

## August 2016 | Pets at Home

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## Closing the Deal May Mean Opening Your Wallet . . .

"Why in the world should I pay the buyer's closing costs?" That's often the first question Realtors hear when discussing the various nuances of selling a home. On the surface, paying a buyers closing costs may seem absurd, but in reality, it can open the door to a larger pool of potential buyers.

Experienced agents know that while these types of conversations may be uncomfortable, they are a necessity in making sure a seller adequately prepares for all potential scenarios well in advance of the actual offer. As the agent readies a "net sheet" to show the seller what they will realize when they "close" (transfer deed) on their home, exploring the idea of paying a buyer's closing costs is one of many that can help bring buyers to the door.

Whether it's called seller contribution, seller concessions or seller assistance, in most cases it means the potential purchaser of your home may only have enough money for the down payment. In order for them to buy your home, you may have to pay their loan closing costs or make other allowances. The appraisal, title searches, lender, recording fees and more can add up quite quickly.

**continued . . .**

Consider this example:

The VA Loan. This is a loan for qualified veterans which allows them to purchase a home with no down payment, or 100% financing. However, the closing costs are not a part of the loan. So now in addition to the seller's typical costs; documentary stamps on the deed, title insurance, commission, HOA fees etc., there could be additional costs of 3 to 6% to cover the buyer's loan closing costs. If the qualifying buyer is unable to pay this additional expense, it locks them out of purchasing your home.

This situation is occurring more often on other types of loans as well. Paying closing costs or making other concessions is not specific to the age of the buyer or necessarily the cost of the home and it is becoming more and more prevalent in our market. With the average price of homes in our area at \$285,000, a minimum down payment is almost \$15,000. Statistically, we're told, it takes the average buyer approximately 3 years to save for just their down payment. It's easy to see why an offer to provide financial assistance is so attractive.

Paying a buyer's closing costs is not your responsibility. Instead, it's a strategy you might employ for a faster sale. In many cases, buyers will take the seller paying closing costs into account when making an offer. This advantage may mean that in the end, your net profit varies little from your initial expectations.

If you're considering selling, be sure to hire an experienced agent to help you navigate through the financing maze so you can avoid any last minute surprises on moving day!

It's worth noting in June 2016, single family home prices in Manatee County were **up 12.4%** over June, 2015.



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# Home Modifications for Your Pet

Pet owners understand the need to make their pet's feel a part of their home. Convenient features like doggy doors can be necessary accommodations to the home. These doors can not only be used by dogs but cats as well. Easy access to the yard so they may go as they please. There are now even electric doors that give your pet a key and allows only your pet access. It gives you customizable features so that you can control your pets' access.

- [PetSafe Doors](#)



Cats love to climb, explore, and hide and with these indoor kitty spaces the cats can do just that. They will never get bored whilst running through holes, going up stairways, and peering down at you from high above. Some pet owners have gone all out when it comes to making a whole playground for their cat's use. Many of these playgrounds are custom made but there can be easier, more affordable ways to create a cat playground.

- [Cat Playground Hacks](#)

Catios are the perfect solution for cats who desire to be in the outdoors but have pet owners who don't feel comfortable letting them roam freely. Catios are a controlled environment outside in your yard that allow cats fresh air, exercise, and a never ending adventure out in the sun. They can vary in size and space and are custom made to each home and the cat's preferences.

- [Catio Showcase](#)
- [Catios DIY](#)



# Best Type of Pets for Families



## Dogs

Labradors, German Shepherds, & Golden Retrievers are ideal for families because these dogs can be active, sociable, and kid friendly. Smaller dogs like Bulldogs, Pugs, and Cocker Spaniels can also provide a gentle and affectionate aspect to your home environment.

American Curl cats are faithful, affectionate companions that adjust easily to other pets, children and new situations. Other alternatives that are good with kids and other pets are the American Shorthair, Birman, and the Burmese.

## Cats



## Fish

Loved for their colorful scales, Betta Fish are good starter pets for small children so that they may learn the responsibility it takes to care for a pet. These fish don't need any fancy filters or tank. Betta fish don't need much and are affordable. But best to keep ONE at a time.

