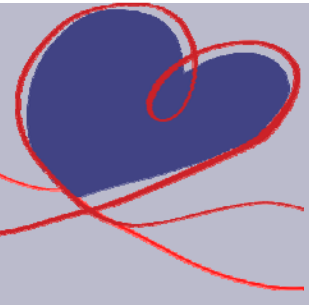


HOUSECALLS



Gabe's February 2019 Stuart Florida Real Estate HouseCalls

FIND MY CAR: The indispensable feature on your phone



If you've ever walked out of an airport or shopping center and suddenly realized you have no earthly idea where you parked, the solution is probably already in your hand.

If you have an iPhone, the Maps app will show you exactly where your car is and how to get there. You must always have Location Services turned on. And, you have to drive a car with a bluetooth connection. To learn how to use this feature, search online for 'Apple Maps

parking place.'

Alternatively, for iPhone or Android you can get the Google Maps app. Turn Location Services to Always and turn on Motion and Fitness. On Google Maps, turn on Know Where You Parked. Search online for 'Google Maps parking place' for more information. Other apps for this include Find My Car Smarter, a free app for iPhone and Android. Anchor Pointer also works on both platforms and costs \$1.99.

Considering a vacation home? It might even pay for itself

A vacation home may be just the ticket if you love to visit sunny climes, the forest, beach, or mountainside.

These days, thanks in part to the sharing economy, more people than ever can afford a second home.

Today you can buy a home at relatively low interest rates, then rent that home out when you are not there.

Homeowners have successfully covered their mortgages and leases by renting out as little as one room thanks to sites like AirBnB.

According to John Banczak, executive chairman of TurnKey Vacation Rentals, for every \$100,000 you spend to purchase a vacation home, you should expect yearly rental income of \$12,000 to \$14,000.

Vacation homes are appealing to owner and vacationer alike. The rate is



often less than or equivalent to a hotel, but with the option to spread out more and eat meals in. For locations with popular attractions, owners can visit when they like and rent when they aren't there.

In 2017, about 12 percent of home buyers purchased vacation homes. According to Economist Outlook, buyers wanted a second home for vacations (42 percent), for future retirement (18 percent), or because real estate prices offered good deals (12 percent). The median household income in 2016 for vaca-

tion home buyers was \$89,900.

If you're considering a vacation property, make sure to find a trusted local real estate agent to help you navigate the purchase. The agent will know the area and any local and state contract laws.

It's also important to find a local person to keep an eye on the property, whether it's your housekeeper, the agent, or a contractor. If you rent the property regularly, your housekeeper can be your second set of eyes, letting you know how the latest guests treated the property as well as how everything looks overall.

As part of your due diligence, factor in a higher insurance rate for a second home.

Install a home security system for yet another set of eyes as well as a way to make sure the heat has stayed on.



Ask the expert:

I'm trying to buy a house and the seller just wants too much for it. I checked the county tax rolls and the value of the house is much less than the appraisal. What is that about?

One of the trickiest distinctions for homeowners and would-be buyers alike is the difference between a property's assessed value and its appraised value. It likely doesn't help that the two words are so similar, but don't be fooled -- they are two different values.

One (assessment) is the amount that's used by a municipality to calculate property tax, while the other (appraisal) is intended to represent the property's actual, or fair market, value. The assessment is conducted by your town or city, typically every five to 10 years. Often, an exterior assessment is conducted at the five-year mark to update municipal records, while the once-every-10-years assessment is more thorough and includes a review of interior modifications as well.

The assessment is typically lower than the appraised value; an assessor will determine fair market value (FMV) and multiply that by a percentage, which can range from about 70 percent of FMV to 80 or 90 percent. That's the figure a



Password Managers

Ease Confusion, Beef Up Security

A scary-sounding headline in the Washington Post declared: Your password has probably been stolen. Here's what to do about it.

