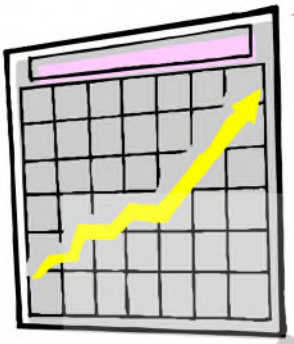
Realty Mainline Newsletter, Fall 2025

Kate and Kevin Livesey

Real Estate Market



The Main Line real estate market continues to be very competitive with buyers often offering above asking prices with some communities receiving double-digit price increases year over year.

Interest Rates

Current interest rates are hovering at about 6.2% for a 30 year mortgage. Rates have been generally declining over the past year as they were at 6.7% a year ago.

If you are wondering whether to refinance, your mortgage broker can do the calculation for the break-even timeline. Normally, you will want to consider refinancing when the rate is .75-1% lower than your rate and you plan to stay in your home. One of the biggest charges will be from title insurance which will have to be re-issued. If you would like a referral to a mortgage broker we can certainly put you in touch.

Some loans allow for a modification which will greatly save on refinancing costs. You may check with your mortgage broker to see if this is available for your loan.

Getting ready for Winter

Fall is a wonderful time of the year with the spectacular foliage and brisk

temperatures which are perfect for long walks and cozy outdoor fires.

As winter will soon be here (can you believe it!) there are some things you may want to do for your home:

- You will want to make sure your outdoor water supply has been turned off. This valve is usually found in the basement often near the outside faucet at the basement ceiling level. Make sure to disconnect and store your hose as well!

- When all of the leaves are down you may need to clean your gutters. Hire a pro for this. Definitely not a DIY job!

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●Your lawn can benefit from a fall fertilizer which will help for spring growth. Experts often recommend a fall feeding followed by a pre-emergent weed seed treatment in the early spring and reseeding in the early fall.

●Leaves: Blessing or Burden
Speaking of lawns, you may consider mulching your leaves back into the lawn. This is not only good for the grass but for the environment as well. If you do choose to mulch the leaves into the grass you should repeat the process several times as the leaves are falling and preferably a little damp (which helps with the mulching) and you won't want to smother the lawn with your mulch! Also, you may consider leaving leaves in your garden beds which are protective of plants, soil and insects from the harsh winter cold.

●If you find driveway cracks, you may want to give them some attention. If water falls inside a crack and freezes, it can expand the crack making it wider and over time can really ruin your driveway. There are rubberized crack filler products available at the home improvement stores.

●You can have your heater serviced to make sure that it's operating safely and at top efficiency. This is especially important if you have oil heat. Don't forget to change your HVAC air filter every few months!

●If you have battery operated smoke detectors it's a good idea to push the button to check to make sure they are in working order. Some will chirp when the battery is low but having fully functional smoke/CO2 detectors is essential!

As you can see, fall can be a very busy time around the home!

Thinking home improvement?

It always seems to be a fun and interesting discussion when people begin to talk about their home improvements and renovations ~ stories are endless as homeowners describe their success and distress stories, wonderful transformations, delays, endless decisions, costs, excellent workers and no show

"You'll get a good deal, because it's a real fixer upper."

workers and costs, costs, costs. Charts and graphs have been made to show what improvements have

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given the owners the greatest happiness and joy and do these improvements bring a positive return on investment upon resale?
On a scale of one to ten (with ten bringing the greatest happiness), the list of upgrades that give the home owners the greatest joy:

10/10: Added Primary Bedroom Suite, Kitchen Upgrade, and New Roofing;
9.8/10 Bathroom renovation;
9.7 Complete Kitchen Renovation
9.3 Painting a room
9.1 New wood flooring
8.8 Basement conversion to living area, paint exterior siding,
7.5 New front door
7.3 New exterior siding
7 Garage Door

However, it seems all in all people are very happy with work they do on their homes. The key is often in the planning and hiring the best contractors.

Financially, the best return for your money (and often enjoyment) are the projects that upgrade your kitchen and baths. New siding can give your home greater curb appeal. And don't forget the simpler things: fresh paint and landscape maintenance can make a huge difference in your home's perceived value

Kitchen to Kitchen
Thoughts of cozy evenings with warm apple desserts!

Mom's Apple Cake

(bySmitten Kitchen)

For the apples:
6 apples
1 tablespoon ground cinnamon
5 tablespoons (65 grams) granulated sugar

For the cake:
2 3/4 cups (360 grams) flour
1 tablespoon baking powder
1 teaspoon fine sea or table salt
1 cup (235 ml) vegetable oil (safflower, sunflower, olive and coconut oil also work, as does melted butter)
2 cups (400 grams) granulated sugar
1/4 cup (60 ml) orange juice
2 1/2 (13 ml) teaspoons vanilla extract
4 large eggs
1 cup (130 grams) walnuts, chopped (optional)

Heat oven to 350°F (175°C). Grease a tube pan. Peel, core and chop apples into 1-inch chunks.Toss with cinnamon and 5 tablespoons sugar and set aside.

Stir together flour, baking powder and salt in a large mixing bowl. In a separate bowl, whisk together oil,

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orange juice, sugar, vanilla and eggs. Mix wet ingredients into dry ones; scrape down the bowl to ensure all ingredients are incorporated.

Pour half of batter into prepared pan. Spread half of apples (and their juices) over it. Pour the remaining batter over the apples and arrange the remaining apples on top. Bake for about 1 1/2 hours, or until a tester comes out clean.*

Cool completely before running knife between cake and pan, and unmolding onto a platter.

Do ahead: This cake is awesome on the first day but absolutely glorious and pudding-like on the days that follow, so feel free to get an early start on it. Keep it at room temperature covered with foil.

* Tip: The apples love to hide uncooked pockets of batter, especially near the top. Make sure your testing skewer or toothpick goes not just all the way down to the bottom, but does a shallow dip below the top layer of apples to make sure it comes out batter-free. Should your cake be browning too fast, before the center is baked through, cover it with foil for all but the last few minutes in the oven.

Reach out to us anytime! We would love to help your family and friends too!

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