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## THE BOCA BEACH REPORT

### January 2014

This publication is not a solicitation but is an information service from this office.

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- News From Our Area

When ideas in tax and other legal areas in this publication seem to fit your situation, it is recommended that you discuss them with your professional advisor before taking action.

### This Is The Time For Investing

How is your part of the American Dream going for you? Most people expect to get rich, but not everyone makes it. Nobody ever gets a guarantee. However, in this country, everyone gets a fair shot at it. Real estate investments have been one of the most effective and surest methods of attaining wealth for decades. We all have heard that most of the greatest family fortunes in America have come from the ownership of real estate.

On the way to your fortune, risks are part of the game. There may be fewer risks in owning a rental home in a good neighborhood than investing in the stock market.

As in any business or investment, hard work helps, too. Investing in real estate takes time, risks and gives you few problems. Tenants who pay rent which pays all of the bills and mortgages are the most important part of the formula. Small investments, such as houses,

can be self-managed, but larger multiple units need professional management to keep that cash flow coming.

Since investment and business real estate has had some changes in depreciation write-offs in past years, should we consider some other place to put our money for growth? Probably not. There have always been many benefits for owning real estate. Tax shelter has just been one of them.

#### Choose an Agent Carefully

Many property owners think of a real estate agent as an occasional contact, needed only when the owner is buying or selling a home. Some real estate offices specialize in only that, just buying or selling homes, without giving any service in any of the other many areas of real estate that can be important to investors.

In this office we offer complete services that are available in real estate. Some are: acquisition of income properties, →

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property management, leasing, appraisals, and tax-deferred exchanges – services that concentrate on the enhancement of the owner's estate. Since the changes in the tax laws, limiting tax write-offs, real estate now offers one of the few tax shelters available. Analyzing all of the benefits of owning real estate and applying it to your investments could be the most important service of all. Your need for having a personal real estate consultant or counselor will increase as investments become more complex. Property owners need an advisor who is a specialist in real estate investments, when they have questions or problems.

We represent buyers and sellers in complex transactions that result in long-term planning for their future wealth. Our experience keeps that risk at a minimum.

### **A Home and Investments**

There are many ways to invest in real estate. Anyone that owns a home is already an

“investor” in a substantial property. When you own more than one property you are a multiple investor and “capitalist” no matter what type of real estate it might be. A good second investment might be another house or a duplex for a rental. More experienced owners will be interested in larger residential income properties, commercial buildings and land.

When we talk about investments, what we really mean is profit – an increase in our capital at the least risk for the highest return. But, always remember, there is a risk. That is why the returns are so high.

The increase in value can come from various ways. With shorter depreciation life on income property because of tax law changes, more emphasis will be put on cash return from the investment, and increases in value. With lower overall tax rates, increases in value are still one of the best ways of making money in real estate investments. These are the benefits to keep in mind when dealing in residential income or investment real estate. ♦

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## **Reduce Energy Usage With Basic Home Improvements**

We probably will never see the inexpensive energy rates of the past. The days of cheap energy may be over. If you have had higher utility bills already this winter, there may be something you can do about it.

A major home improvement store chain reported in this year that the purchase of energy-saving products continues to boost profits. Sales of insulated windows and blinds, light switch dimmers, fiberglass insulation, programmable thermostats, weatherstripping and light-reducing window film had risen over 25 percent.

The demand for fluorescent light bulbs and water-heater insulating jackets has more than doubled.

Since the gasoline crises of the early 1970s, home-construction techniques have favored energy-efficiency. However, the majority of houses in this country were built in times when energy was less expensive. No one

ever worried about raising the thermostat because there was a seemingly endless supply of fuel oil, natural gas and electricity.

Now homeowners need to retrofit older houses to reduce energy costs.

