

# NEWSLETTER

SUMMER 2025

Our job isn't just to share the latest trends in the market but to figure out which of them will work best for you when selling. We show numerous properties over the course of a year, so we have a unique perspective on the local market, home buyer preferences, and home values. We can provide you with insight on which renovation projects could add the most value to your home, which projects have the best return on your investment, or which cosmetic upgrades would appeal to the most home buyers in the current market. Wishing you a joyful summer season.

*Angela & Shaun*



When it comes time to put your home on the market, a staged home—one that looks clean, spacious, and inviting—will be well worth your effort. Once you've decluttered and removed personal items, it's time to think like a decorator.

- Give your bedrooms a boutique hotel vibe. Think fluffy comforter with a new white cover. Add pillows or a throw.
- Use a mirror to create the look of more light and space.
- Open the curtains to fill the rooms with natural light.
- A colorful textile artfully draped can cover what you'd like to minimize with regard to worn furniture.
- Double-check the height you've hung art: A good visually pleasing height is centered about 5 feet above the floor.
- Bring in fresh greenery and flowers. Add an arrangement in a vase on a table and a bowl of lemons in the kitchen.

Selling your house can be a difficult process, especially as you overhaul the look and feel of your home to impress strangers. We're your constant companion during the process, working to get you top dollar for your property.

FOR  
SALE

[SLCITYREALESTATE.COM](http://SLCITYREALESTATE.COM)

## WHAT IS THE KIDDIE CONDO LOAN?

The Kiddie Condo Loan is an FHA loan program designed for young buyers. It helps students or young adults buy a home near school. A parent or relative can co-sign, making qualification easier.

### WHY CONSIDER A KIDDIE CONDO LOAN?

Buying a home instead of renting can be a smart choice. With this loan, parents help their children build equity instead of paying rent. This program makes homeownership possible with low down payments and flexible requirements.

### LOW DOWN PAYMENT

Many young buyers struggle to save for a home. The Kiddie Condo Loan requires only 3.5% down. That's much lower than most conventional loans. This makes it easier to afford a home early in life.

### CO-SIGNING WITHOUT LIVING IN THE HOME

A parent or relative can co-sign without living in the house. This helps young buyers qualify for a mortgage with a stronger income and credit profile.

### EASIER CREDIT QUALIFICATION

Many students or young adults have little credit history. FHA loans have more flexible credit requirements. This makes it easier for buyers to qualify.

### LOWER INTEREST RATES

FHA loans typically offer lower interest rates than conventional loans. This means lower monthly payments and more savings over time.

### NO TRADITIONAL EMPLOYMENT HISTORY NEEDED

Young buyers may have limited work experience. With this loan, a co-signer's income can be used to qualify. This provides more financial security and makes homeownership more attainable.

### ROOMMATES CAN HELP COVER COSTS

The home doesn't have to be a condo. It can be a single-family home, townhouse, or approved condo. The buyer can rent out rooms to help pay the mortgage. This keeps costs lower while they study.

### BUILD EQUITY INSTEAD OF PAYING RENT

Most college students pay rent for at least four years. With a Kiddie Condo Loan, they build equity instead. After graduation, they can sell or keep the home as an investment.

### WHO QUALIFIES FOR A KIDDIE CONDO LOAN?

A student or young adult buying their first home.

A parent or relative willing to co-sign.

Buyers looking for an affordable loan option.

Those who plan to use the home as a primary residence.

If you're a parent looking to help your child avoid high rent costs, this loan is worth considering. It provides financial security, long-term investment potential, and an affordable path to homeownership.

