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The Kitchen Of Today

The kitchen of today is the center of most family and entertaining activity. Could your kitchen do with a makeover? How would it adapt to a redesign? Take a long and hard look using your imagination and picturing what would make the space work better for your family.

Think Social Spaces

The kitchen has become the center of social gatherings with more thought of entertaining rather than just a place where meals are prepared. The newer homes feature an island where people can sit and watch the preparation of snacks and meals and enjoy the company of all, including the one that is preparing the food.

A few of the current trends in kitchen design are painted cabinets, smart appliances, an island and new counter tops.

The island is a very practical solution for an outdated kitchen as it provides additional storage space and an area for eating as well as for preparing food.

This island can also function as a place for the home office and the kid's area to do homework so the countertop needs to be a smooth surface that can be cleaned easily and at the same time look beautiful.

Natural granite or quartz counter tops are a couple of good choices. They are not only beautiful but give a smooth, stylish, durable, stain and water resistant working surface that is also scratch proof and so easy to clean. Check out the many available counter top products that are on the market today.

Good Lighting

Small multiple light fixtures (maybe three) hanging over the

island not only illuminate the work surface, add beauty and brightness to the kitchen but are necessary for doing homework and projects.

Create A Multi-functional Room

If the space allows, a seating area with comfy furniture grouped for conversation or watching TV, or just hanging out with guests and family, can be a very special place. Maybe a window seat, or a small table and chairs.

When it comes to kitchen design think about the area as a gathering place with family in mind. Think how your kitchen can be used as a hobby and craft room, a work from home area or an entertainment center. Use your imagination. Turn your old style kitchen into a very special place. ♦

The First Stage Of Building A New Home

When you begin the first stage of building a new home one of the things to do is contact your real estate agent or real estate company. They will have connections to builders in your area and can offer a wealth of advice on how to go through the whole process.

Here is a brief look at the beginning of the process for success when planning and executing your new home project.

The Building Site

Obtain the building site. Unfortunately you can't buy any old vacant lot - It must adhere to zoning ordinances where you want to build.

Hire a building contractor and architect to design the home. This team will look at the building site and design a home that is compatible to the site and area.

Secure Financing

Most lenders want you to have at least a 20% equity in your home. If you have paid off the building site loan and your new home will be valued at least 25% more than the cost of construction, then the lender's 20% equity requirement will be satisfied. Your building site serves as equity, which is the same thing as lenders are looking for in a down payment.

Building on a paid-off lot is common, and life is always easier when you simplify bank paperwork. You would have to pay off the note on the lot when you acquire permanent financing on the property anyway. One common procedure establishes a credit line as a construction loan, then converts it into a conventional mortgage after the home is completed. This cuts closing costs on two loans.

The Design

Before granting a construction

loan the bank will want to see a construction contract and blueprints, which will entail a cash outlay for design expenses.

The Contractor

When choosing a contractor and architect choose a local, reputable company or design firm, that has a good knowledge of both state and city building codes in your area.

This team will create accurate plans or drawings that will enable the contractor to correctly determine the scope of work and costs associated with your project.

Check The Contractor's License

Ask to see the contractors required certificates and license number. Check their standing with the Contractors State License Board. Also check their certificate of insurance. Since we are in the real estate business, ask us our opinion as it is based on some experience since we are around construction people, architects and contractors quite often.

However, in such a serious subject, don't stop with one opinion. Ask around. Do you or any of your friends know anyone who has had the same type of work performed? Were they satisfied? Ask to see completed projects.

The Interview

Once you have compiled a list of prospects, interview the top few on the list. Check out their references to see if the previous customers were satisfied with the work. Even if you have found well-recommended contractors, you have to test and see if the chemistry between you is right.

Use only licensed contractors, as they are subject to laws designed to protect both you and your project.

Get All Phases In Writing

After you have done your research and found the people you want to work with get everything in writing. Everything you and the contractor have agreed upon, including changes that were made along the way must be in writing signed by you and the contractor. Be sure you get a copy of all contracts for your records.

Workmanship

In checking references, ask very important questions about the workmanship. How was the contractor and the people that he hired? Were they polite, knowledgeable and clean? Did they seem competent and do a professional job?

Timeliness

Was the job completed on time with communication about the progress of each phase of the project?

Cleanliness Of The Jobsite

The cleanliness issue is important and sometimes overlooked. A clean and orderly jobsite is so important. A contractor might leave a pile of rubble behind and you are stuck with an expensive cleanup problem.

Essentially, what you are looking for is at least a success record of a few years, with a record of fulfilling commitments, both in the contract and as called for by common sense.

When you have a list of a few contractors, and you have checked the Contractors State License Board, you are ready to start the bidding and contract negotiations.

Once you have chosen the contractor and architect, they will guide you to the next steps in building your dream home. ♦

Make Your Home Fire Safe

We have written about keeping your home safe from outside fires, now let's talk about preventing fire inside the home. Insurance statistics say that the average American will experience two fires in a home in a lifetime. According to The National Fire Protection Association, you are at risk from injury from a fire in your home more than any other location. Yet most homeowners mistakenly think a home fire couldn't possibly happen to them. Here are things to do to prevent a fire in your home.

First, do the obvious—use smoke detectors on every floor, in every bedroom. This will not avoid a fire but will save your life.

Here is some advice from fire experts on reducing the risk of a home fire:

Kitchen. Kitchen fires are in first place as the No. 1 cause of fire in the home.

- Don't leave food cooking unattended on top of the stove or in the oven.
- Avoid under-the-counter appliances such as toaster ovens and coffeemakers that emit heat directly under kitchen cabinets.