As much as we become numb to the latest data breaches, the reality is that it has quite likely affected every one of us in some way. One effective way to combat that threat is to use a password manager, which not only keeps track of all of your passwords and usernames in one spot but also helps you create new, unique -- and complicated -- passwords.

But first, a word of advice: even if you don't sign up for a password manager, do try to improve your existing ones. And if you're unsure, check SplashData's annual list of the 100 worst passwords of the year. Amazingly, "123456" ranked first YET AGAIN (five years running), followed by "password" at number 2.

Tech website The Verge published an article on how to use a password manager, and listed the three most popular versions as 1Password, LastPass, and Dashlane. Though each is similar, The Verge chose LastPass because it's

the cheapest and is available on most platforms. All work on Mac or PC.

All you need is one master password to log in and then the manager stores the rest for you, though you do have to import them either via your browser or manually. You can then sync the manager to other devices, sometimes for free and sometimes for a small fee of a few dollars a month.

Each of the managers also has an audit, which lets you know how secure your passwords are and which ones are weak. And please say that you DO have different passwords and don't simply re-use each one across dozens of sites - right?

The managers will also help you to change all of your passwords to something you'd never generate on your own.

Admittedly, the process can get a little tedious. But in the end, it's far better than dealing with having your data stolen and having to restore your entire life back to normal.

property owner is taxed on; so if the FMV of your home is \$200,000 and assessment is calculated at 70 percent, you pay taxes on the assessed value \$140,000.

The appraised value is what a lender will use to determine a loan. If you've purchased a property with a bank loan, you know that one of the steps includes an appraiser heading out to assign it a value. This is the lender's verification that the property is worthy of the amount it's lending.

These are important to keep in mind whether you're buying or selling because each can be a negotiating tool in the process.





Contenders for top Valentines treats

If you love candy for Valentine's Day-- and who doesn't? -- then here are some super sweet facts about the treat.

In the U.S., lovers spend \$448 million on candy, buying 58 million pounds of chocolate.

Conversation hearts are by far the most popular candy for Valentine's Day. And they have changed with the times. It's not just messages like Be True or Love You. These days you are bound to find messages like Tweet Me or Text Me, along with the more challenging Dare You.

Hershey's Kisses are also in the running for the most popular Valentine candy. Hershey makes 60 million of these tidbits every single day. But for Valentine's Day, the company pumps out 750 million, according to Time Magazine.

By the way, Hershey's produces enough Reese's Peanut Butter Cups in one year to feed one to every person in the U.S., Japan, Europe, Australia, China, Africa, and India.

Always in the running for the most popular Valentine gift are the ubiquitous heart-shaped boxes of chocolates. In the U.S., buyers snag 40 million heart-shaped boxes every Valentine's Day. Caramels are the most popular. Ghirardelli gift boxes also make the cut in the top two across the country.

New candies in the running

In Minnesota, Louisiana and Virginia, among others, Cupid Corn is in the running for the most popular Valentine candy, ranking about second or third. You might be asking yourself what Cupid Corn is. But you already have tasted it: It's regular Halloween candy corn -- only red and pink.

Another surprise contender is Wild Berry Skittles. The chewy confection comes in all the right colors.

Smartphone generation suffers neck problems

Ever hear the phrase, "Keep your head down"?

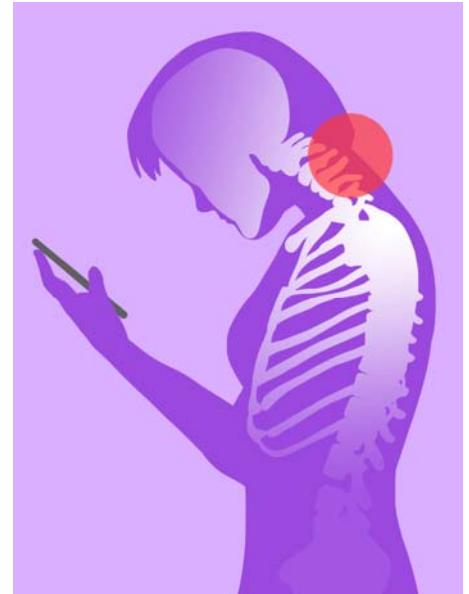
It's meant as an admonishment to stay out of trouble and to avoid jumping into the fray. But while that may be perfectly good advice for your emotional wellbeing, it's actually terrible advice on a literal level.

