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Ines Hegedus-Garcia  
2019 Residential President  
MIAMI Association of Realtors

### South Florida's Quality Schools Boosting Real Estate Market

Most families with children decide on where to buy a home by the quality of local education, and South Florida boasts some of the nation's top schools.

MIAMI Realtors can provide home buyers with key information on public and private schools. MIAMI offers its members more than 225 products and services to better serve consumers. Visit [www.MiamiRealtors.com/greatschools](http://www.MiamiRealtors.com/greatschools)

#### Top-Performing Public and Private Schools

Miami-Dade County Public Schools (MDCPS) is the largest and arguably most acclaimed urban school district in the United States. MDCPS is home to 392 schools and 345,000 students. District students speak 56 different languages and represent 160 countries. Miami Dade County Public Schools receive more National Magnet Schools of Merit Awards than any other school district nationally.

Broward County Public Schools (BCPS), the first fully accredited school system in Florida since 1962, offers 236 schools, centers and technical colleges.

Nineteen South Florida high schools ranked among the 31 top schools in Florida with the most students among the 2015-17 graduating classes of Harvard, Princeton and MIT, according to PolarisList. Ivy league diplomas are a strong indicator of future success.

The top-two high schools in Florida with the most Ivy League grads are in Broward County, and five of the top-10 are in South Florida counties: #1 Pine Crest School (private- Fort Lauderdale); #2 Cypress Bay High School (public- Weston); #2(tie) Ransom Everglades School (private-Miami); #7 St. Thomas Aquinas High School (private- Fort Lauderdale); and #8 Miami Palmetto Senior High School (public- Miami).

Eight of the 10 best private schools in Florida are located in South Florida counties, according to the 2019 rankings by Niche.com: #1 Pine Crest School (Fort Lauderdale), #2 Ransom Everglades School (Miami), #3 American Heritage School (Plantation), #4 American Heritage School (Delray Beach), #5 Carrollton School of the Sacred Heart (Miami), #6 Gulliver Preparatory School (Miami), #8 NSU University School (Davie) and #9 David Posnack Jewish Day School (Davie).

#### Robust Colleges, Universities

Greater Miami ranks as the eighth-largest "college town" in the nation because of its 438,000 full-time and part-time students. Florida International University in Miami ranked as the No. 2 public university in the state, according to the Florida Board of Governors in 2018. The University of Miami ranked as the 53rd best university in the nation, according to U.S. News & World Report rankings for 2019.

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# There is definitely no fooling around with property taxes

BY EDITH LANK  
Creators Syndicate

**Edith:** My 83-year-old aunt pays \$3,000 a year in house taxes. Her house is paid off. She lives in it. She wants to defer payments of the taxes.

Let's say she passes away in five years. When the house gets sold, will the \$15,000 she will then owe get taken right off of the sale? Someone told her she would lose the house. Also, if she decides to defer taxes, does she need to fill out certain paperwork to notify the state? Thank you! — **Anonymous**

You don't say where your aunt is located, but in any area, unpaid property taxes start to collect penalties immediately. Your aunt would owe a lot more than \$15,000 after five years, and the authorities wouldn't wait that long. Most likely her house would be seized and put up for auction in a tax sale long before that.

There's no fooling around with property taxes.

#### FSBO WATCH OUT

**Dear Edith:** I would urge anyone doing a FSBO ("for sale by owner") to be careful when showing his or her house. Removing valuables! Also consider removing bank statements/past income tax forms. Not everyone is a nice person, and I've heard too many stories about jewelry going missing after having people look at a house.

I always enjoy your column! Thank you. — **S. S.**  
Well, I have said, "Always stay in sight" when showing your house.

A real estate agent — or, if this is a for-sale-by-owner, a member of the family — should accompany each viewer or group. If others show up to view the property, they can wait in the living room. It won't hurt to build anticipation.

#### BEST SELLING TIME

**Ms. Lank:** We raised our family in this house for many years, and it's all paid off. We've decided to move to a senior residence, but we're not in a rush. We

can pick and choose. Is there a time of year that houses sell for the most money? — **F. N.**

Families like to move with the school year, and the spring pickup may start as early as February. Six months before you intend to move is almost a minimum for best results. Even if satisfactory buyers appear promptly, paperwork involved in their mortgage application, and the dovetailing of your needs with theirs, can result in problems if you're pressed for time.

#### FHA MORTGAGES

**Ms. Lank:** This is our first time buying a home, and our Realtor says we should get an FHA mortgage. He just says it's the best kind for us. Can you explain why he said that? — **N. and M. R.**

The Federal Housing Administration is an agency of the federal Department of Housing and Urban Development. It was established — if I remember right — during the Great Depression by then-

President Franklin Roosevelt, to help homeowners buy homes with low down payments. Lenders can safely make loans of up to 97 percent of the value of the property, because the FHA insures them against loss in case of foreclosure.

Yes, an FHA mortgage can be a great way to get into a home. The down payment is sometimes as low as 3 percent. In any case, it's less than 5 percent. FHA mortgages are intended for owner-occupants and can be placed on one- to four-family dwellings.

Insurance premiums to protect the lender can run more than 2 percent of the loan, payable at the start. As few FHA borrowers have extra cash lying around, this sum can be added to the amount borrowed.

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

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## CABINETS

ware, Santulli said. But remember, what's inside will always be visible. "You have to be willing to keep them clean."

Hardware is important. "It's jewelry for furniture," Santulli said. "Ten- to 12-inch pulls are the hottest thing now. They go vertically on doors and horizontally on drawers. Brushed nickel is still popular, and brass is back."

#### ON THE INSIDE

Flexibility can mean convenience. "Look for adjustable shelving," Feinberg said. "Be aware of the width of shelves—12 inches is standard depth,

and some plates won't fit on that."

There are many options for making better use of space and keeping the kitchen organized. Some of them are pull-outs for trash and recycling containers and small appliances, Lazy Susans for corner cabinets, and built-in separations for cutlery. That's not all: "There are new products, including pull-out spice cabinets and upright cookie tray organizers that fit in narrow spaces," Bagozzi said. "Mop and broom closets offer convenience and can be built into the side of oven or pantry cabinets. Wire baskets on slides will make your deep cabinets easily accessible."

#### DOING IT RIGHT

Take time to do the job right. "The kitchen is one of the most highly used spaces in the home,"

Bagozzi said. "After completing a kitchen renovation, many customers wish they had added more. A kitchen project is a big undertaking, but in the end, you want your vision brought to life and you want it to be highly functional."

Remember, what's trending today may be out of style tomorrow.

"One of the most common mistakes homeowners make when choosing kitchen cabinetry is selecting a style, a color or finish that is now," Sallick said. "Cabinetry, good quality cabinetry, is an investment, and it should be something that is timeless that you'll want to live with for 20 years. Not only should it work in harmony with the rest of the kitchen, but also complement the overall aesthetic of the home."

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