

Gabe's May 2012

HOUSECALLS



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Unexpected danger: Kids toppling TV sets



At Underwriters Laboratories, which sets safety standards for television sets and other products, they say:

Parents should use TV stands or shelves that are big and sturdy enough to support the unit and have no drawers that kids can climb up on.

Nothing should be put on top of the set,

including the remote control and toys of any kind.

One electronics store advises that the safest place for a TV is bolted to an adequately sized stand; or it can be strapped or mounted on a wall 5 feet up, where children can't reach it.

Proper pricing crucial to home sales

Homes are selling.

What? You say that the housing market is famously slow?

So what? There is always movement in the market. You can give your home a step up in the market and you can sell.

First, a word about price. Pricing has to be right.

Pricing is one of the most crucial factors in home sales. You must price your home appropriately to the market. Unlike 10 years ago, the typical seller won't make a killing in the housing market. Second step sellers will probably find that their home sale might not provide the fat down payment they hoped for.

But if the home is priced according to what people are paying, a home will sell.

Your real estate agent will provide a market analysis showing sale prices of comparable homes in the area. Set your sale price realistically in that price range. Since most buyers (up to 80 percent) search for homes on the Internet, consider pricing your home within common search parameters. For example, instead of pricing a home at \$151,000, set the price at \$150,000 -- you'll come



up on more searches.

Next, with your agent's help, scope out the competition. What homes will buyers be looking at in your price range with similar amenities? You might even take a look at the competition. Invest in your marketing plan by making sure your home's landscaping compares favorably. Do the obvious: Clean everything, make sure all the hardware works. If you can paint in neutral colors, do it.

Take great pictures. Show your home in various seasons. If your pear trees

are fabulous in the Spring, search through your family photos to find a great shot. Present clear photos of your home's interior, showing its best face with clear, clean spaces devoid of clutter.

Consider off-beat marketing ideas. Search for free email lists, such as garage sale lists in your city and write your own ad for your house.

Analyze your market, too. If you are selling a smaller home, then it might appeal to both young people looking for a starter home or seniors looking to downsize. Put QRs in your ads to appeal to young people with smart phones. You can create your own QRs on many internet Web sites. Younger buyers will appreciate being able to text their inquiries. Provide a cellphone number for that. Older buyers might prefer a telephone number that reaches a human.

If you know you will sell but haven't set a date, watch the newspaper for developments in your community that will nudge the housing market. A new company moving in will create some demand for housing. That might be a great time to make a firm resolution to sell.



Ask the Expert



We have found a home we want to buy, but the property taxes seem to be way higher than they should be. Is there anything we can do about it?

Maybe. You can appeal the valuation that taxes are based on by showing an appraisal from a respected company, but that may not work.

Still, if you buy the home, you will be paying far less mortgage interest than you would have paid at any time in more than 50 years. So that smaller monthly payment would allow you to save money for the property tax bills.

Though it may not be much of a consolation for you, property taxes nationwide decreased by .9 percent last year when adjusted for inflation. On average, however, cities and counties are collecting more property taxes than they did when home values were much higher than they are now.

The rates are slowly starting to decline, but taxes in many places are based on valuations that might be up to seven years old. The assessment office for a county near Chicago says the goal of these formulas is to make

Hurricane-Proof Your Garage Doors

One inch of floodwater can cause \$7,800 worth of damage to your home. Busted garage doors can easily let in that much water and more. In fact, the Federal Emergency Management Agency (FEMA) identified loss of garage doors as one of the major factors contributing to hurricane storm damage in homes.

However, you can take steps to protect your garage doors from hurricanes and possibly lower your insurance premiums in the process.

Purchase new hurricane-proof or wind-resistant garage doors

First, check your local codes. In some hurricane-prone areas, codes require that a garage door withstand winds up to 130 mph. In Miami-Dade County of Florida, codes are even stricter, and doors must withstand hurricane-force winds of 150 mph. There are two grades:

Impact-resistant garage doors are made with a steel or fiberglass veneer, and are designed to withstand the force of objects hurled against them. Check the manufacturer's specifications for wind-resistance.

Hurricane-proof doors feature an extra-strong steel track system and twist-resistant frame-work.

Impact-resistant and hurricane-proof garage doors cost between \$750 and \$1,295.

Install garage door bracing kits

The surest way to prevent a garage door from failing in hurricane-force winds is to brace the door using a garage door bracing kit. A hurricane-resistant retrofit kit for garage doors in-

cludes braces and hardware and costs about \$500 for a double garage door. You can probably install braces yourself, if you're handy with a drill.

