



The Real Estate Resource

Newsletter For Our **Raving Fan** Customers

SEPTEMBER 2025



PAWS AND PROPERTIES: ARE PETS DRIVING HOME BUYING?

A recent study highlights the growing influence of **pets on home buying decisions**. More households now have pets than children, with only **27% of home buyers in 2024** having children under 18, a significant drop from **58% in 1985**. In contrast, **pet ownership** has surged to **71% of American households**, up from **56% in 1988**. The COVID-19 pandemic spurred a rise in pet adoptions, and Americans are increasingly dedicating time and financial resources to their pets. **Expenditures in the pet industry** reached **\$152 billion in 2024**, reflecting this trend.

Notably, **20% of recent home buyers** considered their pets when choosing a neighborhood, with higher percentages among **unmarried couples and single women**. This shift underscores the significant role pets play in shaping housing preferences. Additionally, factors such as access to veterinarians and pet-friendly amenities are becoming essential considerations for many buyers.

As a result, **real estate agents** are increasingly marketing properties based on their **pet-friendly features**. This trend indicates that the housing market is evolving to accommodate the needs of pet owners, further intertwining **pet ownership with home buying decisions**.



Hello! *As the leaves turn and the air cools, September invites us to embrace change in our homes and lifestyles. In this newsletter, we'll explore trends in home buying, including the influence of pets on real estate decisions, and share health tips to keep you feeling your best this season. As your trusted real estate agent, I'm here to guide you through every step of your home journey. So grab your favorite pumpkin spice treat and let's dive into a September filled with warmth and inspiration!*

Your Local Real Estate Agent,

Jeffrey Selvoski

Cell 724.825.0102
Office 888.397.7352 x758
Jeffrey.Selvoski@eXpRealty.com
eXp Realty
1653 McFarland Rd
Pittsburgh PA 15216

CONNECT ONLINE OR GIVE A REVIEW

www.jeffselvoski.com
www.fb.com/selvosells



CHOOSE TO MAKE A DIFFERENCE TODAY!

HARVESTING HEALTH: EMBRACE A VIBRANT FALL SEASON FOR A HAPPIER YOU

As fall approaches, it's a great opportunity to **boost your health** by embracing seasonal changes. Start by incorporating **colorful fruits and vegetables** like pumpkins, apples, and root vegetables into your diet, as they are rich in vitamins and antioxidants that support your **immune system**. These seasonal foods not only provide essential nutrients but also add variety and flavor to your meals.

Staying active is essential for your physical and mental well-being. Enjoy outdoor activities such as hiking, walking, or cycling to enhance fitness and improve your mood. Engaging with nature during this time can also help reduce stress and promote a sense of calm. With the air becoming drier, **hydration** is crucial; drink plenty of water and consider adding **herbal teas** for extra benefits.

Don't overlook the importance of **sleep**. Aim for 7-9 hours of quality rest each night to support recovery and overall health. Establish a **calming bedtime routine** to improve sleep quality. Additionally, consider limiting screen time before bed to enhance your sleep environment.

Managing stress is also vital during this busy season. Incorporate mindfulness practices like meditation or yoga to stay grounded. Taking time for self-care can significantly improve your mental clarity and emotional resilience. Finally, prioritize your health by scheduling your **annual check-up** to catch any potential issues early. By focusing on **nutrition, activity, hydration, sleep, stress management, and regular check-ups**, you can enhance your health and well-being this fall, setting a positive tone for the months ahead.



Source: www.tasteofhome.com

<https://bit.ly/44NLjqj>

INGREDIENTS

- 1 package yellow cake mix
- 15 oz pumpkin, divided
- 4 large eggs, room temperature
- 1/2 cup 2% milk
- 1/3 cup canola oil
- 1-1/2 teaspoons pumpkin pie spice, divided
- 8 oz cream cheese, softened
- 1 cup confectioners' sugar
- 1/4 cup caramel ice cream topping
- Pecan halves, toasted
- 16 oz frozen whipped topping, thawed

INSTRUCTIONS

- 01** Preheat oven to 350°. Line bottoms of 2 greased 9-in. round baking pans with parchment; grease paper.
- 02** Combine cake mix, 1 cup pumpkin, eggs, milk, oil and 1 teaspoon pie spice; beat on low speed for 30 seconds. Beat on medium for 2 minutes. Transfer to prepared pans.
- 03** Bake until a toothpick inserted in center comes out clean, 25-30 minutes. Cool 10 minutes before removing from pans to wire racks; cool completely.
- 04** Beat cream cheese until light and fluffy. Beat in confectioners' sugar and the remaining pumpkin and pie spice until smooth. Fold in whipped topping.
- 05** Using a long serrated knife, cut each cake horizontally in half. Place 1 cake layer on a serving plate; spread with a fourth of the filling. Repeat 3 times. Drizzle with caramel topping; sprinkle with pecans. Store in refrigerator.

DAD
JOKE



What do you get when
you drop a pumpkin?

squash

AWAKENING THE WORLD: A HEARTFELT TOAST TO OUR BELOVED FAVORITE BREW!