- Clean stove and cooking areas frequently to remove grease build-up.
- Don't store cookware with left-over grease in a 'cold' oven.
- Don't overload circuits with more than two connections per outlet.
- Don't put metal containers in a microwave.
- Supervise all cooking efforts by children.
- Keep kitchen towels and curtains away from the cooking area.

Bedroom And Living Areas.

Wiring and electrical problems are a concern where there is a high concentration of entertainment equipment—TVs, DVDs, VCRs, CD players, and radios.

- Don't overload circuits and outlets.
- Don't run cords under carpets or furniture. Check cords for cracking and fraying.
- Keep any space heater at least 3 feet from anything flammable.
- For a fireplace, use a fire screen made of tempered glass and sturdy metal. Don't store

combustibles near the fireplace. Never use charcoal lighter or gasoline to start or intensify the fire. Dispose of ashes only in a fireproof container away from the house and not on a wooden deck.

Basement, Storage Or

Workshops. A major source of fire can be the home's heating system. Have the furnace checked annually before winter. Always store paint and related products in original labeled cans, making sure lids are snug. If gasoline must be stored, it should be stored outside the house or in detached buildings in small quantities in safety cans.

If you smoke, make sure smoking materials are completely extinguished before going to bed. Don't smoke and drink alcohol in sleeping areas.

Your Home Inventory

In case you do have a fire, be insurance-prepared. Update your home inventory at least once a year, more often when you add major appliances or furniture. Be aware of the value of your furniture, clothing and other belongings and record with photographs or video. ♦

Interest Rates—A Big Factor When Buying & Selling

Interest rates can change often and is a huge factor in the price of a loan, therefore a major factor in the buying price of a home.

The biggest expense in owning a home for most people always has been the monthly payment on the home loan. When interest rates (the cost of money) go up, that will have an impact on home prices and values.

The Marketplace Establishes The Value

When the seller of a home sets the asking price, it is not neces-

sarily the market value of the property. It may be just what that seller would like to get. The market value depends on what the buying public has been willing to pay for a similar property. For a house, that means recent selling prices of like homes in the area.

An appraiser or knowledgeable broker will compute the selling price per square foot of comparable homes that have sold recently. Since each home has its own amenities, the value might adjust up or down a little based on each home individually.

The current interest rates can affect the value also. The marketplace establishes the value of any home. Once the home has been exposed to the market for a reasonable time, the real value is determined by how much a buyer is willing to pay. The amount that buyer is willing to pay is in part determined by the monthly payment which is determined by the interest rate. The interest rate is a huge factor when shopping for a home loan. This is one reason to shop around for a loan to find out what loans are available and the current interest rate. ♦

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.
0.0% to 3.9% in Low Inventory * 4.0% to 6.9% in Midrange Inventory * 7.0% to 9.9% in High Inventory * 10.0% + in Overpricing 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	Argosy	8	2	25.0%	223	4.1M to 4.2M	4.150M	0
2070	Athens	4	1	25.0%	120	5.65M	5.650M	0
2066	Ocean Reef Towers	55	3	5.5%	54	1.25M to 1.6M	1.482M	0
2000	Brighton	39	0	0.0%	0	SOLD OUT	0.00M	0
S/T	North Beach	106	6	5.7%	121		3.053M	0

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%	228	2.095M to 4.25M	3.175M	0
310	Boca Mar	38	0	0.0%	0	SOLD OUT	0.00M	0
350	Beresford	53	1	1.9%	126	1.499M	1.499M	0
400	Encounter, The	27	2	7.4%	310	5.35M to 7.75M	6.550M	0
500&550	Challante, The	378	7	1.9%	209	1.495M to 1.899M	1.673M	0
600	Sabai Shores	125	3	2.4%	153	1.25M to 1.795M	1.440M	1
700	Sabai Point	87	3	4.5%	114	1.395M to 2.395M	1.795M	1
750	750 Ocean	31	0	0.0%	0	SOLD OUT	0.00M	0
800	Presidential Place	42	1	2.4%	351	8.995M	8.995M	0
1000	One Thousand Ocean	52	1	1.9%	570	3.5M	3.500M	2
S/T	Boca Beach	968	20	2.1%	219		2.743M	4

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	7	7.3%	222	549K to 1.149M	778K	1
1200	Cloister Beach	128	1	0.7%	577	599K	599K	1
1400&1500	Addison, The	169	8	4.7%	204	1.987 to 5.999M	3.136M	1
1800	Placide, The	54	1	1.2%	225	1.995M	1.995M	0
2000	Whitehall	164	3	1.8%	87	1.049M to 1.798M	1.482M	2
2494	Aragon, The	41	1	2.4%	157	2.75M	2.750M	0
2500	Luxuria, The	24	1	4.2%	433	10.5M	10.500M	0
2600	Ocean Edge	120	2	1.7%	111	1.989 to 1.995M	1.992M	1
2800	Ocean Towers	256	7	2.7%	81	1.195M to 2.949M	1.910M	0
3000	3000 South	80	2	2.5%	160	1.279M to 2.281M	1.780M	0
S/T	South Beach	1132	33	2.9%	180		2.364M	6
Totals	July 2026	2286	59	2.7%	187		2.563M	10
Totals	July 2025	2286	62	2.8%	113		2.575M	9
Totals	July 2024	2286	56	2.5%	112		2.550M	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 FitchFSA on June 18, 2025. This representation is based in whole or in part on data supplied by FitchFSA. FitchFSA does not guarantee or is not in any way responsible for its accuracy. Data maintained by FitchFSA may not reflect all real estate activity in the market.

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