Be sure that the track of your garage door is at least 14-gauge weight—check the owner's manual or look for markings on the track—and is securely mounted with screws at all appropriate screw locations. Replace any loose screws with longer screws.



Ask your insurer about discounts for hurricane-mitigation improvements

In Florida's Miami-Dade County, for example, the annual insurance premium on an older home insured for \$150,000 runs between \$3,000 and \$8,000, assuming no hurricane-mitigation improvements. With improvements, such as storm shutters or hurricane-resistant garage doors, the same home would cost between \$1,000 and \$3,500 to insure, or about 30% less.

property tax income stable during an economic turmoil, unlike income and sales taxes.

School districts, which are supported by property taxes, are already suffering from reduced state funding. Nationwide, public schools have cut 270,000 employees.

Factors delaying tax reductions:

- * Laws that cap property tax hikes also limit decreases.
- * Delayed assessments are supposed to protect homeowners from fast-rising taxes when home

values soar, but they also delay tax cuts when values fall.

Though the idea of funding public schools may not appeal to you, you probably realize that educating American children is one of the bases for having a better nationwide economic future.

If you can pay the property taxes, go ahead and buy the house. You'll be happier, and you'll be helping to create a more successful America for all, including yourself.



The quest to find the best checkout line

Retailers are trying several new plans to reduce the lengths of their checkout lines.

They want to please customers, but some stores also want to encourage customers to shop in person rather than go online to buy. The percentage of shoppers who buy online is growing.

Store managers say self-checkout helps, but some people don't like it.

Some stores have copied the Apple Inc. stores with roaming personnel using hand-held devices for mobile checkout, but that doesn't work in a grocery store. Other stores have personnel come to a long line to pre-scan items while the shoppers are waiting in line.

What studies show

Having one line that flows into three registers makes checkout faster. If one



register has a problem, the other two are still moving customers. The plan works even better if the line flows into six cash registers.

Oddly, however, people still prefer to wait in the individual line of their choice, even though they experience remorse if the line turns out to be slower.

At Envirosell, a consultancy, they

timed shoppers in line with a stopwatch to determine how impatient they get. They found that up to two to three minutes, shoppers' estimates of how long they waited, were pretty accurate. When the wait time jumped to five minutes, many thought they had waited twice that long. Shoppers also put more weight on how fast or slow a line moved toward the end of it.

Odd shopper strategies

Many select a line depending on how full the carts of other shoppers are, the ages of people in front of them and whether a person has small children, all of which they think will slow the line.

Some shoppers say young male checkers are faster but not as careful about bagging. Others say middle-age ladies are slower, but take better care of their stuff.

FDA may approve a new diet drug

An advisory panel for the Food and Drug Administration overwhelmingly recommends that the drug Qnexa be approved. The prescription drug would be the first approved for weight loss in more than a decade.

Qnexa, made by Vivus, Inc., of California, was approved by a panel of non-FDA medical experts who were convinced that the drug's benefits outweighed any safety risks. They were impressed by the amount of weight study subjects lost, an average of 10 percent of body weight.

It would be prescribed for patients who are obese or who have weight-related conditions.



"I'll be removing your appendix and Dr. Otto will assist in removing a portion of your disposable income."

In the 25-to-34-year-old age group ... Better jobs picture nudges home sales

Job statistics for younger workers have reached their highest levels since 2009, according to the Labor Department.

During most of the recession, companies laid off entry-level employees and new college graduates with limited experience. Now, with consumer confidence rising and the economy recovering, they are hiring younger workers again, especially those with college degrees.

That's good news, because workers ages 25 to 34 are crucial to the economy.

They represent the prime age group for household formation and for transitioning from renting to home ownership, which means they can spark the housing market in a positive way, say economists.

The hiring will also help to boost the economy as these workers buy homes, according to USA Today.

Sometimes the dream of home ownership takes place after initial steps, such as paying bills, moving out of parents' homes to a modest apartment, then finally saving enough for a down payment.

It might not take as long as they think it will. With many low down payment options and low interest rates on mortgages their time is coming.

The same is true for individuals and families who are closing in on their home ownership goals right now. No matter what a home seeker's age may be, there's never been a better time.

When a family is growing or a person wants a home, but, for one reason or another, is not in a position to get a mortgage, there are land contract deals on many homes.

A contract would assure them they will be the official owner in three, five, or seven years.



