

Don't Leave Home Without...

When you return to your home or condo after a summer away, you expect to find it as you left it. After all, you did everything humanly possible to secure it.

Or did you?

Local Realtors and service people relate horror stories about returning vacationers and snowbirds who have opened their doors to nightmare conditions that were the result of storm damage or improper preparation.

Storm damage can't be predicted or controlled, but knowledgeable preparation will go a long way in saving the homeowner money, time and heartache.

Hundreds of thousands of houses are left in an unoccupied state during the year in Southwest Florida alone. It's the small things that you don't think about that may cause the biggest problems.

Like cleaning out the refrigerator, turning it off and/or unplugging it — good idea, yes?

No. There is no reason to unplug the refrigerator. If the door shuts, it will be mold city when you return. And many people keep spices, candles, coffee and other things in the refrigerator so they maintain their freshness. Someone should come in at least once a month and run the dishwasher to prevent the seals from drying out. Catch problems before they cost a fortune. It will save you money if you pay a little extra now and have things checked more often.

Having things checked often is the top advice from the experts; weekly is best, but at least once a month.

Air conditioner failure is one of the greatest concerns and can be the cause of expensive repairs. The air conditioner is the heart of the home. To more fully control conditions that encourage mold and mildew, we recommend that the humidistat be tied into the air conditioning thermostat and be able to override the thermostat if the need arises. If you don't have a humidistat, have one installed. We also emphasize that the water be turned off outside at the emergency cut-off. If you don't know where it is, be sure to find it before you leave.

But someone should still check everything periodically. If you elect not to have anyone come in and check your home, be sure someone locally has a key. It is vital that someone have a key and a phone number where you can be reached in case anything does happen, like a leak or storm damage or a burglary. If you're in Ohio and someone needs to get into your home to fix something, what then?"

There are stories of repeatedly checking a house where the alarm kept going off several times in one day. The officers couldn't find anything amiss, until someone

noticed a parakeet fly across the room. The loose budgie was the culprit. Something as small as movement of the drapes caused by the air conditioning can activate a motion sensor and set off the alarm, but more often than not, pets are the reason for the false alarms. Anything and everything can go wrong when you're away, from an alarming parakeet to an electrical storm.

Gary Beaumont, president of Beaumont Electric Co. advises surge protectors for all appliances. "If a nearby transformer is struck by lightning, or a car hits a pole, it sends a surge of electricity to all the homes on the street," he said. "That rush of electricity can internally damage or destroy everything electronic in your home. And nowadays, that's almost everything in your home that plugs in." To double protection against electrical surges, consider a whole-house surge protector that is installed in the main electrical panel, which will protect the air conditioning unit and appliances and help protect your computer from larger surges. "High-rises and condominiums almost always have the whole-house surge protector, but it's not usually included in new construction of homes. We highly recommend it.

If you're overwhelmed by the minutia of it all, home inspection services will do it for you, from closing the home (turning off the water, unplugging the hot water heater/turning off the breaker, unplugging appliances, and bringing in the lanai furniture) to undoing all that and stocking the refrigerator before you return. You select how often they should inspect the residence. Weekly is best. You also supply them with necessary information — such as the location of the water shut-off valve, the name of the pool service company, the warranties and service agreement, security alarm information and more. The agency will perform the obvious tasks such as running the dishwasher and garbage disposer, flushing the toilets, checking for insects, making sure the air conditioner works properly and a long checklist of other items. They turn the water on when they enter and turn it off again when they leave. If anything needs maintenance, they will schedule it and send a monthly report. Property Services International even posts a decal on the front and rear of the home, much like the security companies do, with its phone number in case of emergency.

Some condominiums and developments offer a concierge service to take care of every detail of closing and opening the home. But the single most important thing to remember is to lock the door. People actually forget to lock their doors when they leave.



629 Elizabeth Key West
Great project in Old Town atop Solares Hill



1213 Georgia Key West

Great Home with Artist Cottage, prime location in Gallery District near Beach. 3 Bedrooms, 2 Baths in main house plus a cottage! Room for a pool. Plenty of parking. Owner is retiring to the Caribbean and says "Bring all offers!"

BAR
Barbara Anderson, REALTOR®

"Any property, any time"



Cell: **305-896-8821**
Office **305-294-6008**
521 Simonton Street
Key West FL 33040



Summer 2012

All About Title Insurance

Title insurance is one of many types of insurance which homeowners need to carry to protect themselves against claims or damage to the property. As with many forms of insurance required for lending, title insurance serves as double protection for both the lender and the person taking the loan. Title insurance has a very different use in regards to how it protects the owner of property.

Identification

Title insurance is a type of insurance policy bought to protect you against loss from problems connected to your title to property.

