



The Real Estate Resource

Newsletter For Our **Raving Fan** Customers

JUNE 2026



WHAT'S HAPPENING IN TODAY'S HOUSING MARKET?

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There's encouraging news for homeowners—home values are continuing to rise, but at a more stable and sustainable pace. Zillow forecasts U.S. home prices to increase about 1.2% in 2026, reflecting steady growth while allowing the market to normalize.

Inventory is also improving, with more homes coming to market compared to last year. This creates greater opportunity for buyers and leads to a more balanced, active housing environment. Even with more listings, demand remains strong due to an ongoing nationwide housing shortage, which continues to support home values.



Here's what this means for you:

- › **Selling:** The market still favors homeowners, with consistent demand and the ability to price competitively.
- › **Refinancing or using equity:** Many homeowners have built significant equity, creating opportunities to fund renovations, consolidate debt, or support other financial goals.
- › **Staying put:** Homeownership continues to be a powerful long-term investment, with steady value growth and strong equity positions.

Bottom line: The housing market is shifting toward balance—and that's a positive, healthy sign for homeowners.

Hello! Welcome to June! Summer is a great opportunity to refresh your focus on homeownership, finances, and future plans. This month's newsletter is here to keep you informed, inspired, and prepared with helpful tips, seasonal insights, and simple ways to stay on track. Whether you're tackling projects, planning ahead, or enjoying longer days, I'm here as your trusted local resource every step of the way through the season and beyond.

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CHOOSE TO MAKE A DIFFERENCE TODAY!

SUMMER TRAVEL TIPS: PLAN SMART, TRAVEL EASY, AND ENJOY MORE!

Summer travel brings excitement, whether it's a beach escape, road trip, or family vacation. With a little smart planning, your trip can be even smoother and more enjoyable. Start by booking early. Flights, hotels, and rental cars fill quickly during peak months, and early reservations often mean better prices and fewer last-minute headaches.

Packing wisely helps reduce stress on the road - here's a packing list:

- ☐ Lightweight Breathable Clothing
- ☐ Comfortable Walking Shoes
- ☐ Hat ☐ Sunglasses ☐ Sunscreen
- ☐ Phone Chargers ☐ Medications
- ☐ Driver's License / Passport
- ☐ Travel Documents
- ☐ Reusable Water Bottle
- ☐ Backpack or Carry-On Bag

Staying healthy while traveling is just as important as planning the itinerary. Drink plenty of water, especially in warm destinations or during long travel days. Take breaks, stretch when possible, and limit sun exposure by resting in shaded areas during peak afternoon hours.

If you're driving, make sure your vehicle is road-trip ready. Check tire pressure, fluid levels, brakes, and air conditioning before leaving. For air travel, arrive early and consider travel insurance to help protect against delays or cancellations.

Finally, **leave room for flexibility.** Some of the best memories come from spontaneous stops or relaxed schedules. Don't forget to slow down and enjoy every minute!



**DAD
JOKE**



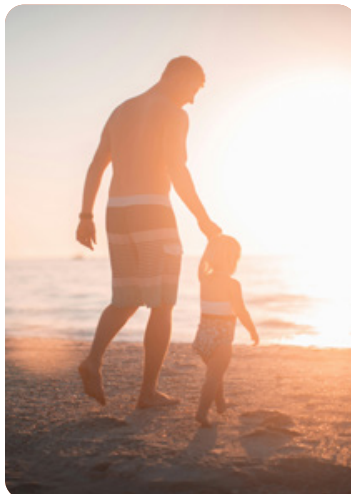
Why do dads bring an extra pair of socks to the golf course?

In case they get a hole in one!

CELEBRATING DAD AND THE MOMENTS THAT MATTER MOST

Did you know Father's Day started with a daughter's love? In 1910, Sonora Smart Dodd wanted the world to recognize the quiet strength of her dad, who raised six kids alone.

Today, Father's Day is one of the busiest days of the year for phone calls, proving dads treasure hearing from their families. From corny jokes to steady guidance, fathers shape lives in lasting ways. **Sometimes the greatest gift isn't fancy, it's time, laughter, and a heartfelt thank-you.** These small moments become memories that children carry forward for life. Always. Forever!



TERIYAKI SHISH KABOBS



<https://bit.ly/4uLONqp>

Source: www.tasteofhome.com

INGREDIENTS

- ☐ 1 cup sugar
- ☐ 1 cup reduced-sodium soy sauce
- ☐ 1 cup ketchup
- ☐ 2 teaspoons garlic powder
- ☐ 2 teaspoons ground ginger
- ☐ 2 pounds beef top sirloin steak, cut into 1-1/2-inch cubes
- ☐ 2 to 3 small zucchini, cut into 1-inch slices
- ☐ 1/2 pound medium fresh mushrooms
- ☐ 1 large green or sweet red pepper, cut into 1-inch pieces
- ☐ 1 small onion, cut into 1-inch pieces
- ☐ 2 cups cubed fresh pineapple

INSTRUCTIONS

01: For marinade, mix first 5 ingredients. In a large bowl or shallow dish, add half the marinade and the beef; turn to coat. Cover and reserve remaining marinade. Cover and refrigerate beef and marinade overnight.

02: On metal or soaked wooden skewers, thread vegetables and, on separate skewers, thread beef with pineapple. Discard remaining marinade from beef bowl. Grill kabobs, covered, over medium heat until vegetables are tender and beef reaches desired doneness, 12-15 minutes, turning occasionally.

