

# Gabe's October 2012 HOUSECALLS

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## The chuck-it questions



- \* Are souvenirs and gifts cluttering your home? The gift giver won't know or care if you chuck them.
- \* Do you have extra furniture that makes rooms seem crowded?
- \* Is an item you're storing broken or damaged beyond repair?
- \* Has more than a year gone by since an item was last used or worn?
- \* Do you own something similar that you like better?
- \* Are you saving something you never use just because it might come in handy some day? If it happens, either you won't be able to find it, or it won't work anymore. Chuck it.

## The Magic Combo: *Supply low, prices rising, mortgage rates low*

*The number of homes on the market is shrinking.*

*Sellers are getting higher prices for their homes.*

*Meanwhile, mortgage rates are at an all-time low.*

It's hard to decide who that magic combo benefits more: Sellers or buyers. Sellers have it made because in many areas, there just aren't many houses to buy. Investors and early buyers have snapped up the may inexpensive homes on the market. In prime areas, the inventory of homes available for purchase is very low. Many homes, once single family units, have been converted into rentals, decreasing supply even further. In parts of California and Florida, homes remain on the market for just weeks.

This trend is expected to continue throughout the U.S.

Meanwhile, prices are rebounding.



While there are still bargains, they are being snapped up quickly. In January of this year, the median price of a single-family home was \$154,600, the lowest since 2001, according to the National Association of Realtors. In June, existing home prices rose to a median of

\$190,100, up 8 percent from June of 2011. Those prices are still at 2003 levels, but they continue to rise.

According to Ned Davis Research, a respected institutional research firm, the excess supply of houses on the market should be eliminated by the end of 2013.

Interestingly, mortgage rates remain very low. The average 30-year fixed rate mortgage is about 3.6 percent, says mortgage giant Freddie Mac. Assuming you finance 80 percent of the median-priced \$190,100 home, or \$152,080, your basic mortgage payment would be about \$691. You can now get more living

space for less than renting.

For sellers who have good equity in their homes, now is probably a great time to sell. Since there aren't as many homes on the market, each new listing may get multiple offers, driving prices up. That combination is perfect for some sellers.

## Ask the Expert



**We want to make some improvements on our home so it will sell quickly. What do you suggest?**

I've got good news for you! Basic improvements are important and don't cost much if you do them yourself.

\* Can you paint? Freshening the rooms with a nice coat of paint comes first. If you have rooms or walls that are odd colors, paint these entire rooms in beige and install new electrical outlet covers. Check the woodwork to see if it needs to be touched up.

\* When faucets in the kitchen and master bath are showing their age, replace them with new faucets that have a modern style.

The same is true for light fixtures. Sparkling new fixtures on a newly painted ceiling actually gives you a "new room."

You could spend a lot of money on such projects as remodeling your entire kitchen, but dollar-for-dollar, you'll get a better return for freshening.