Turtles/Tortoises are a good alternative choice to families who have allergies to fur. An ideal pet for children 12 years and older. But be careful of which breed you buy because they can get big real quick. Aquatic turtles, like Musk Turtles, require tanks with water while tortoises, like Greek Tortoises, need terrariums.

## Turtles



## Hamsters

Syrian hamsters/Golden hamsters are the most common and are solitary creatures. Ideal pet for smaller children who can be entertained by such lively pets and be easy to handle. Be careful of buying 2 of the opposite sex because you will have a handful of baby hamsters very soon.

They are cuddly, sociable pets and they do better when paired with a friend. The American breed is the most common because they get along with children and are easy to take care of. Parent supervision is encouraged as these are good pets for kids 6 and older, but they are small pets and need to be handled with care.

## Guinea Pigs

6



7



## Hermit Crabs

These are very social creatures and prefer to be amongst more hermit crabs. They are nocturnal and may also be one of the only pets that love humidity, so make sure they feel it. The Purple Pincher Crab are common in Florida and the Strawberry Hermit Crab is popular because of its red coloring.

Rabbits are social animals and can't be just left alone. Different breeds have different temperaments and its best to choose one that best fits your family's lifestyle. A Sussex looks teddy bear like and can be just as friendly and outgoing as a Lab. Dutch bunnies are easygoing and are preferred for beginners.

## Rabbits

8



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## Lizards

Bearded Dragons are a popular choice for kids because they look similar to dinosaurs. These lizards are quite docile and have a "happy-go-lucky" attitude about them. Leopard Geckos are another good alternative, for they are one the easier ones to take care of. They are popular for the many different color variations they can be found in.

A pet bird is not a good choice for children under 12 and who are hyperactive with no patience. Birds can get noisy or fly away if its being threatened with high energy. Canaries like being in their cages and are known for their singing. Parakeets are another favorite because they love interaction and can be tamed.

