The Real Estate

Resource

Newsletter For Our ***Raving Fan*** Customers

APRIL 2026

Hello! Welcome to April! Spring is a season of fresh starts, making it a perfect time for homeowners to pause, plan, and stay informed. This month's newsletter shares helpful insights on home value, smart renovation planning, and preparing for future opportunities. Whether you're considering updates, watching the market, or thinking ahead, the goal is to help you feel confident, prepared, and in control of one of your biggest investments—your home. Here's to a great spring ahead.

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

HOW OFTEN SHOULD YOU CHECK YOUR HOME'S VALUE?

Many homeowners assume their home's value only matters when they're preparing to sell, but it's something worth checking in on regularly. A good rule of thumb is to reassess your home's value about once a year, or whenever there's a meaningful change in the market or in your home itself.

Home values can shift based on market conditions, interest rates, neighborhood demand, and recent sales nearby. Even without major updates, appreciation alone can increase your equity over time. On the other hand, improvements like **a new roof, updated kitchen, or landscaping projects can also impact value** and deserve to be factored in.

Revisiting your home's value can support smarter decisions about renovations, insurance coverage, refinancing, or long-term financial planning. It also helps you understand how much flexibility you may have if your needs change or opportunities arise.

You don't need a formal appraisal every year, but **staying informed puts you in control of one of your biggest investments**. Think of it as a proactive check-in that keeps you prepared, confident, and well-positioned for whatever comes next in your homeownership journey.

CHOOSE TO MAKE A DIFFERENCE TODAY!

APRIL FINANCE TIP: A FRESH START FOR YOUR HOME AND BUDGET

Spring has a way of making everything feel new—and your home finances deserve that same fresh start. As the weather warms up, many homeowners begin thinking about yard work, home projects, and seasonal maintenance. Those plans are exciting, but they can also bring unexpected expenses if you're not prepared.

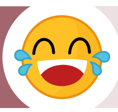
April is a great time to take a closer look at your household budget and plan ahead. Start by setting aside a small amount each month specifically for home maintenance. Even a modest contribution can help cover things like HVAC servicing, lawn care, or minor repairs without dipping into savings or relying on credit cards.

It's also a smart moment to review your homeowners insurance and escrow details. Property taxes and insurance premiums can change over time, and checking them now helps you avoid surprises later in the year. If anything feels unclear, a quick review can bring peace of mind.

Don't forget about utility costs as the seasons shift. Replacing air filters, sealing drafts, or adjusting thermostat settings now can help keep summer energy bills under control.

Homeownership is about more than having a place to live—it's about protecting an investment and creating stability for your future. A little financial planning this spring can help you feel more confident, prepared, and in control as the year moves forward.

DAD JOKE



I asked April for consistency

It said, "That's not my forecast."

WHEN HOME PHONES WERE THE HEART OF THE HOME

Did you know? Home phones were once the center of the household, often mounted to a wall or placed on a kitchen counter where everyone could hear them ring. Families shared a single line, took turns making calls, and sometimes even shared party lines with neighbors. Long, curly cords stretched across rooms for a bit of privacy.

Before caller ID or voicemail, answering meant not knowing who was calling. For decades, home phones connected families, delivered important news, and served as a reliable lifeline during emergencies, shaping everyday communication long before smartphones became part of daily life for many households.

PROSCIUTTO PASTA TOSS

Source: www.tasteofhome.com

https://bit.ly/47vZyCc

This quick pasta with prosciutto works for weeknights, meal prep, or an easy entertaining dish, and it's ready in just 20 minutes. Linguine and peas cook together to save time, while garlic, prosciutto, pepper, and Italian seasoning create a simple sauce, finished with freshly grated Parmesan for maximum comfort flavor.

INGREDIENTS

- ▢ 1 Package (16 Ounces) Linguine
- ▢ 1/2 Cup Fresh Or Frozen Peas, Thawed
- ▢ 2 Tablespoons Minced Garlic
- ▢ 1 Tablespoon Italian Seasoning
- ▢ 1 Teaspoon Pepper
- ▢ 1/4 Cup Olive Oil
- ▢ 1/2 Pound Thinly Sliced Prosciutto or Deli Ham, Chopped
- ▢ 1/4 Cup Shredded Parmesan Cheese

INSTRUCTIONS

01: Cook linguine according to package directions, adding peas in the last 3 minutes. Meanwhile, in a large cast-iron or other heavy skillet, saute garlic, Italian seasoning and pepper in oil until garlic is tender, about 1 minute. Stir in prosciutto.

02: Drain linguine and peas; add to skillet and toss to coat. Sprinkle with cheese.

WHO DO YOU KNOW THAT'S STILL RENTING AND WANTS MORE?

………..

If you have a friend, family member, or coworker talking about buying a home "someday," this might be the nudge they need. Friends don't let friends keep paying rent without at least exploring their options.

Buying doesn't start with open houses—it starts with a plan. One of the smartest first steps is getting **pre-qualified early**, even if they're months away from moving.