New Listings

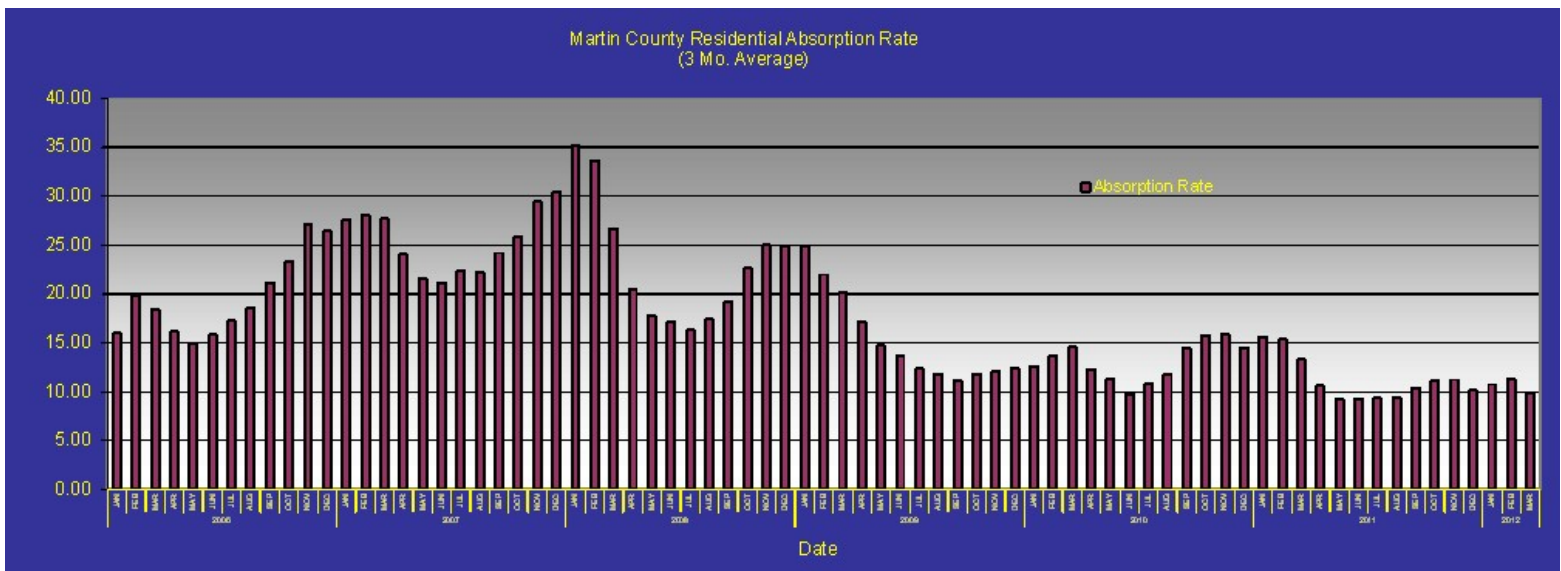
Looking for a full time home or just a getaway? Are you a boater or fisherman? This is the perfect place for you. Spacious first floor, 2 BR, 2 BA condo in the Manatee Pocket with a deeded 40' dock (water and electric). Only minutes to the crystal clear waters of the Atlantic Ocean to fish, or to take a quick trip over to the Bahamas. This condo features reasonable fees, spacious grounds with a large community pool overlooking 'the pocket', and a free laundry room. Freshly painted and brand new carpets. Light and bright Florida room with water views. One small pet (under 25 lbs.) allowed. Great location, only minutes to the beaches, shopping restaurants and all the amenities that Martin County has to offer. Call for more information.

\$199,000



A rare gem in beautiful Palm City. Situated on a secluded and private 1/2 acre +, lushly landscaped lot, is this like new 4 BR, 3 BA, Screened pool home with private dock and lift (4,500 LB - but supports will accommodate larger). This 1998 Mercedes Eileen Isle model has been maintained in pristine condition, with a gourmet kitchen featuring new Shirestone counters, newer appliances, newer high efficiency AC, a resurfaced gas heated screened pool with spa all with a view of the length of the canal to the Saint Lucie River. No neighbors in sight from this private setting. Yet close to Martin County's 'A' rated schools, shopping, beaches and downtown Stuart. Only minutes to the blue waters of the Atlantic ocean. An exceptional opportunity.

\$569,000



View the complete set of Martin County graphs at: www.TreasureCoastFLHomes.com



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