



Gabe's December 2018 Stuart Florida Real Estate HouseCalls

Book in shoulder season for best prices, access



Everyone knows the difference between peak season and off season, but there is another season for traveling: Shoulder season.

According to Travel and Leisure Magazine, shoulder season exists between the busiest time of the year and the slowest time. It is a lesser known sweet spot of traveling when there are fewer tourists and, therefore, better access to attractions. While the weather might not yet be ideal, it also isn't the worst it can be.

Depending on the location, shoulder season can occur either before or after peak time.

One example is a ski resort in Whistler, British Columbia. Crowds disappear by April, but the skiing conditions are still good and rooms are \$189 less than in February.

In Mexico's northeastern Yucatan Peninsula, The Riviera Maya has hurricane season from August to October. But by mid-November, the coast is clear and rates are half the price of peak travel in December.

For adults, shoulder season can be the best season. It often falls in time frames unsuitable for families with school-age kids.

Consider how much luxury features really mean

What you want in your new home is everything and maybe all the luxury touches you can get.

But what features are actually deal breakers?

Lux touches look great and feel great, but some home experts wonder if those features should really make or break your choice in homes.

Consider whirlpool tubs. Stylish and beautiful, they cut an elegant profile in the bath, whispering of deep relaxation and plenty of hours to spend doing it.

What could be wrong with that?

There are drawbacks. Usually built for two people, these soaking tubs take up an enormous space in the bathroom. That space could be used for closets or big showers. And which will you use most? Busy mornings probably aren't suited to time spent filling and then lounging in a tub. A shower is more sensible. Of course, you might use it on the weekends. And after a long bubble bath, there will be plenty to clean.

That's why home experts say lounging tubs are often dust catchers, one of



many beloved features that mainly look like they might be used, rather than actually being used.

Another is a fireplace. Christmas morning might feel delightful with a fire,

but consider carefully how much you are willing to spend for that moment. Log fireplaces require logs and gas fireplaces don't even crackle.

Then there is the kitchen. Gourmet cooks might want one of those \$5,000 professional chef stoves, plus warming drawers and hanging pot fillers. But, if you aren't a chef, these features could well be overkill. Warming drawers, rather than keeping fresh food fresh for 20 guests, often end up being used for storage. Pot fillers are slow.

On the other hand there are luxury features that are intrinsically pleasing.

Heated floors are effortless luxury, lending comfort year round and they cut down on utility bills.

According to Kiplinger, 82 percent of home buyers want an eat-in kitchen. Consider the benefits of table space in a kitchen over a big island eating space. Around tables people look at each other. At bars, people look straight ahead.

Another feature that 92 percent of buyers want: A big laundry room. If you can find one (or build one) on the main floor, so much the better for hauling baskets around.



Ask the Expert

I would like to take over payments on my brother's house. The interest rate is a little bit lower than I can get now. Plus, it would help him out. Can I just put my name on the loan?

The short answer is no: No mortgage allows you to just put a new name on the loan.

What you are asking about is called assuming a mortgage and it can be a more complicated matter than you might expect.

First, all conventional mortgages are not assumable. They require that the loan be paid on sale or transfer. So, in this case, you would need to get a loan and buy in the usual way.

Some non-conventional loans can be assumed, however. They are FHA loans, USDA loans, and VA loans.

If your brother has one of these three loans, it might be a good deal. It is at least possible that you could benefit from the lower interest rate and have lower costs. In addition, the loan would have a shorter term since your brother has already been paying on it.

Porch Pirates Plot to Steal Christmas

Christmas is here and the Porch Pirates are waiting to steal it.

Some new services are available to thwart the efforts of the thieves who steal packages from the doorstep. But awareness can help, too.

Porch theft has grown up alongside online shopping.

In 2017, UPS delivered about 750 million packages during the holidays while the U.S. Postal Service logged about 850 million, according to CNBC.

Meanwhile, about one in 10 adults have reported package theft.

Security cameras, either real or fake, can scare away would-be thieves. Many cameras are integrated into doorbells. But subtle cameras don't usually scare off criminals, so manufacturers recommend actually posting a sign to tell crimi-

nals they are on candid camera.

Amazon is working on a way to prevent package theft with its new Amazon Key option, available to Prime members in a few dozen cities for about \$250. The system is powered by an electronic front door key that allows a delivery driver to unlock the home and place the package inside.

For people with pets or concerned about privacy, Amazon has also introduced a Key In-Car service, which allows carriers to open a car trunk to store packages.

Amazon also has lockers available at places like Whole Foods that serve as a central drop off point from which the purchaser can pick up their package with a secure code.

Still, most people will have to make secure arrangements by having packages delivered to a work address or a trusted neighbor.



If the loan is assumable, remember you would have to qualify for the loan. Your credit score, income, debt, and employment history must meet the criteria of the lender.

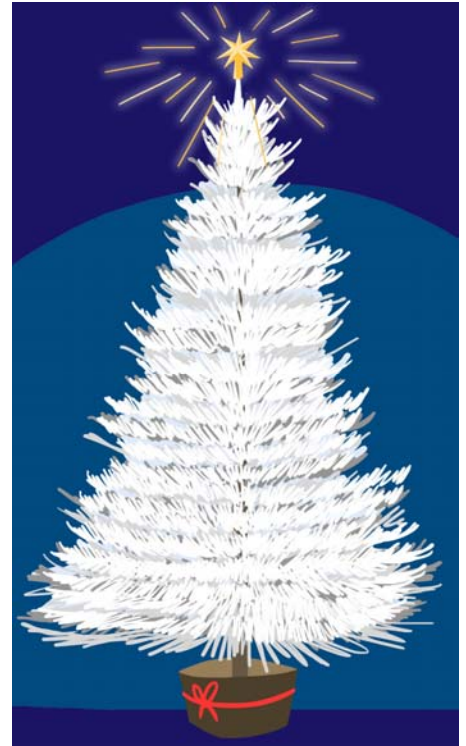
Sometimes even if the loan is assumable and you qualify, it might not be the best choice.

