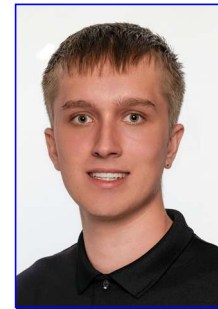




Richard L. Dusik
 Founder - President - Broker
RLD@FloridaBeachRealty.com



Dana Dusik Barry
 Second Generation CEO
Dana@FloridaBeachRealty.com



Luke Kevin Barry
 Third Generation Associate
Luke@FloridaBeachRealty.com



FLORIDA BEACH REALTY
 and Financial Services, Inc.

1515 N Federal Hwy, Suite 300, Boca Raton, FL 33432-1994 (USA)

Website: www.FloridaBeachRealty.com and www.OceanfrontInBoca.com

SERVING Boca Raton's OCEANFRONT Condominiums

November 2025

Contents

- The Holidays – A Great Selling Time
- Is Your Home Winter Ready?
- Home Equity Line of Credit Or Refinance
- Real Estate Investing—Do You Have A Plan?
- News From Our Area

The Holidays – A Great Selling Time

Good things happen when you list your home for sale during the holidays. You'll never have a better time to sell. Everything is in the seller's favor!

The holiday season is the busiest and most frantic time of the year! The question is: Should you put off listing the home or take it off the market if it is already listed? The answer is NO! Not if you really want to sell your home.

The Very Best Time

The holiday season is a wonderful selling period, maybe the best of the year! The house certainly cannot sell if it is off the market, and a sale is the goal, isn't it? Let us handle it.

Sure, fewer people will be looking. But they are the most precious buyers. Motivated buyers, the ones who really want

to buy, often are able to take time off during the season. Real estate agents like the holidays because only the buyers and sellers who need to buy or sell (the most motivated) are in the market. The "just looking" people don't have the time.

Motivated Buyers

When someone receives a job transfer, particularly a promotion, there is usually no choice of when to make the move. Even the majority of transferring families who have children must move during the school year. These may be the most motivated buyers in the market. They often want to get a property into an escrow so the children can start school in January. A purchase during the holidays is perfect for them.

- Some other sellers in your

area will choose to take their home off the market. With a lower inventory of homes for sale and motivated buyers looking, your chance for a quick sale may be better than during another time of the year.

- Our experience over the years is that there is no slow down in sales during the holiday season. If this might be a truly "slow" selling season, why is the "summer vacation" season, when many people are out of town, considered a prime sales period?
- Buyers who have no children, or have grown children may do their shopping after the so-called summer real estate season. They often feel that the decreased activity might make negotiations easier.
- Is there any other time of the

(continued)

year that your home looks more warm and inviting? We all decorate and spend time making our homes the most beautiful that we can, not for potential buyers, but for family and friends.

• Don't worry about having to move on December 24th or on New Years day. The buyer won't want to move then either. Choosing the home and getting the contract accepted is the

usual motivation of any buyer. As in any other season, the closing will usually be set 30 to 60 days away. Possession of the home and closings are always negotiable. ♦

Is Your Home Winter Ready?

Whether homeowners live in a temperate climate in the city, by the beach or in a colder area, more of you are owners of second homes in areas where it snows. Owners of second homes in ski resorts know that ice, snow and wind can have devastating consequences on the coziest of homes. Last winter alone there was over \$1.5 billion dollars in insured losses due to burst pipes, frozen gutters and other weather-related disasters.

Don't wait for the snow to fall to get ready for severe winter weather. A little time and effort in late Autumn can prevent the heartache of burst pipes and other disasters when a severe winter brings snow, freezing temperatures and arctic winds.

Most homeowners know about these precautions but it never hurts to be reminded of them. These are few necessary things homeowners can easily do (Some can apply to your primary home).

• **Check Insulation.** Look at insulation in attics, basements and crawl spaces. Add extra if it is packed down. If heat escapes through the roof it can cause snow or ice to melt up there. The water then re-freezes causing more snow and ice to build up. This can collapse a roof, and can cause ice damming. Well-insulated basements and crawl spaces will also help protect water pipes from freezing.