\* Of course, the kitchen is

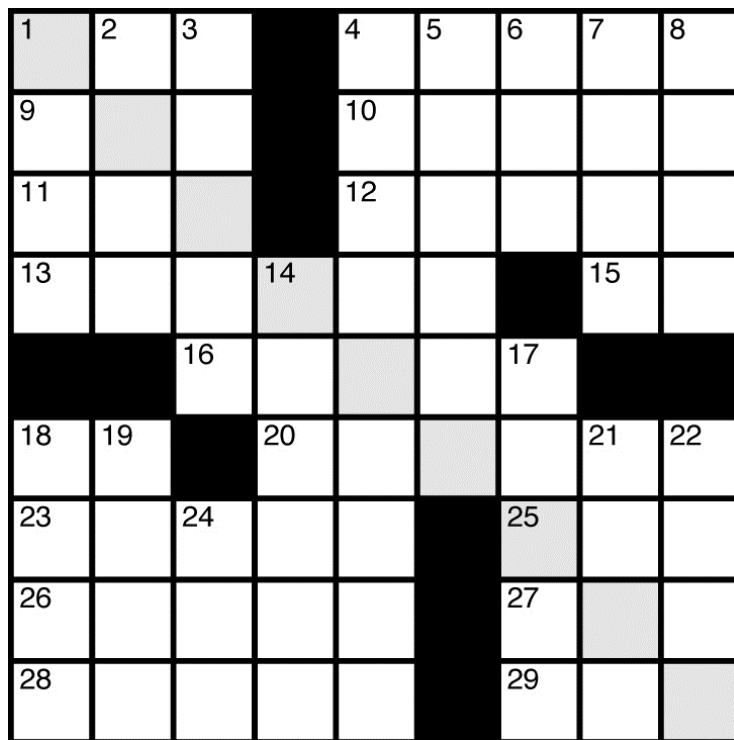
### Across

1. "Fancy that!"
4. Team
9. Usher's offering
10. Papal court
11. Fed. property manager
12. Lecherous
13. Dutch coin and currency unit
15. Chemical symbol for arsenic
16. Lascivious looks
18. Peruvian terrorist group of the 60s
20. Greek monster that lived near Charybdis
23. Moor
25. Order between "ready" and "fire"
26. Tidal bore
27. \_\_\_ Lanka
28. Horse carts
29. "We've been \_\_\_!"

### Down

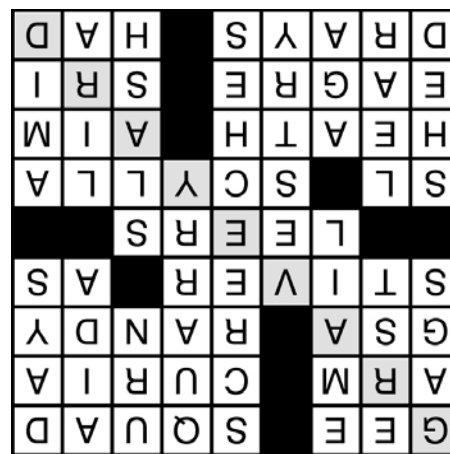
1. Comedian's stock
2. At one time, at one time
3. In-box contents
4. Screams
5. Prey
6. Samovar
7. "O patria mia" singer
8. "A Hard \_\_\_ Night"
14. Sacristy

## Halloween Hideout Crossword



17. Performer with Guns N' Roses
18. Cast off
19. Kind of jet
21. Former monetary unit of Italy
22. During
24. \_\_\_ Khan

*NOTE: The title is a clue to the word in the shaded diagonal.*



important. If you have a few thousand dollars to spend on a project, decorators say new countertops are a good choice. They don't have to be granite. Other choices: quartz as in Caesarstone or Cambria, DuPont's Zodiaq or solid surface Corian, or Eco's Cosentino or IceStone.

\* On the outside, paint the window frames and the front door. The door is especially important and can be made a contrasting color, like red.

Make sure the trim around the roof isn't chipped and that your gutters and downspouts are properly attached.

\* If the roof has a dark streak or two, a roof-cleaning company can make it look new again. Black streaks are caused by bacteria known as gloeocapsa magma (algae growth). A professional roof cleaning will take them away.

This is one job you can't do yourself. Reputable roof-cleaning companies use removal methods recommended by the Roof Cleaning Institute of America, but it probably only cost a couple of hundred dollars. Whether or not you decide to sell your home, you'll want to do that.

## Good moods or bad moods, they're contagious!

You try avoid picking up germs from someone who is coughing, but when you encounter a person who is in a bad mood, you can just as easily pick up their cranky germs. Moods are contagious.

It's easy to catch a good mood. When you're at work and co-workers have good news about something or someone, they want to share with you. They seem excited as they tell the good news. Everyone is in a better mood.

The contagious quality of mood and emotion has been one of the most widely studied of all the different forms of contagion. Without consciously trying, people are extremely good at picking up on other people's negative or positive emotions, according to the Association for Psychological Science.

They call the situation "emotional contagion." The first step involves unconscious



copying of facial expressions and movements. Seeing a smile makes you smile. Seeing a frown makes you more likely to frown.

If you're both frowning, maybe you'll start to feel bad too. You may share emo-

tions and experiences until you are both in the same mood.

Mood copying is common when you're in frequent contact with others. When a friend or co-worker is in a mood, it's more likely that you'll catch it than if you're dealing with a stranger.