Function

This insurance protects the insured for any claims or legal fees which arise from criminal or other negligence from previous title holders to the property. It is basic protection against problems in the chain of ownership of a given property.

There are two types of title insurance: the owner's policy and the lender's policy. As the names imply, the owner's policy protects the owners of the property, while the lender's policy protects the bank or mortgage holder.

Significance

This insurance is required by mortgage lenders for any real estate loans. Title insurance is used for protection against past events or occurrences only.

Effects

Title Insurance can cover situations such as missing heirs, fraud, liens, or tax problems stemming from previous ownership. It means that you are not liable for previous owner's mistakes.

Get a Personalized Dog ID tag for \$3 from Dog 30,

1045 White St 305-296-4848

One side will be your dog's name and your phone number.

On the back side is the number of Brett's Doghouse - 305-896-5121

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Deciding Kitchen Colors

How do you pick the colors that work best with your walls, countertop, cabinets, and floor? Your paint selection will not depend on not just your countertop color or the finish on your cabinets.

Do I want my kitchen to feel relaxing or energizing? A neutral backdrop or a Key West bright color? Choosing a color can be overwhelming but take it step by step:

Pick the colors you like, don't hold back. Then narrow it down to two or three colors. Look at them in different lights and at different times of the day. Buying an 8"x10" canvas board from a craft store and paint each color on the board. It allows you to move the paint colors around the room easily.

Finally, once you find one you keep coming back to – just go for it. Remember, it's just paint. It always can be changed!



Eric at the bar, "My favorite bartender"

Willie T's 525 Duval 305-294-7674

The Story Behind the Dollar Bill Wallpaper

People are always curious about all the money we have hanging on our walls. How much do we think is here? How did the tradition get started? When the bills fall off the walls, what do we do with them? Do people ever try to steal the money? Tourists come in every day and take pictures of all the bills we have hanging in our establishment.

They hang their own dollar bill, complete with their names, the date and whatever occasion it is that brought them down to our little island. Others are on a return trip, and come in to find a bill that they had stapled here from a prior adventure. Sometimes, people come in with hand-drawn maps to find a friend or family member's dollar bill before putting up their own dollar. Every week the amount of money that has accumulated on our walls continues to grow. During some recent renovations, the oldest signed hanging bill was hand-dated from 1998. Currently, that bill now hangs behind our bar in a frame.

The most important thing that most people do not know is that when we collect bills that have fallen from the walls, we donate them to charity. Over the last couple of years, we have donated thousands of dollars to organizations such as The Wounded Warrior Project and Operation Homefront.

It is a good feeling to know that the money that is always growing on our trees at Willie T's is helping our community and our country.

The Closing Department, Inc.

Wendy Gonzalez

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Key West, FL 33040

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Signature Spaces

1118 A White Street
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Pressure Washing for Dirty Birds

Will the detergent used hurt my grass and plants?

No. The chemicals and detergents we use to pressure wash houses, decks, and driveways are used in a very diluted ratio. This in combination with the rinse water further dilute our already mild detergents down to harmless levels. If a stronger chemical is needed to achieve desired results, precautions are always taken to ensure the safety of your plants and grasses.

Will pressure washing damage my deck?

A deck can easily be harmed with a pressure washer if it is used improperly. However, when used properly pressure washers are efficient tool for removing old sealer and weathering from the surface of the wood leaving behind the natural wood color. An experienced person can achieve this result without causing any harm to the wood. This is why renting a pressure washer to do this on your own is not recommended. The finished result you will get, and the time and headache you will save by hiring a professional is well worth the money spent.

Why should I pressure wash my house?

Over time your houses exterior will build-up dust, dirt, film, and oxidation. In damp areas it can also build-up mold, mildew, and fungi. The build-up of these contaminates causes your house to appear old, dull, dirty and can contribute to the degradation of the paint. Having your house pressure washed will remove all of the fore mentioned contaminates leaving the exterior of your home vibrant and clean.

Can you remove oil stains from my driveway?

Driveways are usually made of concrete or asphalt. In the case of concrete driveways, the concrete is porous. This causes it to act like a sponge when oil is spilled on it. Because of this, the oil can be removed from the surface and lighten the oil stain, but will most likely leave behind a stain. In the case of asphalt, the asphalt itself is made from oil. The stains are more easily removed from the asphalt, but cannot be completely removed due the fact that it would degrade the asphalt itself.

My fence is gray and weathered, is it even worth pressure washing?

Sure. Pressure washing the fence, as with decks, will remove the gray weathering from the wood bringing it back to its original color. Fences that have been weathered to the point of extreme dry rot won't experience a good result though.

Will pressure washing remove the rust or black spots from my siding?

Yes. The black spots that can appear on siding are mildew. Rust streaks found on siding are caused by the rusting of the fastener used to attach the siding. In either case, pressure washing will leave your home's siding clean and free of these contaminants.