• **Maintain Gutters.** Remove leaves, sticks and other debris from gutters, so melting snow

and ice can move freely. This will usually prevent ice damming - a condition where water is unable to properly drain. You also might install gutter guards. Available in most hardware and home stores, gutter guards are screens that prevent debris from entering the gutter in the first place.

• **Inspect roof.** Check for missing or damaged shingles and repair as needed.

• **Check The Thermostat.** The temperature in the home should be at least 65 degrees. Since the temperature inside the walls where the pipes are located is substantially colder than the walls themselves, a temperature lower than 65 degrees may not keep the pipes from freezing.

• **Check Your Heat Sources.** The proper maintenance of furnaces, fireplaces and wood-burning stoves can prevent fire and smoke damage. Have all of them serviced at least once a year and replace all filters in heating and cooling systems. Make sure that smoke and carbon monoxide detectors are working properly.

• **Trim Trees.** Ice, snow and wind could cause weak trees or branches to break—damaging homes, cars, even people.

• **Maintain Pipes.** Wrap pipes with insulating material and insulate unfinished rooms such as garages that may have exposed pipes. Also, repair cracks and leaks.

• **Ceiling fans.** Change fan direction to circulate warm air downwards.

• **Know The Plumbing.** Can you shut the water off? Learn the location of the shut-off valve. Know where your pipes are located. If your pipes freeze, time is of the essence. The quicker you can shut off the water or direct your plumber to the problem, the better chance you have to prevent the pipes from bursting. Drain garden hoses and disconnect from the house.

• **Store Outdoor Furniture.** Store it inside or cover with protective covers made for that purpose.

• **Be Careful If Home Is Not Occupied.** If this is a second home, be sure to turn off the water and drain the system when the home is unoccupied. If the home was built in the last 20 years, the shut-off valve may automatically drain the pipes. Have a plumber check for you. You might also hire someone to check on your home on a regular basis. If there is a problem, it can be fixed quickly.

Your insurance policy is probably adequate, but check it. Standard homeowners policies usually cover winter-related disasters such as burst pipes, ice dams, wind, and damage caused by weight of ice or snow.

Damage to homes caused by flooding is usually excluded from most standard homeowner policies. Check with your insurance company about the coverage included in your homeowners policy. Flood insurance is available from the National Flood Insurance Program. ♦

Home Equity Line of Credit Or Refinance

Rather than move to a larger home, you may have decided to add on and remodel your present home. Your banker suggests that it would be best financially to use an equity line of credit to make the improvements and refinance the first mortgage later. That may sound like some of the costs of borrowing might be duplicated.

Maybe not. The costs to set up the equity line may be quite low. Some banks have no fees at all for the equity line. The lender's suggestion may be the best way to go.

Here's why:

Let's say the improvements will cost about \$75,000. Your mortgage balance is now down to \$150,000. The home should be worth approximately \$500,000 when the remodeling is done. By using the equity line for paying "as you go" you pay interest just on the outstanding balance each

month. If you financed the whole \$75,000 up front, the interest would be on the total amount.

Here's an example. The contractor bills you just \$14,000 at the end of the first month. Your payments and interest are based on that amount only. If you had borrowed the entire \$75,000 with a traditional second mortgage or refinanced the first loan you would be paying interest on that full amount. The line of credit gives you the flexibility to borrow only what you need, when it is needed.

If you had refinanced the existing mortgage into one new, larger loan, the amount of the loan would have been based on the property's value before the improvements, not the value after. It is possible you could be short of money.

Also, getting all of the money up front by refinancing the existing

mortgage could require private mortgage insurance since you might need a loan that exceeded 80% of the property's current value. This would increase your monthly payment.

So, there is homework to do with the lender. You must get the costs of the equity line, then the total estimated costs to refinance once improvements are completed. Then compare. If those costs using the equity line do not save significantly, then do the refinance at the beginning.

While you are working with the lender initially, it might be a good idea to get a commitment on the final refinancing when the work is completed.

As is always recommended, obtaining financing counsel initially from more than one lender can give you the best idea of options and related costs. ♦

Real Estate Investing—Do You Have A Plan?