*Speak with a loan expert to discuss options. We're happy to provide referrals for knowledgeable local lenders.*

# FOR SALE



The Parc At Gateway  
1 Bed 1 Bath Condo  
2 Car Garage Parking  
\$369,900 MLS 2079444



East Central Townhome  
2 Bed 2 Bath  
Private 2 Car Garage  
\$419,900 MLS 2074718



Spacious Home in Layton  
4 Bed 2 Bath  
2 Car Garage  
\$459,900 MLS 2090162



Rose Park Home  
4 Bed 2 Bath  
2 Car Garage  
\$464,900 MLS 2083706



Single Level Cottage  
3 Bed 2 Bath  
Near Liberty Park  
\$475,000 MLS 2090825



Canyon Road Towers  
2 Bed 2 Bath Condo  
1 Car Garage Parking  
\$499,900 MLS 2092967



Fair Meadows Condo  
4 Bedroom 3 Bath  
2 Car Garage  
\$524,900 MLS 2094055



9th & 9th Cottage  
2 Bed 1 Bath  
Xeriscape Yard  
\$543,000 MLS 2071853



Sugar House Home  
4 Bed 2 Bath  
Carport Parking for 2  
\$599,900 MLS 2092586



Marmalade Victorian  
2 Bed 2 Bath  
Off-Street Parking  
\$610,000 MLS 2070804



West Jordan Home  
4 Bed 3 Bath  
2 Car Garage  
\$649,000 MLS 2088830



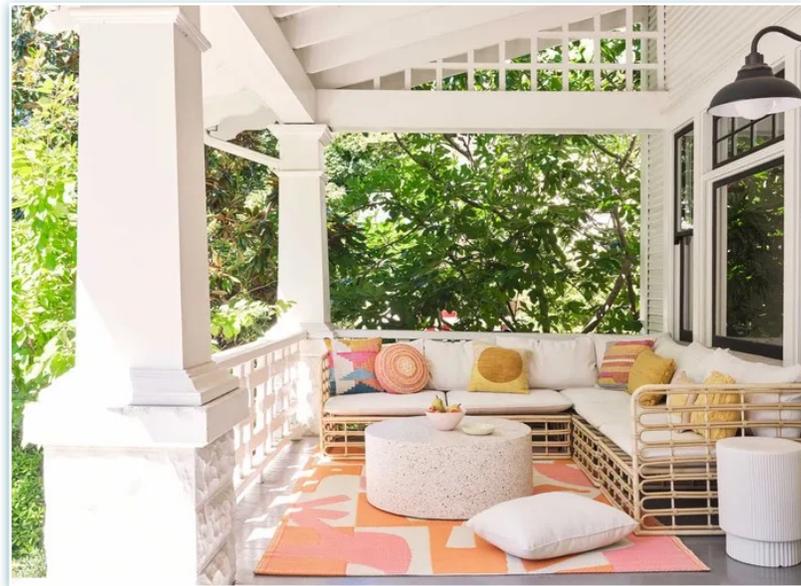
Governor's Plaza Condo  
2 Bed 2 Bath  
2 Car Garage Parking  
\$748,000 MLS 2067446



Aztec Condo  
3 Bed 3 Bath  
2 Car Garage Parking  
\$1,187,500 MLS 2084132



Torrey Collective Residence  
3 Homes 12+ Acres Near  
Capitol Reef National Park  
\$1,800,000 MLS 2073399



## Social Front Yards

For generations, front yards were little more than decorative foregrounds, but standards are evolving quickly for what we can do with them. More than ever, it's fair game for front yard designs to meet homeowners' needs by providing spaces to work, play, eat, grow food, or simply socialize with friends and neighbors.

A porch plays a big roll here, it lets you greet the world as it passes by while remaining firmly anchored to home. We look forward to porch season every year. Porch-sitting might feel like a thing of the past, but it's certainly helped us make friendly connections in our neighborhood over the years. Front porches can even serve as an unofficial neighborhood watch. A more active porch scene can deter crime and make the neighborhood feel safer overall. Nationwide approximately 69% of new single-family homes built in the past year included a front porch, according to the Home Innovation Research Labs.

Looking to entertain, how about a driveway social this summer? Your sweet escape from life's chaos is just a few steps away—outside your front door. Most of us have come to realize that an outdoor space—particularly one that's attached to your house—can be hugely impactful on mental health, our ability to socialize, and creating a home base that really ticks all the most important boxes.

In a world where we're all often on the go, we'll help you find the perfect space to pause and enjoy—whether that's a quiet backyard retreat or a vibrant, social front yard.



### Start your search with the 80/20 rule

**If a home provides 80% of what you're looking for, it's a good match.** Smart house hunting requires you to go beyond that and make sure the 80% you're finding is what's most important for you.

HouseLogic

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