



Ines Hegedus-Garcia  
2019 Residential President  
MIAMI Association of Realtors

**Florida Ranks Fourth as Business-Friendly State**

Florida has the fourth-most business-friendly tax code in the nation, according to the nonpartisan Tax Foundation's State Business Tax Climate Index.

Florida's business-friendly tax code encourage businesses, residents and entrepreneurs to relocate to Miami-Dade County and the rest of the Sunshine State. The migration helps South Florida's booming real estate market, which has seen rising home prices for five years.

The absence of a personal state income tax encourages many developers, businesses and residents to relocate to South Florida. Just seven U.S. states do not levy an individual income tax.

Federal tax changes are also encouraging more Northern home buyers to move to South Florida.

Federal tax reform, which was signed into law Dec. 22, 2018, sets a deductions cap for income, sales and property taxes at \$10,000. The new cap is leading more residents of states with high property values and state income tax to purchase properties in states such as Florida, which has no state income tax and a pro-business tax structure.

Business dollars go a lot farther in Florida given the state's tax advantages, tax exemptions and no state personal income tax.

It's no wonder why Miami ranks among the top U.S. cities for startup companies. Miami ranked No. 8 among best U.S. cities for startups with a population below 500K, according to a new 2019 study by Commercial Café. With an 11.4% increase in the number of residents holding a Science and Engineering bachelor's degree or higher, Miami came in second for tech ed growth.

**Most Business-Friendly States**

1. Wyoming
2. South Dakota
3. Alaska
4. Florida
5. Nevada
6. Montana
7. New Hampshire
8. Indiana
9. Utah
10. Oregon

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**REAL ESTATE**

*It is best to hire a lawyer if you are doing a closed sale*

BY EDITH LANK  
Creators Syndicate

Ms. Lank: I have a family member who would like to buy my senior parents' home in a closed sale (without a real estate agent) to avoid commissions. What are the pros and cons of such an arrangement? I'm a little weary of not including an experienced professional. Thank you. — W.

Both parties can take appropriate precautions, and there's no reason why they can't settle the matter without employing real estate agents. While brokers are skilled in bringing the parties to agreement, their main job is to help find the desired house and the desired buyers — both of which you already have.

The big agreement, of course, will be on purchase price. Agents arrive at a suggested figure by analyzing recent nearby sales, which your relatives can do on the internet. Understand that an oral agreement is not binding, but it can be used as basis for a written purchase and sale document.

You live in a state where it's customary to use law-

yers for real estate closings. If your folks live there — or even if they don't — your family member can obtain a blank offer form from his or her attorney, and advice, before signing and presenting the offer. Your parents should have their own lawyer's opinion on the document before accepting it — which would be done, again, in writing.

**OLDER HOMES**

Dear Edith: My wife and I hope to buy an older home, maybe even a century old. Is there anything we should watch out for? We'll appreciate anything you can tell us. — F. D.

Many homes built around 1900 didn't have any electric service. If the home hasn't been updated since the service was later installed, it can be inadequate for much beyond the light bulbs, refrigerator and flatiron it was originally designed for.

The proliferation of appliances these days calls for lots of available service and plenty of outlets. You'll want 220-volt outlets for electric stoves, some clothes dryers and air conditioning.

Small rooms should have at least one outlet on each

wall. On longer walls, look for an outlet at least every 12 feet so that any six-foot cord can be plugged in without using an extension cord. Be alert for any tangle of extension cords, which can signal inadequate outlets.

If you find circuit breakers in the fuse box, you'll know the service was updated at some point.

More expensive to remedy than inadequate wiring, though, is outdated plumbing, so you'd better check that. Old galvanized pipes should have been replaced by copper pipes. Galvanized pipes suffer from corrosion and eventually develop hardening of the arteries, as deposits build up on the inside until they impede the flow of water.

This happens first with the horizontal hot-water lines, so start checking outward from the hot water heater. What you don't want to see is a patch job, where a single emergency was solved by putting a length of copper pipe into old galvanized tubing. Such a joint signals a serious chemical reaction ahead. Eventually, someone will have to rip out the whole line and replace it with copper, and that someone

might be you.

If the house you eventually hope to buy has a modernized kitchen and bathrooms, it's likely the whole plumbing system was updated when they were installed. If you're in doubt, ask.

If there is a well, you'll want proof of water quality and flow. If there's a septic system, ask questions about legal installation and past performance. If sewers are available but not installed, you may have trouble placing a mortgage.

While we're on the subject of water flow, understand that small amounts of dampness on basement walls are almost standard in some localities. One quick way to judge whether a basement has been flooded is to see what's stored down there. Piles of old papers may signal a pack-rat homeowner — and a dry basement.

In any event, if you offer to buy an antique house — or any house — it's wise to include in your written purchase offer that your buying is "subject to the receipt of a satisfactory inspection by a home inspector." You then hire the inspector and pay for the service. And even if the report turns up some problem, you'd still have the option of going ahead with the purchase.

Contact Edith Lank at [www.askedith.com](http://www.askedith.com), at [edithlank@aol.com](mailto:edithlank@aol.com) or at 240 Hemingway Dr., Rochester, NY, 14620.

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**BATH**

not overlaid with tile, Samole said. "But some are made to look like tile."

The shower walls will need to be insulated with cement board, DaCosta

said. The board is then covered with something decorative. Tile is traditional, but today's shower tiles are usually much larger than in the past.

Few people use plain white tile anymore, DaCosta said. Beige, blue and gray, or white tile with a design on it are popular, he added.

While larger tiles are common, some homeowners opt for solid slabs of acrylic, porcelain or quartz to cover shower

walls. Slabs eliminate most grout lines, Bush said. "People don't have time to clean grout today," he added.

Gray or white quartz with veining is popular, Bush said. For added interest: "People like to add 4-inch mosaic inlays."

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