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NEWSLETTER



HAPPY
Independence Day



SANDY SIDDONS
Realtor® Broker

708-774-9842-cell
sandy.siddons@talktotucker.com

I have a 3% mortgage rate. Why would I move right now?

That 3% rate is great, but if your home won't meet your needs in the next few years, waiting could cost you more. Home prices are expected to keep rising, so that \$400,000 home today could cost \$480,000 in five years. While rates may dip slightly, 3% isn't coming back soon, and rising prices could outweigh the benefit of staying put for those savings.

Buyer Tip: Ask for a rate buydown, instead of a price cut.

In today's market, a temporary rate buydown can lower your monthly payment more than a price reduction.

Instead of knocking \$9,000 off the price (which might save you \$87 per month), a buydown could save you \$300+ per month in the first year alone.

Let's run the numbers and see what works best for you!

Backyard Goals: 5 Simple Summer Upgrades That Add Value



1

ADD LIGHTING

String lights, lanterns and solar lights add warmth and charm.

2

CREATE A PATIO AREA

A few pavers + chairs = instant outdoor living space.

3

ADD SHADE

Pergolas, umbrellas, or shade sails keep the space cool.

4

TIDY YOUR LANDSCAPE

Fresh mulch, trimmed bushes, and flowers go a long way.

5

MAKE IT COZY

Use rugs, pillows, planters, etc. to add coziness.



Stay Cool, Save Cash:

Your Summer Energy Efficiency Checklist



As we head into the heat of July, the cost of keeping a home comfortable is top of mind for everyone. Cooling typically accounts for nearly 50% of your summer energy bill, but you don't have to choose between a cool living room and a healthy bank account. Use this checklist to optimize your home and keep those utility bills from skyrocketing this season.

The "Zero-Cost" Daily Habits

The 78°F Rule: The Department of Energy recommends setting your thermostat to 78°F while you're home. For every degree you set it below that, you could be adding up to 7% to your cooling costs.

Reverse Your Fans: Ensure your ceiling fans are rotating counter-clockwise. This creates a "wind chill" effect that makes you feel up to 4 degrees cooler. Remember: Fans cool people, not rooms—turn them off when you leave!

Strategic Shading: Close blinds and curtains on the south and west-facing sides of your home during the day. This simple move can reduce solar heat gain by up to 33%.

Avoid "Heat-Heavy" Appliances: Try to grill outside or use the microwave instead of the oven during the hottest parts of the day (2:00 PM – 7:00 PM).

Low-Cost Maintenance

Filter Refresh: A dirty air filter restricts airflow and forces your AC to work overtime. Check yours monthly; a fresh filter can improve efficiency by 15%.

Clear the Exterior Unit: Ensure your outdoor condenser is free of debris, tall grass, or nesting materials. It needs to "breathe" to release the heat it's pulling from your home.

High-Impact Upgrades

Smart Thermostats: If you haven't switched to a smart thermostat yet, 2026 is the year. These devices learn your schedule and automatically adjust when you're at work or sleeping, saving the average homeowner about \$180 a year.

LED Lighting: Traditional incandescent bulbs are essentially tiny heaters—90% of the energy they use is released as heat. Switching to LEDs keeps your rooms cooler and your electric meter spinning slower.

Attic Insulation: If your home is older, check your attic insulation. Adding just a few inches of modern insulation can pay for itself in energy savings within just a few seasons.



Tips for a Safe 4th of July

To ensure a safe and enjoyable 4th of July celebration, follow these safety tips:

- Keep fireworks at a safe distance from people and structures.
- Always have a bucket of water or a hose nearby when using fireworks.
- Supervise children closely when they are around fireworks or sparklers.
- Avoid using illegal or homemade fireworks; stick to those approved by local laws.
- Designate a safe viewing area away from the launch site for spectators.
- Be mindful of dry conditions and fire hazards; check local fire restrictions.



Find a splash pad or spray park near you!



Let's Talk™



"Where liberty dwells, there is my country."
— Benjamin Franklin