

The Market Isn't Stuck—It's Becoming More Selective

One thing has become very clear to me this summer: homes are still selling—but buyers have become much more selective.

The homes that are priced well, beautifully presented, and move-in ready are attracting attention and selling. The homes that need work, feel dated, or are priced as though it's still 2021 are often sitting on the market much longer.

Today's buyers are willing to pay for quality, but they also want confidence. With higher interest rates and rising insurance costs, many buyers simply don't have the budget—or the desire—to tackle a long list of projects after they move in.

If you're thinking about selling in the next year or two, you don't necessarily need a \$100,000 renovation. In fact, some of the highest returns come from smaller improvements that create a terrific first impression. Fresh paint, updated light fixtures, consistent flooring, deep cleaning, refreshed landscaping, and an inviting front entry can completely change how buyers feel about a home. National remodeling data consistently shows that modest improvements with strong curb appeal often provide a better return than large-scale luxury remodels. Exterior updates like a new front door or garage door, along with minor kitchen updates, continue to rank among the best investments before selling.

One of my favorite recommendations is something buyers never see in the photos: a pre-listing home inspection. Having the roof inspected and taking care of maintenance items before your home goes on the market helps eliminate surprises, builds buyer confidence, and often leads to smoother negotiations.

The biggest return isn't always found in expensive remodeling—it's found in helping buyers fall in love with your home the moment they walk through the front door.

Today's market is rewarding preparation instead of luck.

Lisa's Top 10
"Wow" Improvements
Before You Sell

- Fresh neutral paint
- Updated light fixtures
- Professionally cleaned carpets (or replace if needed)
- Consistent flooring throughout
- Sparkling windows
- Fresh mulch & trimmed landscaping
- Power Wash your home & garage
- Paint or refresh the front door
- New house numbers & welcome mat
- Pre-listing home & roof inspection, minor repairs

2026 Quarter 3
NEWSLETTER



Make the Most of Late Summer in Colorado

Helping you make confident moves so you can live, play, and invest well in Colorado.

Summer isn't over yet! August is one of my favorite months in Colorado. The days are still long, the evenings start to cool, and hints of fall are just around the corner. If you're looking for a few ideas before school routines return, here are some of my favorites.

- *Eat a Palisade Peach* - on sale now at farm stands!
- *Cheer on the Rams*- Starting Saturday, Septmber 5
- *Experience the Elk Rut* - mid-September thru October
- *Plan a Scenic Drive*
- *Wade into Fly Fishing*
- *Paddleboard or Kayak*

Lisa's Pick - I LOVE the water! It's time to pump up my paddleboards and head to the lake. I recommend Horsetooth, Lon Hagler and a little pond just west of The Harmony Transfer Center at the corner of Harmony and Strauss Cabin Road. And, it's FREE!

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My Featured Listings

Coming Soon!

5153 Single Tree Dr, Loveland CO | \$750,000

3 BED | 4 BATH | 3,417 SF | 1.89 acres |No HOA

5206 Deer Meadow Ct, Loveland | \$799,900

3 BED | 3 BATH | 3,147 SF | Mariana Butte Golf Areas

Lisa Young®

REALTOR 970.219.1955
lisayoung@elevationsrealestate.com
LisainColorado.com

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If one of these tips or insights was helpful, send me a quick text or email and let me know! And if there's a question or topic you'd love to see covered in a future issue, I'd truly love to hear from you.

Curious how the market affects your family, your investments, or your future plans? I've got you covered! Visit www.LisainCO.com for updates and listings, or reach out if you'd like a custom snapshot of your neighborhood. Know someone ready to buy or sell? I'd love an introduction – Your friends are my kind of people!

Helping you live, play & invest in Colorado ♦

Real estate has never been just about houses for me — it's about people, relationships, and helping families build a life they truly enjoy here in Colorado. After more than a decade serving Northern Colorado, I've learned that every move carries a bigger purpose, whether it's creating stability, building long-term wealth through real estate investing, or simply finding a home that better fits the season of life you're in. **Let's do this!**



2026
IT'S PARTY TIME!
You're Invited! Elevations Client Appreciation Party
August 12 • 5-8 pm

Please join us at The Grainhouse at Hoedown Hill
 1781 RainDance Nat'l Drive, Windsor, Colorado
 DJ • Delicious Food • Specialty Cocktails • Beer/Wine
 Kids Activities and more!



