the community deed restrictions, and the operation of the home becomes a "nuisance" to the community, the board can then take legal action to abate the nuisance, but, of course, the residents have to live with the "nuisance" until the case runs its course.

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pay the full 20 percent down. That involves taking out a smaller loan to cover the 20 percent down. A homeowner will have two loans, but there won't be a PMI payment in addition to the mortgages.

Bankrate suggests refinancing if your home's value has increased, or getting a new appraisal. Adding a room or something special in the backyard can increase your home's value; if you've done this, it won't hurt to ask your lender to recalculate your loan-to-value ratio.



"Let's go over this again. Anything that hits the floor is yours, with the following exceptions..."

Thank you, shirt, for showing me this evil green

That shirt with the absolute worst green. You've never worn it. You will never wear it. The tags are still on it.

Liberate the garment but first, thank it.

That, in essence, is the Marie Kondo organizing way. Kondo, author of *The Life-Changing Magic of Tidying Up*, adds an unusual anthropomorphic element to her style.

Find everything that does not 'spark joy,' tags or not. Thank them for their service and what they taught you. Then discard or donate. Keep only the objects that do give you joy.

When you find the items that spark joy, fold them, give them a chance to relax and store them with respect.

Like socks. Kondo famously writes that socks get stressed when you ball them up.

Kondo has inspired millions to clean up and find joy, among them bemused writers.

Writing in *GQ*, Nicole Silverberg admits she is a 'TLC camera crew away from being a hoarder.' But, taking the Kondo challenge, one day she filled six 30-gallon trash bags with no-joy clothes. In the end, she did not think her clothes were alive, but she did end up with joy: "I didn't follow the book to the letter, but my crowded dust cave has been converted into a minimalist safe haven."

The *New York Times*' Penelope Green also tried the method:

"After 10 or 12 hours of this, you get a bit silly. You forget to thank your discards. (Country music can help. Try George Jones and Lucinda Williams.) By 9 p.m., I had lost Ms. Kondo's book in the layers of clothing, hangers and shoe boxes. And my glasses, too." Green found Kondo's instructions on paper the most liberating: Just throw them all away. Buttons too.

At the *New Yorker*, writer Molly Young prepared for an interview with Kondo by folding all her stuff in the Kondo way.

"Throughout the day I returned to my drawers, opening them to admire the now-orderly jeans and socks. I felt the pride of a parent on an airplane with a well-behaved child. How polite and agreeable my socks were being! They deserved a cookie."



Gifts for the ungiftable

Weird ice

Molds for ice are big. Ice molds come in shapes like round, skull, geometric, slanted, giant, tiny, Star Wars, golf ball, hand grenade, heart, bullet. A variation on the theme is rocks that keep your glass cool. Pair the perfect ice mold with a suitable bottle of refreshment.

Free passes:

You can get passes for parks, museums, movies, car washes, even railroad trips.

Breakfast food

Try Zabars.com for breakfast baskets (and much more, of course). You can get a crate full of bagels, cream cheese, coffee, orange juice, and pastry. Can be pricey, though.

For the bacon lover, try the Sir Francis Bacon sampler pack. For \$30, you get a selection of bacon peanut brittle, back chocolate, and bacon toffee. Check it out on Amazon, where you will find other bacon gifts too.

Subscription boxes

You can order subscriptions to snack boxes, cosmetics, projects for kids, coffees, dog treats, dinners to make, strange food, and anything else possible to ship.

Crazy candles

Lots to choose from here: Some candles melt away to reveal a bronze sculpture. A pretty, swirled candle gives 60 hours of fragrance. See uncommongoods.com

Crafty stuff

A 3-D pen that oozes out a plastic that hardens within seconds. Your crafty friend will not just draw but sculpt, too. See it at hammacher.com.

You can also buy 3-D puzzles.

Funny stuff

How about a custom bobble head? Upload your photo at 1minime.com and you can get your friend or loved one's head on a variety of bodies.

Or, go all the way and put your loved one's face on ancient art. Be Napoleon at society6.com.



Dining with toddlers: Try a dress rehearsal

Imagine the teary, scream of a frustrated toddler. Now imagine it in a restaurant.

That little nightmare will be funny someday. But now, it is traumatic for child, parents, other diners, and restaurant staff.

Nothing short of leaving works all the time but a family can increase its chances of a pleasant dining experience.

Chef Daniel Eddy of Brooklyn, NY, recommends a dress rehearsal for dining. In a dress rehearsal, parents can help the child preview all the weird stuff at a restaurant: Different food, strange people, funny table. The child can also participate in all the strange stuff that might happen: Standing in line; a waiter asking for the food order; waiting for the food; looking at and even pos-

sibly eating some strange food (or not); using a restaurant voice and sitting still (or at least not running around.)

Make your dress rehearsal for 'restaurant night' as realistic as possible. Change the way the table looks (maybe a table cloth). Make familiar food look different. Make elaborate restaurant manners like a tea party, little fingers raised, for example. Practice talking in a restaurant voice and saying please.

On the real restaurant day, choose a good time for your outing: After lunch and before dinner, if possible, according to Tom Sietsema, food critic for the *Washington Post*. Pick a location by a window in a booth, so the child can be entertained and corralled. Finally, let the child color or play with a toy.

<<<< **My Featured Listings** >>>>

Unique Old Florida charm. Enter the home with wood floors and Miami Dade wood ceilings, with wood burning fireplace, exposed beams and vaulted ceilings. Open floor plan with views of the pool from living and family room.



221 SE Martin Ave.

An exceptionally spacious 4 bedroom, 3.5 bathroom Palm City pool home. The 4th bedroom is separate and could easily be used as an in-law or maid suite. The kitchen has recently been updated with granite countertops and stainless steel appliances.



3300 SW Canoe Creek Ter.

A spacious condo with just under 1,800 sq. ft. of living area in the Suntide Condominium of Stuart FL. Amenities include under building parking, community pool, sundeck, exercise room, clubhouse with kitchen and party area as well as billiards and a game room.



Suntide Condo

1 acre lot in Rocky Point. There is the potential for views of the Miles Grant Golf Course which lies adjacent to the east side of this lot. There is also an active flowing brook just outside the south boundary of this vacant parcel. There is no HOA.



Rocky Point Vacant Land

State of Florida September 2016 Single Family Homes Report

Click on the Image for the full report

Monthly Market Detail - September 2016
Single Family Homes
Florida

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Summary Statistics	September 2016	September 2015	Percent Change Year-over-Year
Closed Sales	22,704	22,813	-0.5%
Paid in Cash	6,348	7,764	-18.2%
Median Sale Price	\$222,500	\$199,900	11.3%
Average Sale Price	\$289,242	\$270,724	6.8%
Dollar Volume	\$6.6 Billion	\$6.2 Billion	6.3%
Median Percent of Original List Price Received	96.2%	95.6%	0.6%
Median Time to Contract	41 Days	48 Days	-14.6%
Median Time to Sale	90 Days	92 Days	-2.2%
New Pending Sales	21,257	22,321	-4.8%
New Listings	26,719	26,354	1.4%
Pending Inventory	26,715	28,027	2.5%

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.