Here's why it matters:

- **Clarity on numbers**: Pre-qualification helps buyers understand what they can comfortably afford, not just what sounds good online.
- **Fewer surprises later**: It can uncover small things to work on—credit, debt, or paperwork—before there's pressure or a deadline.
- **More confidence when it's time to act**: When the right home pops up, they're ready instead of scrambling.
- **Stronger offers**: Sellers feel better knowing a buyer has already taken that first financial step.

Even if plans change, the insight is valuable. It turns "maybe someday" into a clear path forward, and could be the difference between continuing to rent or starting to build equity.

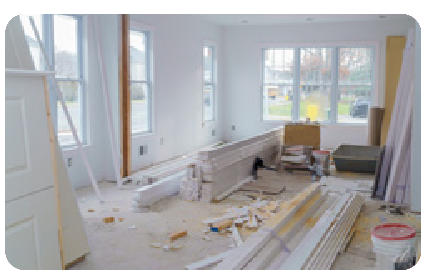
So if you know someone who's tired of paying someone else's mortgage… **This is a great place for them to start**.

BEFORE SPRING RENOVATIONS BEGIN: KNOW YOUR HOME EQUITY OPTIONS

………..

Spring often inspires homeowners to take on projects that were put off during colder months—whether that's updating a kitchen, replacing aging systems, or tackling important repairs. For many homeowners, built-up **home equity can be a helpful resource to fund these improvements**, but it's important to understand how it works before moving forward.

Home equity is the difference between what your home is worth and what you currently owe on your mortgage. As home values rise and loan balances decrease, that equity can grow into a valuable financial tool. Some homeowners choose to use it for renovations, major repairs, medical expenses, or other large costs—especially when those projects improve comfort, safety, or long-term value.



Before tapping into equity, it's smart to think through the purpose of the project and how it fits into your overall financial picture. **Borrowing against equity means taking on additional debt**, so having a clear plan matters.

Wondering if your home equity could lower your monthly payments or fund improvements? A quick review can provide clarity, with no obligation.

MEET MY TRUSTED MORTGAGE PARTNER

Michael Skerbetz
Mortgage Specialist

Call or Text: 412-997-9396
Email: mskerb@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:

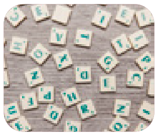
https://equity247.app.link/Rhnis3OMEGb

On your phone to download my mortgage calculator app!

EQUAL HOUSING OPPORTUNITY

MONTHLY CELEBRATIONS

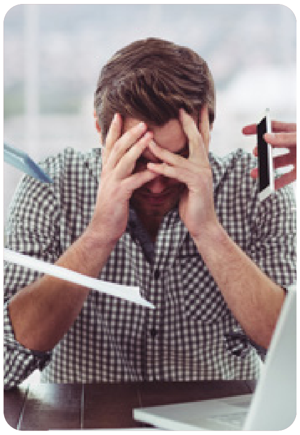
April 11	National Pet Day
April 12	National Grilled Cheese Sandwich Day
April 13	National Scrabble Day
April 14	National Gardening Day
April 15	Tax Day
April 16	National Librarian Day
April 17	National Kickball Day
April 18	National Exercise Day
April 19	National Garlic Day
April 20	Volunteer Recognition Day
April 21	World Creativity and Innovation Day
April 22	Earth Day
April 23	National Picnic Day
April 24	Arbor Day
April 25	National Telephone Day
April 26	National Pretzel Day
April 27	National Tell a Story Day
April 28	National Superhero Day
April 29	International Dance Day
April 30	National Honesty Day

YOUR MENTAL WELL-BEING

Stress awareness encourages us to pause, reflect, and recognize how stress affects daily life. While some stress can be motivating, ongoing stress can take a toll on both physical and mental health, contributing to fatigue, poor sleep, anxiety, and difficulty concentrating. **Recognizing stress early** is the first step toward managing it in healthier ways.

Developing practical coping strategies that fit into everyday routines can make a meaningful difference. Mindfulness practices such as deep breathing, short walks, or limiting screen time can help calm the mind. Creating better **work-life balance**, setting **healthy boundaries**, and making time for rest are also essential. Simple **self-care habits**—like staying hydrated, moving regularly, and taking intentional breaks, support long-term well-being.



Managing stress isn't about eliminating it entirely, but about building **awareness, balance, and sustainable habits** that help you feel more grounded and in control of yourself.

"You can't make a cloudy day a sunny day, but you can embrace it and decide it's going to be a good day after all." - Jane Lynch

SMART START TO HOMEOWNERSHIP

We wanted to feel confident about our first home purchase, and that's exactly what we got. The process was organized, transparent, and easy to follow. Questions were answered quickly and thoroughly. It was a great introduction to homeownership.

HIGH-END EXPERIENCE

We valued the attention to detail and strategic guidance throughout the process. Everything moved smoothly and on schedule, with no unnecessary stress. We always felt informed and confident in each decision. It was a refined and well-executed experience from start to finish.

We ❤ Referrals!