



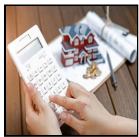
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Real Estate

Update

Can You Refinance While Listing Your House?



As you've certainly

noticed, mortgage rates have drifted downward over the past year or so. For several reasons, maybe a slower economy or the Fed has lowered a key interest rate. Whatever the reason, lower rates can trigger someone to make a decision to refinance. And it makes perfect sense.

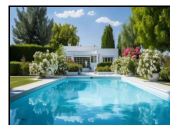
If someone can refinance out of a higher rate into a lower rate, the payments will fall. You want to speak with your loan officer about whether or not a refinance is right for you, but in general, as long as you own the property longer than it takes to recover the associated closing costs, it might be right for you. Or

Wondering What Your Home Is Worth?

Let me show you.

To Pool or Not To Pool

When selling a



property with a pool, the first thing to know is that you should be prepared (and prepare your clients) for a bit of resistance from certain potential buyers. A number of people have a negative mindset when it comes to the discussion of pools, and I think this is due in part to price.

A pool can be an expensive, luxury item rather than a necessity. The cost of a pool, between the routine upkeep/maintenance, repair costs, and the direct effect it will have on your home's energy bills, are all reasons that deter buyers from exploring pool ownership, so don't be surprised if you get some negative reactions.

Safety risks are another factor that prevent buyers from signing on a home

MORTGAGE RATES

U.S. averages as of July 2026:

30 yr. fixed: 6.49%
15 yr. fixed: 5.84%
5/1 yr. adj: 6.45%



Maybe you want to shorten the term of your loan to save on interest. But again, let your loan officer tell you.

Someone may also be deciding whether or not to refinance or would it be better to just take advantage

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How to Help

For family members



who are just starting out in the workforce or who have rented for a while, at some point they'll start thinking of owning instead of renting. Renting for a period of time is a good thing because there are a lot of things to consider. When you rent, if you decide you don't like the neighborhood after all, you can find another place once the lease has expired. With a home, it's not really something to walk away from. At least without consequences. So what can you, as a parent or relative, do to help someone buy a home?

One of the ways is to provide a financial gift. This may also be the most common form of assistance. However, don't just wire the funds over without a little preparation. Individual lenders can have their own requirements for documenting the paper trail of a financial gift but in general, you can expect a couple of

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Should You Wait to Renovate?



There are a lot of

reasons to consider going through with getting a home renovation, but there are other reasons why you should wait before acting on those projects. Home renovations are expensive and time-consuming, so you should always be certain you want to follow through with them. In addition, you may discover that you're happy with the home the way it is instead of changing things. Whether you're a new homeowner or just thinking about starting a project, here are some reasons why you might want to consider waiting.

Think it Through: One of the reasons you should consider waiting on a renovation project is to make sure that it's actually something you want. A lot of people are very impulsive when it comes to wanting new things, and that extends to home projects. Things like pools, new furniture, different flooring, and creating new additions to the home, should take a lot

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with a pool. Injuring yourself on a diving board and other safety concerns are things that consumers are hyper-conscious of, particularly those with young

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