Why not just buy or rent a pressure washer and do it myself?

There are many factors that will determine the results you will get when pressure washing. The pressure washer machine that you most likely will get when you buy or rent one are not capable of providing the same output as a professional pressure washer machine. Professionals also use industrial detergents and chemicals that are not available in general home improvement stores. Professionals have the knowledge and experience in using the combination of the equipment and chemicals. An inexperienced individual can easily cause damage to the surface they are attempting to clean with the pressure washer and/or chemicals. Considering these factors, hiring a professional will most certainly save you time and money in the long run while giving you better results.

How much does pressure washing cost?

The answer to this is largely dependant on the size of the job. Most residential jobs are in the \$300.00 or less range. As a general rule, the bigger it is, the more it will cost. A 1000 square foot single level home is going to cost far less to wash than a 3000 square foot multi-level home.

Should I repaint my house or pressure wash it?

The answer to this question depends on the condition of the paint. If the paint is cracked and peeling off, then the answer, of course is to re-paint. On the other hand, if the paint is in good shape but the color appears "chalky", then you should have it pressure washed. The whitish chalky color on the paint is oxidation. This is caused by prolonged exposure to direct sunlight. In most cases we can remove the oxidation from the paint restoring vibrance back to the original color. This is usually the case, unless it has gone too long and the oxidation is beyond repair.

How often should I pressure wash my house?

Generally you should have your house pressure washed yearly. If your house is in an area where it is exposed to lots of airborne dust and dirt and salt, then you should pressure wash it twice a year. These conditions are usually present along major roadways, near dirt lots and near an ocean. Pressure washing your house on these recommended frequencies prevents the build-up of dirt, film, and oxidation, keeping your house looking beautiful as well as prolonging the color of the paint.



Key West Healthy Home
305-849-4523



POWER WASHING SERVICES
785-979-8300

FYI: What is a home inspection?

A home inspection is an objective visual examination of the physical structure and systems of a house, from the roof to the foundation.

Summer 2012



BERNIE HARRY

We have a wonderful botanical garden in Key West. They have at least 15 palms for you to see, like this:

HISPANIOLA PALM, *Sabal domingensis*: Found in eastern Cuba, Haiti and the Dominican

Republic, this monumental palm grows slowly to 60 feet on a single trunk 2 feet in diameter. It is a bigger, more burly, version of the familiar Cabbage Palm. Its crown is larger and more open with 5 to 6 foot long stems and leaves approaching 4 feet long. Its leaves are costa-palmate (midway between fan and feather form) and dull green with deep incisions about 1/2 way to the center of the fan. Leaf tips are split in two and drooping.

Also see:

- Saw Palmetto
- Silver Thatch Palm, Brittle Thatch Palm
- Wax Palm, Fallense Palm
- Bailey's Palm
- Borhidis Guano Palm
- Canary Island Date Palm, Hybrid Date Palm
- Coconut Palm
- Florida Silver Palm
- Florida Thatch Palm, Green Thatch Palm
- Cuban Petticoat Palm
- Cuban Sabal Palm, Hispaniola Palm
- Miraguama Palm
- Old Man Palm
- Sabal Palm, Cabbage Palm
- Sargent's Palm, Buccaneer's Palm



Florida Keys Community College Swimming Pool
5901 W. College Rd. Key West FL 33040 305-296-9081

One of the few problems in Paradise is how to stay fit enough to enjoy all the exciting activities and events this sophisticated little island provides.

The answer is out at the College. This well-kept half-size Olympic pool offers many ways to burn calories and tone up the body. There are two or three water aerobics classes every day (and one on Saturdays at Noon for those hearty partiers), and Open Swim every weekday morning. Swimming lessons are available as well as personal coaching.

Pool President Lori Bosco keeps a tight rein on the activities as well as coaching the high school swimming team.

The pool is heated when it needs to be, kept covered when not in use, and is generally sparkling clean. Rest rooms are available.

It isn't free. Water aerobics are \$7 a class, but you can enroll at the College for about \$140 a semester and swim or exercise all you want.

Get rid of some excess you.

Bring your own towel and have some fun, too.

Barbara Anderson, Realtor® tells you how to NOT sell your house.



Paints:

Don't rush into painting your house.

The new owners are going to repaint everything in their colors anyway.

Instead, offer them a \$150 price reduction.

That buys a lot of paint.

Now if you REALLY want to sell your house, contact Barbara Anderson, Realtor®

She will give you an honest opinion.

Or go to www.ba-r.com and find out the real deal.



307 Elizabeth Key West

PRIME LOCATION-best street in Old Town
3 units with a pool and off street parking.



The highest elevation
in Key West is 18
feet above sea level.

KEY WEST
FUN FACT



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Key West FL 33040

Barbara Anderson, REALTOR®



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