Please RSVP by July 31 | www.elevationsrealestate.com/blockparty

Love on Your Home this Summer

Summers bring dramatic temperature swings, intense UV rays, hail and thunderstorms. So give your homes and yards a little TLC on those nice days to keep your biggest investment in top shape.

Yard Tips:

- Water deeply but infrequently in the early morning to minimize evaporation
- Mow for Moisture Retention. Keep blades sharp and cut higher. Leave short, fine grass clippings to return moisture and nutrients to soil
- Avoid fertilizing during the intense summer

Home Care:

- Power Wash your home and make it sparkle
- Check the A/C Unit - inspect hoses and clear plants and debris to allow air flow.
- Deep Clean Dryer Vents
- Add Mulch to your beds to retain moisture
- Trim Landscaping - including overgrown shrubs and limbs from over your roof
- Clean out Gutters
- Check for Hail Damage on roof, windows, screens and siding
- Seal Windows and Doors
- Prep and Caulk Cement Cracks in your Driveway, Porches, Steps and Basements
- Inspect, Repair and Reseal your Deck
- Check Chimneys and Fireplaces

Lender Insights

Joe Whitlock | The Murphy Witlock Group
 (702) 281-5928
Joe@MWGBroker.com
<https://www.mwgbroker.com/>



Northern Colorado Housing Outlook: Jobs, Growth, and New Opportunities for Homebuyers _ Joe Whitlock

The biggest local economic story this summer may also become one of the biggest housing stories of the next several years.

Earlier this month, **Broadcom announced a \$1.5 billion expansion and modernization project at its Fort Collins** semiconductor manufacturing campus as part of Apple's commitment to spend more than \$30 billion on U.S.-made chips over the coming years. The agreement is expected to result in more than 15 billion chips being manufactured in the United States, with Fort Collins playing a central role in that effort. For Northern Colorado, this investment represents much more than a construction project. Semiconductor manufacturing and advanced technology positions are among the highest-paying jobs in our region, and major employment investments have historically translated into increased housing demand and long-term support for home values.

As engineers, technicians, project managers, and support staff move into the area, the impact will likely extend well beyond Fort Collins into surrounding communities such as Windsor, Timnath, Wellington, Loveland, and Severance. While no single project determines the direction of a housing market, announcements of this size reinforce what many local residents already know — Northern Colorado continues to attract high-paying jobs, strong employers, and long-term economic investment that support housing demand throughout the region.

There is also exciting news for educators and school employees across Colorado. Beginning in July 2026, CHFA launched its new Schools to Home program to help public school employees purchase homes in the communities where they work. The program offers a fixed-rate first mortgage combined with a second mortgage that can provide up to 25% of the first mortgage amount for down payment assistance and closing costs.

To put that into perspective, a borrower with a \$400,000 first mortgage could potentially receive up to \$100,000 in assistance toward their down payment and closing costs through the program. That's a level of assistance rarely seen in traditional homeownership programs and could be a game changer for many educators across Northern Colorado.

The program is available to full-time public school employees throughout Colorado, including teachers, administrators, counselors, paraprofessionals, custodial staff, and other support personnel. The goal is simple: helping the people who serve our communities every day have an opportunity to live in the communities they support.

Joe Whitlock & Chris Murphy
 The Murphy Whitlock Group

Lisa's Quick Take

The market may not be moving as quickly as it did a few years ago, but buyers are finding homes they love, and sellers are still achieving great results when they prepare well and price thoughtfully. *(Check out my article on the back for more.)*

Most importantly, I've been reminded that relationships still matter. Every family has a different story, a different timeline, and different goals. That's why I don't believe in one-size-fits-all advice. I believe in listening first, building a plan together, and helping people make confident decisions—whatever the market happens to be doing.

If you have a life change coming- let's have coffee, talk through options and walk together into your next venture!

Local Business Highlight

Windsor Mill, The historic Windsor Mill (301 Main St, Windsor, CO) is a revitalized destination housing a variety of popular local establishments. This restored grain silo and brick building features **Windsor Mill Tavern, Tiho's Tequila Bar and Restaurant, Peculiar Ales, Urban Field Pizzas** and the **Mill Event Venue**.

Phil & I love this place! Check it out!