For example, if the loan is a VA loan, the veteran's entitlement stays with the loan. If your brother wishes to buy another house, he won't get the whole entitlement on his new house.

Lenders usually see mortgage assumptions in the case of divorce, family gifts, or estate planning. But assuming a mortgage is not always possible and may not be the best way to go.



Trends: Forget pine, white trees are hot



How we came to know the drummer boy

One of the most beloved Christmas carols is a sentimental ballad, not grounded in Biblical verse, but well rooted in hearts at Christmas.

Pa rum pa pum pum. The little drummer boy played for the baby Jesus. We don't worry the drumming woke The Babe because, after all, Mary nodded. And, the little drummer boy, who was a poor boy, too, played his best as a gift for the newborn king. And He smiled.

What more can you ask of a carol than a tear for innocence and a musical ox and lamb that can keep time?

Well, perhaps one thing you could ask, if you were the author, as was Katherine Davis, a Wellesley music teacher, was for a little credit.

Seems in 1941, Davis gave an interview in which she spoke about a tune running through her head for a little Christmas carol that she said practically wrote itself.

About 20 years later, a friend called to say her carol was on the radio.

"What carol?" asked Davis.

"The Little Drummer Boy. It's everywhere."

Davis managed to claim credit (and royalties) for the song, which is now part of the beloved library of uniquely American Christmas carols.

In the 1960s, if the Christmas tree wasn't a shimmering silver aluminum, then it was probably flocked. Heavily flocked. A real tree covered with thick, white goopy stuff.

Welcome to the future. Nearly 60 years later, nostalgia in white, silver and flocked trees has come full circle, out of garage sales and back into the living room.

According to the Wall Street Journal, this is likely due to Instagram and social media where, if you want to display your favorite colorful ornaments, nothing shows them off as well as a white tree.

In some ways, the white trees are a backlash against the all-natural trend in design, food, clothing and life in general, says the Journal. Besides, it is exhausting and expensive to head out to the tree farms to find and cut just the right spruce or pine.

If it is a backlash, it got started in 2017, when Wayfair saw white tree sales spike, quadruple the year before and selling out earlier. White trees made up 13 percent of total Christmas tree sales, up from 5 percent the year before.

This year, as in the 1970s, white trees make the perfect backdrop for ornamental themes. One-color ornaments are popular, as are white-on-white flocked

trees and lights. It certainly adds a bright spot to a room.

Especially with flocked trees, you can still go native with wooden ornaments, pine cones and toys mixing with lights of a single color.

Mind your step and the fires, it's Hogmanay

Light the torches and get out of the house, my friends, it's Hogmanay.

Hogmanay is usually called New Year's Eve in North America, but in Scotland, where Hogmanay is beloved, it can be a three- to five-day festival of fire and fun that begins with First Footing.

The first person to step over your threshold in the new year is the First Footer and it shouldn't be just anyone. The First Footer has to be a tall, dark man and he has to step in before anyone else. A blond or red-haired man or woman won't do.

The requirement for a dark-haired First Footer probably has roots in Scotland's history. Given the many Viking invasions of the country, there were plenty of times when a tall, blond dude at your door was probably carrying an axe -- never a great way to start the year, or any

thing else.

The good news is that the neighborhood First Footer will bring blessings in the form of small gifts. Wishes for warmth, a piece of coal. For food, shortbread. For the spice of life, salt. For joy and prosperity, a wee dram of whiskey.

Later, neighbors and friends drink a toast to the New Year and sing Auld Lange Syne.

After First Footing comes fire, and plenty of it. Scots like fire festivals and they are found throughout the fall until the end of January. For Hogmanay, bonfires burn throughout the country. Revelers in the coastal town of Stonehaven wear kilts and swing big baskets of fire. In Edinburgh, enormous wicker figures (such as a bull) become a towering bonfire amid fireworks, according to Scotland.org.

December 2018



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Sun	Mon	Tue	Wed	Thu	Fri	Sat
						1
2 Hanukkah begins	3 Advent	4	5	6	7 Pear Harbor Day	8
9 	10 Hanukkah ends	11	12	13	14	15
16	17	18	19	20	21 Winter 	22
23	24	25 	26 Kwanzaa (Start)	27	28	29
30	31 New Year's Eve					

State of Florida Single Family Homes 3rd Quarter 2018 Review

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Quarterly Market Detail - Q3 2018
Single Family Homes
Florida





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Summary Statistics	Q3 2018	Q3 2017	Percent Change Year-over-Year
Closed Sales	72,843	67,787	7.5%
Paid in Cash	18,219	17,176	6.1%
Median Sale Price	\$255,000	\$240,000	6.3%
Average Sale Price	\$329,461	\$313,150	5.2%
Dollar Volume	\$24.0 Billion	\$21.2 Billion	13.1%
Median Percent of Original List Price Received	96.6%	96.5%	0.1%
Median Time to Contract	37 Days	37 Days	0.0%
Median Time to Sale	79 Days	82 Days	-3.7%
New Pending Sales	74,972	69,421	8.0%
New Listings	89,744	78,099	14.9%

View all Quarterly Market Reports for [Martin County](#), [Saint Lucie County](#), and [Florida \(statewide\)](#)

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