03: In a small saucepan, bring reserved marinade to a boil, stirring occasionally; cook 1 minute. Remove vegetables, pineapple and beef from skewers before serving. Serve with sauce.

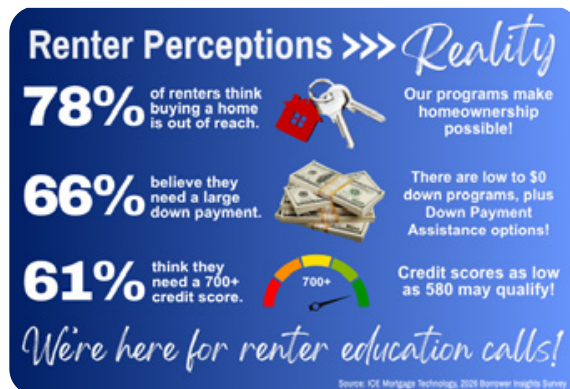
A SMARTER WAY TO GET A GREAT RATE USING TODAY'S HIDDEN OPPORTUNITIES

Do you know anyone tired of renting? Many renters believe homeownership is out of reach, and that they need to save up a large down payment first. Education can change everything.

We spend time helping renters understand what's actually required to buy a home, breaking down common myths around credit scores, down payments, and qualification guidelines. Being a Direct Lender gives us the freedom to make 'common sense' underwriting decisions. Even if we can't help now, we can create a path to homeownership in the future!

These options below allow us to help Buyers purchase with very little cash:

- \$0 Down VA or USDA Loan
- Equity Zero Program
- Gift Funds
- State & Local Housing Agency Programs
- Freddie Mac & Fannie Mae Down Payment Assistance



SIGNIFICANT VA CHANGES ARE MAKING HOMEBUYING MORE ACCESSIBLE IN 2026

For those who served, recent updates are making the path to homeownership smoother and more attainable.

THE VA JUST SIMPLIFIED ITS APPRAISAL GUIDELINES!

Several Property Requirements were removed or updated. Changes apply to VA appraisals ordered after **May 1, 2026**.

- ★ Homes built after 1978 won't trigger automatic paint-repair flags
- ★ Sheds and small outbuildings won't be scrutinized with extra rules
- ★ Radon testing or mitigation is no longer part of the VA appraisal
- ★ Appraisers aren't focused on niche items like non-vented heater rules



In simple terms: Fewer surprise repairs. Less stress. Smoother closings.

REACH OUT TO DISCUSS THIS GREAT PROGRAM!



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Mortgage Specialist

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

On your phone to download my mortgage calculator app!

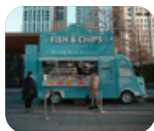


FL MLDB5937, PA Equity Resources, Inc. By refinancing an existing loan, total finance charges may be higher over life of loan. Certain restrictions apply, call for details. Corporate NMLS 1579.

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

MONTHLY CELEBRATIONS

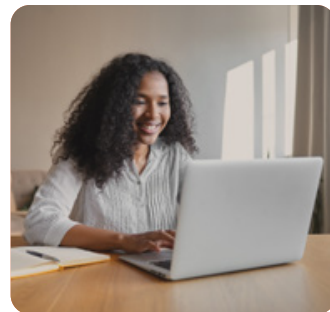
June 11.....	National Corn on the Cob Day
June 12.....	Red Rose Day
June 13.....	National Weed Your Garden Day
June 14.....	Flag Day
June 15.....	Nature Photography Day
June 16.....	Fresh Veggies Day
June 17.....	National Mascot Day
June 18.....	International Sushi Day
June 19.....	Juneteenth
June 20.....	American Eagle Day
June 21.....	Father's Day
June 22.....	National Onion Ring Day
June 23.....	National Hydration Day
June 24.....	National Pralines Day
June 25.....	National Bomb Pop Day
June 26.....	National Food Truck Day
June 27.....	National Sunglasses Day
June 28.....	Log Cabin Day
June 29.....	National Camera Day
June 30.....	National Corvette Day



WHAT IS YOUR NET WORTH?

An annual net worth statement gives a clear snapshot of your financial health by showing what you own versus what you owe. Creating one each year helps track progress and guide decisions.

Start by listing all assets: including bank accounts, retirement savings, investments, real estate, vehicles, and valuable personal items. Use current balances or realistic values.



Next, list liabilities such as mortgages, car loans, student loans, credit cards, and other debts using current payoff amounts.

Calculate your net worth with a simple formula:

Total Assets - Total Liabilities = Net Worth

Reviewing your net worth annually highlights trends, supports goal setting, and helps adjust spending and debt strategies. **Try out the net worth calculator link** below to better understand your finances.

<https://bit.ly/42ifoNT>

“Positive anything is better than negative nothing.” - Elbert Hubbard

RAVING FAN TESTIMONIALS



CARING AND COMPASSIONATE

From the very beginning, we felt genuinely supported. Every question was answered with patience and kindness, and we never felt rushed or uncertain. Their care made a potentially stressful process feel calm and reassuring for our family, and we're truly grateful for the experience.

DEEPLY APPRECIATED

They treated us with genuine respect and patience every step of the way. Everything was explained clearly, and we always felt supported and confident in the process. As a veteran, that level of care and professionalism truly meant a lot to our family.

We ♥ Referrals!

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