Hello!

Summer is a season for enjoying the place you call home. Longer days, warmer weather, and a more relaxed pace make it a natural time to focus on comfort, family, and the lifestyle your home supports.

For many, this time of year brings a mix of travel, time with family and friends, and simply enjoying home a bit more during the warmer months. It's also a season when small projects and maintenance items tend to stand out more clearly.

This makes summer a great time to stay proactive with both your home and your long-term plans. Routine maintenance and small improvements can help protect your investment, while also offering a natural checkpoint for those thinking ahead to a future move or exploring financing options.

This month's newsletter includes practical tips to help homeowners protect and enhance their investment, along with guidance for anyone considering a home purchase in the future. No matter where you are in your real estate journey, a little planning today can go a long way tomorrow.

As always, if you have questions about the market, your home's value, or your future plans, I'm just a phone call away.

Lisa Findlay

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SUMMER HOME MAINTENANCE: PROTECT YOUR INVESTMENT

Your home—whether it's a house, condo, or townhouse—is one of your biggest investments, and summer is a great time to take care of routine maintenance that helps prevent larger issues down the road.

- **Service Your Cooling System**
  Before peak temperatures arrive, replace air filters and consider scheduling a professional inspection.
- **Check Exterior Systems and Shared Areas**
  Inspect any exterior water systems such as sprinklers, irrigation, or shared landscaping, and report any issues in common areas to your HOA or property management if applicable.
- **Clean Gutters and Drainage Areas**
  For single-family homes, make sure gutters and down-spouts are clear. In condos and townhomes, take note of any drainage concerns around shared spaces.
- **Inspect Outdoor Living Spaces**
  Check decks, balconies, patios, or porches for signs of wear, loose materials, or needed repairs.
- **Review Surrounding Landscaping**
  Take a quick look at trees, shrubs, and nearby landscaping for anything that may need trimming or attention—either on your property or through HOA maintenance.

A little preventive maintenance now can help protect your home's value and prevent bigger issues later.

5 SIMPLE SUMMER UPGRADES THAT ADD VALUE TO YOUR HOME

Not every improvement needs to be large or expensive. Small, thoughtful updates can improve both your enjoyment of your home and its long-term value.

- **Refresh Curb Appeal**
  Simple updates like landscaping, container plants, or entryway décor can enhance the exterior of your home or building entrance.
- **Upgrade Your Entryway**
  A fresh coat of paint, modern hardware, or updated house numbers can make a strong first impression.
- **Improve Outdoor or Shared Spaces**
  Enhance patios, balconies, decks, or community outdoor areas with seating, lighting, or simple decorative touches to make the space more inviting.
- **Add Smart Home Features**
  Smart thermostats, video doorbells, and lighting systems continue to be popular upgrades that add convenience and efficiency.
- **Refresh Interior Paint**
  A new coat of neutral paint can brighten your space, make rooms feel larger, and create a clean, updated feel.

These types of improvements can make a noticeable difference whether you're staying long-term or preparing for a future move.

LEARN ABOUT HOME FINANCING BEFORE YOU BUY

If you've never bought or financed a home before, the process can feel overwhelming at first. There are many options and steps involved, which can make it difficult to know where to begin.

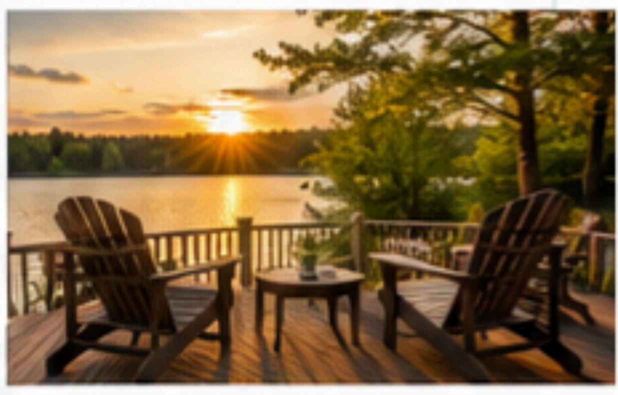
- **Start Saving Early**
  Depending on your financing situation, you may need anywhere from a small down payment to a larger upfront investment. In addition, closing costs, legal fees, and other purchase-related expenses typically add to the total amount needed at closing.
- **Explore Available Assistance Programs**
  Many buyers are surprised to learn there may be local or regional programs available that help with down payments or closing costs. These programs vary by location and eligibility, and some may offer grants or other forms of support that do not need to be repaid.
- **Understand Your Financing Options**
  There are several types of mortgage or lending programs available, each designed for different financial situations and goals. A lending specialist can help explain what options you may qualify for and which structure may best fit your needs.
- **Compare Lenders and Terms**
  Rates, fees, repayment terms, and service levels can vary, so it's important to compare more than one option.
- **Strengthen Your Financial Position**
  Improving your credit profile, reducing debt where possible, and maintaining steady savings can all help improve your borrowing power.

NOTABLE, QUOTABLE, QUOTES!

"It is often the small steps, not the giant leaps, that bring about the most lasting change."
– Queen Elizabeth II

"Life changes very quickly, in a very positive way, if you let it."
– Lindsey Vonn

"Some people look for a beautiful place. Others make a place beautiful."
– Hazrat Inayat Khan



Thinking about refreshing your home or making a move in 2026? I'd love to help. *Let's talk!*

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