Many of us look down at smartphones throughout the day, some for hours -- and this head position is damaging our spines. The human head weighs about a dozen pounds, according to a 2014 story in the Washington Post, and when the neck bends forward and down, it adds weight to the cervical spine.

When bent at a 60-degree angle (looking down), the added weight is about 60 pounds, the article notes - kind of like carrying a second-grader around your neck.

The result? Text neck. The catchy name refers to a variety of ailments arising from this poor posture, including neck pain, shoulder pain, headaches, upper back pain, and more.

Experts recommend adjusting the position at which we view our screens, whether it's holding our phones higher or using our eyes more often to look down rather than bending our necks. Take fre-



quent breaks.

You can combat text neck with a number of stretches and strengthening exercises designed to keep your head in alignment and strengthen the muscles that hold it up and in the proper position. These include anything from turning your head to the left and to the right, chin tucks, or a multitude of yoga poses like downward-facing dog or cat-cow (on all fours, alternating between straightening and rounding the spine).

Should you replace your home windows?

Though new windows are pricey, a lot of homeowners assume that they will pay for themselves in a few years in energy savings.

You might want to think twice about that. True, new energy-efficient windows can help keep your house warmer in winter and cooler in summer (assuming you use an air conditioner), but they won't necessarily save you a bunch on your monthly energy bill.

An article in time.com's Money section said that new windows produce about 5 to 15 percent of your total energy savings; and with the average homeowner in America paying about \$1,000 a year to heat and cool a home, it would take more than 100 years to earn back your investment.

So does that mean you shouldn't bother? Hardly.

You also need to determine whether the windows are doing their job of keeping moisture out, as they may need repairs or replacement on that factor alone. And even if they don't save you the money you expected, new windows can make you feel a lot more comfortable by helping to reduce draftiness in the winter and retaining cooler air in the summer.

Newer windows are usually a lot easier to clean because of their tilt-in design, too. And new windows can help your home's resale value; prospective buyers see new windows as a plus, not to mention an indicator that the house has been well cared for. The Time article said homeowners get about 73 percent of their replacement window investment back when they sell the house, according to the National Association of Realtors' 2016 Cost Versus Value study.

February 2019



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Sun	Mon	Tue	Wed	Thu	Fri	Sat
					1	2 Groundhog Day
3 Super Bowl	4	5 Chinese New Year	6	7	8	9 Pizza Day 
10 Grammy Awards	11	12	13	14 Valentines	15	16
17	18 Presidents Day	19	20	21	22 	23
24 Academy Awards	25	26	27	28	 World Spay Day, February 28	

Florida December 2018 Single Family Home Market Report

Click on the Image for the full report

Monthly Market Detail - December 2018
 Single Family Homes
 Florida





Summary Statistics	December 2018	December 2017	Percent Change Year-over-Year
Closed Sales	20,633	22,890	-9.9%
Paid in Cash	5,179	6,026	-14.1%
Median Sale Price	\$255,000	\$244,700	4.2%
Average Sale Price	\$331,805	\$321,077	3.3%
Dollar Volume	\$6.8 Billion	\$7.3 Billion	-6.8%
Median Percent of Original List Price Received	96.0%	96.3%	-0.3%
Median Time to Contract	44 Days	41 Days	7.3%
Median Time to Sale	85 Days	83 Days	2.4%
New Pending Sales	17,660	19,408	-9.0%
New Listings	20,582	20,605	-0.1%

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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