Here are a few suggestions of these improvements and how much you might save:

### **Replacement Windows**

The savings of the gas, electric or oil bill for the following year will be the final answer of the savings of the energy-efficiency of a replacement window. But double-pane windows with low-e (emissivity) coating can reduce heating bills by 35 percent in cold climates, compared with uncoated, single-pane windows, according to the Alliance to Save Energy, a Washington, D.C., advocacy group.

Low-e coatings let in visible light but block radiant heat losses to cut heating bills. The windows should have solar control, or “spectrally-selective,”



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coatings to block solar heat gain to save cooling energy but let in visible light.

The glass is not the only thing. Windows should have insulated frames. Metal frames without insulation are less efficient. Vinyl, insulated vinyl, fiberglass, and wood frames are the most efficient.

The gas filler in a double-pane window is critical to energy efficiency. High-efficiency models use argon or krypton gas instead of plain air. These conduct very little heat and help the window's insulating properties. The material used to create the separation between the two panes of glass, called a *thermal break*, used to be metal. New materials are better-insulating and make the overall window more efficient.

### **Window Film**

Window film was first used in commercial buildings with large windows, but then made available for home use. The film is applied to the glass to reduce infrared solar heat and ultraviolet radiation but lets in light. Some of this window-film can filter out as much as 98 percent of the heat while letting the light in. It can cost several hundred to several thousand dollars for an entire house.

### **Insulation**

Fiberglass or cellulose insulation is one of the least-expensive and easiest ways to control the climate indoors.

The attic is the easiest and least expensive place to insulate. The insulation installed between the joists will keep warm air from rising higher than the top floor of your house and the heat of the sun from making that top floor even hotter in the summer.

Insulation is measured in R-values. The higher the R-value, the better walls and the roof will be able to resist the transfer of heat. The federal Department of Energy recommends ranges of R-values based on heating and cooling costs and climate conditions.

For example, attic insulation might have an R-value of R-49 in a very cold climate such as the New England states and a very warm

climate such as Phoenix. The goal is to block the transfer of heat through the roof, whether it is coming from outside or inside.

R-11 to R-28 insulation is recommended for interior walls, again depending on the climate.

Some fiberglass insulation is paper-faced, which makes it easier to handle and install. A roll of paper-faced R-19, for example has enough insulation to cover 87 square feet. Just measure the area to get an accurate cost at the home improvement store.

### **Programmable Thermostats**

An excellent investment for little cost, probably about \$100. You can save as much as 10 percent a year in both heating and cooling costs by adjusting the times you want the furnace or central air system to be turned on or off automatically.

### **Light Dimmers**

They typically cost \$16 to \$29, but say electric utility companies, you can "reduce lighting intensity, increase the life of the bulbs and save energy." However, never use dimmers on any fluorescent lighting.

### **Weatherstripping**

Weatherstripping tape, felt or foam, costs from under \$1 to \$12, depending on the level of sophistication. This is an easy and quick way to stop air leaks.

### **Fluorescent Bulbs**

Fluorescent bulbs do cost more than incandescent bulbs, but they are more efficient and can last six to 10 times longer, thus paying for themselves over a short time.

### **Water Heater Jackets**

This sounds good, but it is not. Water Heater Jackets cost under \$30, but if you put one on an old or inefficient water heater, it is a waste of time and money. Water heaters tend to last 10 to 15 years, so as the replacement date approaches, consider an energy-efficient model. They, like fluorescent lights, cost more but save enough money over the long term to pay for themselves. ❖

# Boca BEACHFRONT Availability

The following is a summary of the available and pending residences located on the East (BEACH) side of OCEAN Blvd. (A1A) in Boca Raton.  
 0.1% to 3.9% is Low Inventory \* 4.0% to 6.9% is Balanced Inventory \* 7.0% to 9.9% is High Inventory \* 10.0% + is Excessive Inventory

## North Beach

(North of Palmetto Park Road on North OCEAN Blvd. - Listed from North to South)

