"The world is mud-luscious and puddle-wonderful." ~ e.e. cummings

FIND A HOME | ABOUT | APPOINTMENT

The real estate market is blooming —

Spring is here, and the real estate market is in full bloom! Even though we're all busy as bees, I always have time for you or anyone you send my way. Please freely share my number, I'd love to help! ~ Sarah, (303) 746-7800

Main articles this month

The 'Rise' of Iceberg Houses (with their secret basements)
You May Qualify for a HELOC, but Does Your House?
Check out the Springtime Jigsaw Puzzle at the bottom!

Key dates in April

— ● Lunar eclipse April 13 (*It's a pink moon, see the article below*) — ● Easter Sunday, April 20 (*Why is it so late this year? See below*) — ● Earth Day , Tuesday, April 22 (*Why have an Earth Day? See below.*)

It’s April... Don’t be fooled!

Attention Tuscany Neighbors & Friends,
Scammers are out there!

Protect your home and equity from criminals—for free.
(Courtesy of Arapahoe County)
https://arapahoe.co.publicsearch.us/property-alert

“Any homeowner can create an alert in a few minutes, at absolutely no charge,”
“It’s a shame many of our most vulnerable residents get taken advantage of just because they have a trusting nature or may not be very tech savvy.” Recording Deputy Director Juan Guzman
Recording Division: 303-795-4520

ARAPAHOE COUNTY

Building Down: The 'Rise' of Iceberg Houses

Building up or out are the typical ways to expand square footage. But some homeowners are building down, creating amenity-laden lower levels by tunneling under their existing homes. These **iceberg houses**, offer more underground than the typical finished basement, including huge garages, party rooms, swimming pools, game rooms, and even music stages. *Makes you wonder if you could do something similar, would you, and how much it would cost?*

Would you? Possibly you love your location and want more space, but you're restricted from building upwards (historic home, geographic issues, view lines, etc.). Maybe it's cheaper to go down than up, or insulation is a factor. Or privacy, because no one knows what you have in your basement.

Could you? That depends on quite a few factors, like zoning restrictions, soil quality, setback rules, water table, and existing structures.

How much would it cost? It depends. Extending an existing basement by 10 feet into your backyard might not cost much, as it can mostly be dug from the top down. However, digging out an area under an existing house that doesn't already have a basement or lowering your basement level to give you more head room could cost significantly more.

Expanding downward is not a DIY project. If you're considering it, contact several contractors to discuss the possibilities. *But if you'd rather sell and move to a larger home, give me a call. It might be easier. (303) 746-7800*

Expecting House Guests in the near future?

Send them my way and they can stay in my Tuscany Airbnb: **Sarah's Sweet Suite**

REAL ESTATE UPDATE

SEE TODAY'S RATES ►

Mortgage rates are dipping

- Rates at the time of publication are **6.65%**. Click above for today's rate.
- So far one of the bright spots in our economy is the housing market. It remains strong, and the dip in interest rates is bolstering the spring market.
- If you're planning to buy this spring, get in touch with me right away to get everything set, so when you find the right house, you're ready to pounce! ~Sarah, (303) 746-7800

How to determine the HELOC equity in your home

Many homeowners with healthy equity in their homes are surprised that they can't access as much of their equity as they thought they could. While you need good credit, a job, and low bills to qualify for a HELOC, your home also needs to qualify by having enough equity. Here's how lenders calculate your HELOC amount:

You can borrow a maximum of 80% of the value of your home, minus what you owe.

Example: Suppose a house is worth $500,000. 80% of the value of the home equals $400,000, minus the amount you owe, say $350,000, leaving $50,000 available for a HELOC.

($500,000 x 80% = $400,000 - $350,000 = $50,000).

So, while it looks like you have $150,000 equity, you can only tap $50,000 of it. Before getting a HELOC, shop around, ask lots of questions, and talk to your accountant. Remember that most experts suggest only using a HELOC if it puts you in a better financial position vs simply adding more debt.

If you do have the equity (or otherwise the capital) to buy an investment or a new home, please reach out to me for assistance. ~Sarah, (303) 746-7800

BRAIN SNACKS & FUN FACTS

Why do we have an "Earth Day?"

Earth Day is Tuesday, April 22 and is observed simultaneously in 190 countries. The point of the day is to provide focus. Children in school and adults through media are encouraged to notice the interdependence of humans with the planet, and to consider action and legislation to protect shared resources. Communities use the day to emphasize local initiatives. **Some ideas for personal observance:** *plant a tree, volunteer for a cleanup, learn about plastics, start a beehive, and research environmental issues affecting our local region.*

The fishy origin of April Fool's Day

One theory about April Fool's Day traces back to France in 1582, when the Gregorian calendar shifted New Year's Day from March 25 to January 1. Some resisted the change and kept celebrating during the week of March 25 to April 1, culminating in the biggest celebration on April 1. Labeled "fools" by the public, they became targets of ridicule, sent on wild goose chases, or invited to fake parties. These prank victims were called **"poisson d'avril"** or "April fish" because young, naive fish are easy to catch.

RIP Microsoft Publisher

If you've ever written a newsletter, you may have used Microsoft Publisher. Now, as with so many tools of our early tech years, Publisher is being put out to pasture. According to Microsoft, *"In October 2026, Microsoft Publisher will reach its end of life. After that time, it will no longer be included in Microsoft 365 and existing on-premises suites will no longer be supported. Microsoft 365 subscribers will no longer be able to open or edit Publisher files."* Microsoft recommends PowerPoint or Word for document design. Other tools to consider: LibreOffice, Affinity Publisher, Canva, and Pages on Mac.

Why is Easter so late this year?

You've probably noticed that Easter moves to different Sundays each year. That's because Easter day is based on the cycles of the moon, not on a date. Easter is always set for the first Sunday after the first full moon after the spring equinox. The equinox was on March 20 this year (it moves by a day either way). The first full moon after that falls on April 13, called the Pink Moon. And the first Sunday after the Pink Moon is April 20. The Pink Moon (according to Farmer's Almanac) doesn't have anything to do with the color of the Moon. The name corresponds to the bloom of a pink wildflower native to eastern North America, called creeping or moss phlox.

ON THE LIGHTER SIDE

Springtime Jigsaw Puzzle

Click the image (or **here**) to play. No registration or login necessary.

See What's for Sale ➤

Sarah Curtis #1 Tuscany Resident REALTOR® Since 2013!
Your Expert, Your Resource!
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Brokers Guild - RealEstateInTuscany.com