Did You Know? National Coffee Day, celebrated on September 29, honors the incredible journey of coffee from seed to sip. A coffee plant can thrive for up to **100 years**, producing beans that fuel the daily lives of millions. Americans consume a staggering **400 million cups** of coffee each day, totaling an astonishing **146 billion cups** annually! So, as you enjoy your brew on this special day, remember that every sip supports a vibrant community of farmers, roasters, and coffee lovers united by their passion for this magical beverage!



UNLOCKING YOUR FUTURE: THE POWER OF REFINANCING WHEN RATES DROP

As the seasons change and the leaves begin to fall, it's a perfect time to reflect on your financial landscape and consider the opportunities that lie ahead. The door to refinancing is always open, and we're here to help you step through it when the time is right.

Imagine this: a **lower monthly mortgage payment, extra cash in your pocket, or even the chance to fund that dream home renovation** you've been putting off. Refinancing can be your key to unlocking these possibilities, and as interest rates begin to dip, the potential for savings can be significant.

Here are a few exciting reasons to keep refinancing on your radar!

Savings Galore: Picture this—just a slight decrease in interest rates could lead to hundreds of dollars saved each month. That's money you could use for family adventures, savings, or even that new gadget you've had your eye on!

Tap into Your Home's Equity: If your home has gained value, refinancing can allow you to access that equity. Whether it's for home improvements, education, or consolidating debt, your home can be a powerful financial tool.

Fast-Track Your Mortgage: Want to pay off your mortgage sooner? Refinancing to a shorter loan term can help you achieve that goal while saving on interest costs. Imagine the freedom of owning your home outright!

Personalized Guidance: As your trusted Lender, we're here to navigate this journey with you. We'll provide tailored advice and insights to ensure you're ready to seize the moment when rates become favorable.

As you can see, there are MANY reasons to refinance your home loan. We encourage you to stay curious and informed about market trends. We're committed to keeping you updated on interest rate changes, but remember, refinancing is a personal decision based on your current financial situation.

If you have questions or want to explore your current mortgage options, don't hesitate to reach out!



MEET MY TRUSTED MORTGAGE PARTNER

Michael Skerbetz

Mortgage Specialist

Call or Text: 412-997-9396

Email: mkerb@CallEquity.net

NMLS #135972

Apply Online Today!

www.CallEquity.com/Michael-Skerbetz

PA Equity Resources Inc.

5428 Walnut St.

Pittsburgh, PA 15232

Michael Skerbetz is committed to providing low rates, great programs and a quick, easy purchase process.

Know someone thinking of buying a home? We'd love to help!

Call to get started and enter:

<https://equity247.app.link/Rhnis30MEGb>

On your phone to download my mortgage calculator app!



FL MLDB5937, PA Equity Resources, Inc. By refinancing an existing loan, total finance charges may be higher over life of loan. Certain restrictions apply, call for details. Corporate NMLS 1579.

NEED CASH FOR HOME IMPROVEMENTS OR A VACATION? CALL TODAY!

MONTHLY CELEBRATIONS

September 11Patriot Day
 September 12..... National Day of Encouragement
 September 13..... Uncle Sam Day
 September 14 National Rosa Tequila Day
 September 15..... Felt Hat Day
 September 16..... National IT Professionals Day
 September 17.....Constitution Day
 September 18..... Read An eBook Day
 September 19..... Talk Like a Pirate Day
 September 20 Batman Day
 September 21..... Miniature Golf Day
 September 22Fall Equinox
 September 23 National Baker Day
 September 24 National Punctuation Day
 September 25 National Tune-Up Day
 September 26 National Pancake Day
 September 27 Save Your Photos Day
 September 28 National Good Neighbor Day
 September 29 National Coffee Day
 September 30 National Love People Day



PREPARE YOUR GARDEN

September is an excellent time to enhance your garden as the weather cools, making it ideal for **planting** and preparing for winter.

Consider planting **hardy fall flowers** like chrysanthemums, asters, and pansies to add vibrant colors to your landscape. Additionally, this month is perfect for planting **spring-blooming bulbs** such as tulips and daffodils, which require a cold dormancy period to thrive.



Be sure to **prepare the soil** by loosening it and adding organic matter. Applying a layer of **mulch** around your plants will help retain moisture, suppress weeds, and insulate roots during the colder months. This protective layer also enriches the soil as it breaks down over time.

Finally, **cleaning up debris** and assessing your garden layout can help ensure a beautiful and thriving garden for both fall and spring. Taking these steps now will set the foundation for a **vibrant and healthy garden** in the seasons to come.

“I believe that nothing in life is unimportant; every moment can be a beginning.” – John McLeod

RAVING FAN

TESTIMONIALS



A DREAM HOME ADVENTURE

As a first-time homebuyer, I had an amazing experience that exceeded all my expectations! The support and expertise I received made the entire process smooth and enjoyable, allowing me to find my dream home with confidence. I am incredibly grateful for the guidance I received and excited to start this new chapter in my life!

BUILDING A NEW BEGINNING

As a veteran, I was eager to find my own space, but the homebuying process felt daunting. With exceptional support and guidance, it turned into an exciting adventure! Now, I hold the keys to my dream home, a sanctuary where I can create lasting memories and truly feel at peace.

We ♥ Referrals!

After you've enjoyed this newsletter, please pass it on to a family member, friend, neighbor or coworker.