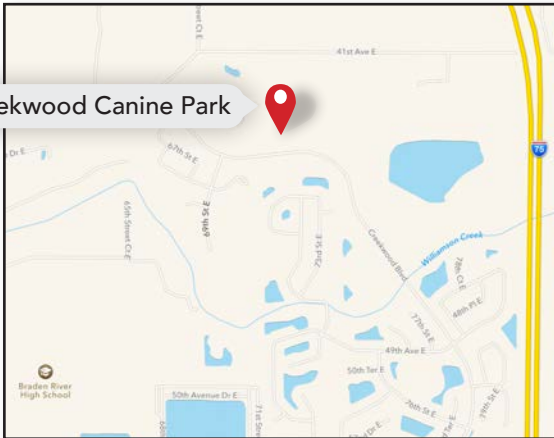
## Birds

10



# Dog Parks in Your Area

Creekwood Canine Park



## Creekwood Canine Park

7025 44<sup>th</sup> Avenue East,  
Bradenton, FL 34203

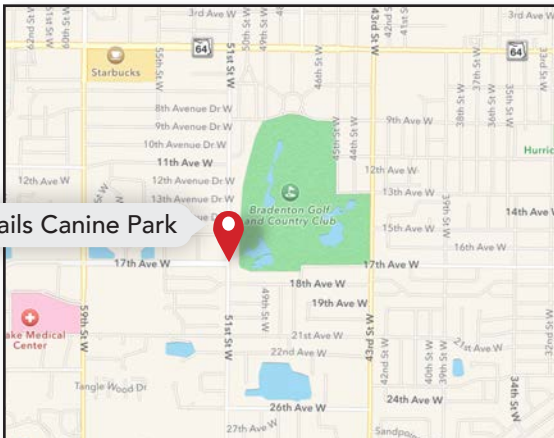
## Happy Tails Canine Park

51<sup>st</sup> Street  
Bradenton, FL 34209

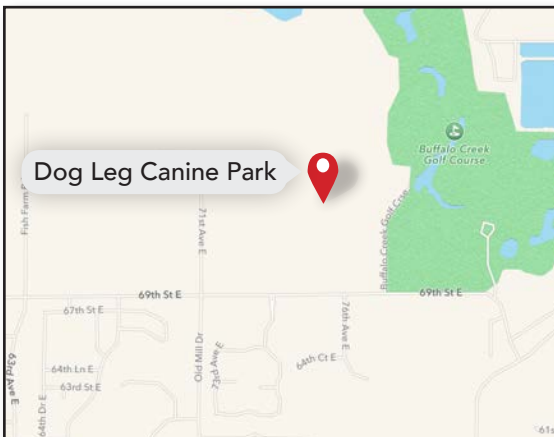
## Dog Leg Canine Park

7550 69<sup>th</sup> Street East  
Palmetto, FL 34221

Happy Tails Canine Park



Dog Leg Canine Park



# How to Keep a Clean Home With a Messy Pet

## Shedding

By regularly brushing your pet you can reduce the amount of fur and hair that ends up around the house and on your clothes. Try brushing your pet outside to keep the furry mess outside. Any hair still found around the house can be cleaned with a vacuum or Swiffer.

## Baths

Too many baths can strip them of their natural oils in their skin and lead to increased dryness and not enough baths can create a more than obvious smell. A good bath once a month can keep them clean and healthy.

## Muddy Paws

After walks outside remember to wipe your pet's paws before they enter the house again, especially on rainy days. If you do find muddy stains on the floor warm water and rags can help clean that up.



## "Accidents"

Clean up any pet stains you see immediately, canine urine left on carpets can permanently alter the dye. Blot fresh stains with a clean cloth and absorb as much moisture as possible. Use dish washing liquid to clean the rest.

## Food and Water Bowls

It helps to place a tray or under your pet's food and water bowls because that will help catch fallen food or spilled water. This will help keep everything in a specific area and make it easier to clean afterwards.

## Scratched Furniture

Some pets claw and chew up furniture out of boredom not because they wanted to make trouble. By supplying them with intriguing toys they will have endless things to do while you are from at home.



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# Back to School Shopping!

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## ROOM TO ROAM:



Fenced 5 Acres with pond, 8 stall horse barn. Country living close in. This lovely pool home has been well cared for and thoroughly updated. A4161731 **\$429,000**



Gracious home on beautiful preserve lot! Great floor plan. Extensive upgrades. A4161096 **\$575,000**



Country living at its best! No deed restrictions! This property features a 4 bedroom/3 bath home with powered outbuilding on 5+ acres A4162223 **\$310,000**



13-Acre country estate with lake and 2 ponds. Eat-in kitchen with view of lake. A4161977 **\$644,500**

## LIFESTYLE COLLECTION:



As you pass the gates of Chelsea Oak you will notice the well-manicured lawns, homes and recognize this community stands out among the completion A4162917 **\$255,000**



3 bedrooms, 2.5 baths and office. Upgrades include paver bricked driveway, side-load garage, and marble cast stone trimmed windows. A4161912 **\$349,900**



Located in the desirable community of Chelsea Oaks, this spacious and open 1 story plan by Lennar Homes. Screened lanai with waterview view lot A4161100 **\$279,900**



Great room plan features large diagonal set tile. 42" cabinets, Corian countertops, pantry, breakfast nook and bar seating with adjacent dining area! A4161104 **\$274,900**

## GREAT VALUES AND DEALS:



Cute and affordable! 3 bedrooms, 2 baths, 2 car garage, detached workshop.... this home has everything you need. A4162569 **\$219,000**



See this spectacular 2,724 square foot one owner, two story family home with private upstairs bedrooms, 2 1/2 baths, and 2 car garage. A4161420 **\$274,900**



Looking for a home with tons of potential? 4 bedroom 3 bath home offers a versatile floor plan perfect for either entertaining or relaxing with your family. A4161759 **\$239,900**



floor plan already comes stocked with all of the upgrades you'd ever need and it's already included in the price!! A4161569 **\$355,000**



Location Location in the Village of Parrish...this is a great house at a great price in a great location. A4162498 **\$169,900**



Welcome Home! Four bedrooms + an office/ den, 2 baths, separate family room and formal dining room make this an ideal floor plan. A4162325 **\$259,000**



Affordable home in the historic area of Palmetto. A 3 bed / 1 bath located on a very quiet street. Large backyard, detached garage/workshop. A4161798 **\$149,000**



Nice clean 3/2.5/2 car garage, 2 story home located in gated Stoneybrook in Venice! A4161607 **\$239,900**

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