Marriage researchers at the University of California, Los Angeles, found that husbands experienced lower marital satisfaction when their wives reported higher stress. Wives were less affected by their husband's stress levels.

Studies emphasize the importance of choosing friends wisely. People who are positive and upbeat can make you feel the same way.

While it may be best to ignore a someone's bad mood, if you really feel you can help with a problem, maybe you can pass your good mood on to that person.

## Remove a stain from granite

Hydrogen peroxide can be used in a cleaning solution for removing grease or stains from your granite surfaces. Mix 1/2 cup of hydrogen peroxide, 1 cup of flour and 2 to 3 tablespoons of cold water in a pot. Stir the mixture into a paste and apply it to any stains or debris you can't remove from your granite surfaces. Let the mixture stand for 12 hours then gently scrape or wipe off the mixture with a soft-bristle brush or wet cloth.

## Dry summer equal sweet taste

Growers of everything from beets to watermelon report that produce flavors intensified in the hot weather.

Crop specialists at Colorado State University say the cantaloupes and peaches are the sweetest ever.

### Scam Alert!! 'Deed Processing Notice'

A scam detected in Palm Beach County has the potential to affect any Florida homeowner with a mailbox: An official-looking "Deed Processing Notice" appears and asks homeowners to pay up to \$120 for a copy of their house deed. While the notice charges \$85 for the deed, it adds a \$35 fee if homeowners remit payment after an arbitrary due date in the letter.

"If you get one of these notices, throw it away," says Sharon Bock, clerk of the Palm Beach County's Clerk and Comptroller office, in a release. "You don't need a copy of your deed, and if you want to see your deed, you can find it online for free."

Bock warned residents to ignore any "Deed Processing Notices" sent by a private company called Secured Document Services based in Washington, D.C.



The colored leaves are picturesque and beautiful on the trees, but their charm flies away when they pile up in the yard. Getting rid of them is a job that can make your arms sore and your back ache. Here are a few techniques that can help you avoid that fate.

\* Remove them the traditional way: rake, but do it right. Start in the afternoon when leaves are dry and light. Instead of pressing on the rake, rake lightly, barely touching the grass. Pull softly toward yourself so your shoulders don't get sore.

Designate several target pile spots. Start from the farthest point and work toward the pile, pulling softly.

When leaves are falling fast, rake every few days instead of waiting until they accumulate.

\* Mulch them with the lawn mower or garden tractor. Before they get too deep, go over them a couple of times. The mulched leaves fall on the grass and turn into fertilizer.

\* Use a leaf blower to clear them out of garden spots and from around fences. Between raking or mulching, you can use the blower to push leaves off of the sidewalks.

Whether you rake or blow leaves, you end up with stacks that have to be picked up. Here's one way to avoid back strain.

EZ Rake, and others like it, are ergonomically designed, 2-step tools (\$30) that all but eliminate bending over to pick up piles of leaves. They have an attached jaw and pan that comes down and picks them up so you can dump them into a leaf bag.

## Featured Listings

Riverfront tropical oasis with a prime waterfront location in Martin County, Stuart, FL. Located on 1+ acre on the St. Lucie River is where you will find this large waterfront home with new roof, new A/C's, volume ceilings, impact glass, spacious open areas, plenty of room for entertaining. Enjoy the cook's favorite spot in two circular entertaining bars in the kitchen that open to the family room and great room. Oversized rooms, include rooms such as the media room, large master bedroom, spacious laundry room and bonus room with storage areas. The great room has volume ceilings, a wood burning fireplace and is adjacent to the entertainment bar area in the kitchen. Outdoors you can enjoy a riverfront pool, spa and cabana bath.