Anyone that owns just one parcel of real estate is an "investor" in property. 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 can come in various ways. An increase in value is still one of the best ways of making money in real estate investments. Here are a few basic ideas to keep in mind when dealing in real estate; a few of the things the professionals are doing:

- 1. Buying and upgrading houses and income property.** This is one of the primary ideas. Upgrading a property by making it more valuable to someone else, then selling it, or maybe refinancing it and holding it.
- 2. Investing in real estate paper.** Buying mortgages,

contracts, leases without a direct real estate purchase. By purchasing these instruments at a discount whenever possible, an investor can get a very high percentage return on the investment with only a small amount of risk.

- 3. Making a tax deferred exchange of business or investment real estate** rather than just selling and making a taxable profit. Putting off paying taxes keeps those dollars working until a later year.

- 4. Borrowing money on property already owned.** You can borrow on property owned without incurring a tax liability in that year.

- 5. Investing in land.** Splitting properties that are large into a number of smaller parcels. Buying wholesale and selling at retail!

Each owner has his/her own idea of the type of real estate invest-

ment plan that would be the most desirable.

Some feel that a real estate investment is a highly leveraged residential income property. Others want the income property, but want no residential income. They only want a leased commercial property. A retail store, a bank, grocery store or an office building would be the only investment or tenant worth considering.

Among those preferring residential property, some investors would only consider single family homes or duplexes as investments. Some investors own dozens of them.

What is your plan? There are many ideas and plans used by investors in property to make profits. We have been exposed to most of them and know them. We use them for ourselves in our own estate planning and in the planning for our clients. ♦

Oceanfront In BOCA

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	0.00M	0
2070	Athena	4	1	25.0%	59	5.65M	5.650M	0
2066	Ocean Reef Towers	55	2	3.6%	150	699K to 1.5M	1.100M	1
2000	Brighton	39	0	0.0%	0	SOLD OUT	0.00M	0
S/T	North Beach	106	3	2.8%	120		2.617M	1

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	2	1.3%	145	2.149M to 2.199M	2.174M	2
310	Boca Mar	38	0	0.0%	0	SOLD OUT	0.00M	0
350	Beresford	53	2	3.8%	78	2.095M to 3.65M	2.873M	0
400	Excelsior, The	27	1	3.7%	146	5.65M	5.650M	0
500&550	Chalfonte, The	378	9	2.4%	69	1.3M to 1.9M	1.578M	1
600	Sabal Shores	125	4	3.2%	173	870K to 1.695M	1.286M	0
700	Sabal Point	67	2	3.0%	133	1.595M to 2.750M	2.173M	0
750	750 Ocean	31	0	0.0%	0	SOLD OUT	0.00M	0
800	Presidential Place	42	2	4.8%	55	6.5M to 8.995M	7.748M	0
1000	One Thousand Ocean	52	4	7.7%	172	3.695M 10.995M	7.121M	0
S/T	Boca Beach	968	26	2.7%	110		3.208M	3

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	8	8.3%	136	575K to 950K	743K	0
1200	Cloister Beach	128	3	2.3%	194	549K to 680K	623K	0
1400&1500	Addison, The	169	4	2.4%	120	2.375 to 6.999M	4.556M	0
1800	Placide, The	54	3	5.6%	169	1.495M to 1.499M	1.498M	0
2000	Whitehall	164	0	0.0%	0	SOLD OUT	0.00M	0
2494	Aragon, The	41	2	4.9%	120	4.35M to 7.95M	6.150M	1
2500	Luxuria, The	24	2	8.3%	181	7.95M to 11.775M	9.863M	0
2600	Oceans Edge	120	1	0.8%	164	2.299M	2.299M	0
2800	Ocean Towers	256	11	4.3%	149	1.089M to 2.995M	1.988M	1
3000	3000 South	80	3	3.8%	65	999K to 3.0M	1.933M	0
S/T	South Beach	1132	37	3.3%	142		2.500M	2

Totals	Nov. 2025	2206	66	3.0%	129		2.785M	6
Totals	Nov. 2024	2206	50	2.3%	104		2.208M	10
Totals	Nov. 2023	2206	47	2.1%	69		3.142M	9

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 October 18, 2025. This representation is based in whole or in part on data supplied by FlexMLS. FlexMLS does not guarantee or is not in any way responsible for its accuracy. Data maintained by FlexMLS may not reflect all real estate activity in the market.