Address	Condo Name	TA	AA	%A	ADOM	Price Range	Average	PC
2150	Aegean	8	0	0.0%	0	SOLD OUT	N/A	0
2070	Athena	4	1	25.0%	68	3.2M	3.2M	1
2066	Ocean Reef Towers	55	2	3.6%	87	549K to 599K	574K	0
2000	Brighton	39	1	2.6%	60	1.25M	1.25M	1
<b>S/T</b>	<b>North Beach</b>	<b>106</b>	<b>4</b>	<b>3.8%</b>	<b>75</b>		<b>1.400M</b>	<b>1</b>

## Boca Beach

(South of Palmetto Park Road to the Boca Inlet on South OCEAN Blvd. - Listed from North to South.)

Address	Condo Name	TA	AA	%A	ADOM	Price Range	Average	PC
250	Marbella	155	18	11.6%	199	275K to 1.070M	696K	0
310	Boca Mar	38	1	2.6%	122	497K	497K	0
350	Beresford	53	1	1.9%	95	1.15M	1.150M	1
400	Excelsior, The	27	5	18.5%	348	3.125M to 4.999M	3.483M	0
500&550	Chalfonte, The	378	4	1.0%	75	425K to 699K	621K	2
600	Sabal Shores	125	7	5.6%	55	579K to 995K	857K	0
700	Sabal Point	67	2	3.0%	294	418K to 1.895M	1.157M	0
750	Sabal Ridge	31	1	3.2%	427	995K	995K	0
800	Presidential Place	42	1	2.4%	193	4.550M	4.550M	0
1000	One Thousand Ocean	52	4	7.7%	178	3.95M to 13.95M	7.338M	0
<b>S/T</b>	<b>Boca Beach</b>	<b>968</b>	<b>44</b>	<b>4.5%</b>	<b>185</b>		<b>1.756M</b>	<b>3</b>

## South Beach

(South of the Boca Inlet on South OCEAN Blvd. - Listed from North to South)

Address	Condo Name	TA	AA	%A	ADOM	Price Range	Average	PC
1180	Cloister del Mar	96	4	4.2%	60	575K to 999K	725K	1
1200	Cloister Beach	128	2	1.6%	164	330K to 389K	360K	0
1400&1500	Addison, The	169	8	4.7%	401	820K to 3.25M	1.589M	1
1800	Placide, The	54	4	7.4%	140	629.9K to 1,299M	912K	0
2000	Whitehall	164	4	2.4%	148	409K to 499K	452K	3
2494	Aragon, The	41	3	7.3%	113	2.295M to 6.5M	4,097M	0
2500	Luxuria, The	24	3	12.5%	301	4.5M to 7.95M	5.917M	0
2600	Stratford Arms	120	2	1.7%	141	749.5K to 795K	772K	0
2800	Whitehall South	256	5	1.9%	104	549.5K to 969.5K	743K	3
3000	3000 South	80	1	1.3%	38	599K	599K	2
<b>S/T</b>	<b>South Beach</b>	<b>1132</b>	<b>36</b>	<b>3.2%</b>	<b>195</b>		<b>1.602M</b>	<b>10</b>

<b>Totals</b>	<b>Jan. 2014</b>	<b>2206</b>	<b>84</b>	<b>3.8%</b>	<b>184</b>		<b>1.673M</b>	<b>14</b>
<b>Totals</b>	<b>Jan. 2013</b>	<b>2206</b>	<b>108</b>	<b>4.9%</b>	<b>233</b>		<b>1.676M</b>	<b>16</b>

## Key:

**TA** = Total Number of Apartments in Development \* **AA** = Number of Apartments Available For Sale  
**%A** = Percent of Apartments in Development For Sale \* **ADOM** = Average Number of Days on Market per Listing  
**PC** = Number of Apartments SOLD and Pending Closing

This information is compiled from FlexMLS on December 2, 2013. This representation is based in whole or in part on data supplied by FlexMLS.  
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