Just reduced to \$1,299,000 - [Click here for more info.](#)

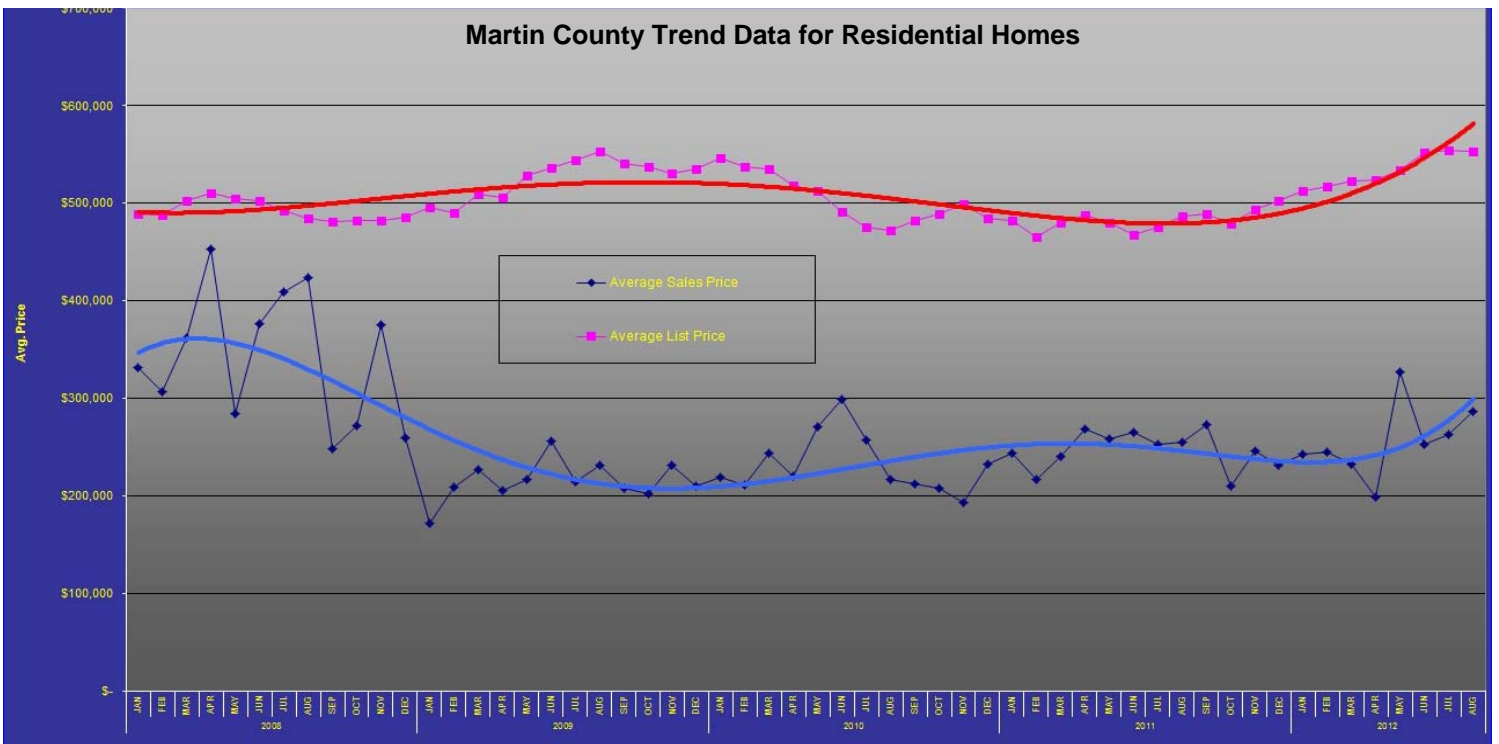


Enjoy living in this custom built 3 possible 4 bedroom 4 bath home loaded with top of the line upgrades in prestigious Willoughby Golf Club. Arthur Hills designed golf course. The kitchen is equipped with top of the line appliances including dual temperature controlled wine cooler, gas cook top, custom cabinets featuring pull out corner cabinets, spice tray, pantry drawer, granite counter tops, sliding pocket doors that open up the lanai. The patio area of this home overlooks a scenic lake and features a heated pool/spa, fully equipped summer kitchen with covered bar, great for entertaining. Family room has built-in entertainment center with Bose Surround Sound. Living room has a wet bar and gas fireplace. Home also has generator and accordion shutters.

Offered for \$699,000 includes Equity Golf Membership

[Click here for more info.](#)

Martin County Trend Data for Residential Homes



View the complete set of Martin County graphs at: [www.TreasureCoastFLHomes.com](http://www.TreasureCoastFLHomes.com)



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