

Your REALTOR:



Dennis Kutty

# August 2025

## Real Estate

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### How to Make Your New House Feel Like a Home



You've got the deed and you're moving into your new house. That's what you call it, because it doesn't feel quite like a home yet. How long does that take? A year? Two years? The truth is it may only be a matter of weeks if you take a the right efforts to fix up the place and settle in with style. Here's how to do it.

**Have Big Projects Done First** Feeling comfy and cozy is all but impossible when there are major renovations to be done that may leave sections of the house blocked off and covered in sawdust, so get these done first. That includes knocking down walls for an open floorplan, replacing old flooring or remodeling entire kitchens and bathrooms. In fact, it's probably better to have this completed before you move in.

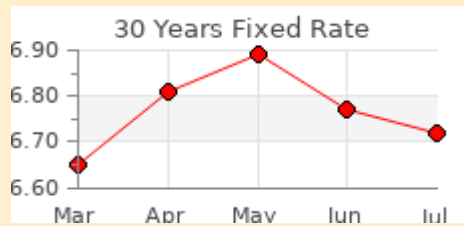
**Get Your Own Hands Dirty** There are a number of smaller projects that you can handle yourself, so keep a close eye on those power tools during the move. You may want to start with the basics, such as refinishing hardwood floors, setting down new tiles or painting. The latter especially helps with settling in, as you can choose a color that reflects who you are and your sense of style.

**Explore the Neighborhood** You need to know where everything is anyway, so you might as well take a drive, bike ride or walk with the family. Things to look out for include the practical, such as banks and grocery stores, as well as the entertaining, like restaurants and bars.

**Throw a Party** It's a great way to meet the neighbors, and your friends and family will learn the directions to your new dwelling. After the party, it's time to clean up, and that's when you know you're really home.

### Mortgage Rates U.S. averages as of August 2025:

30 yr. fixed: 6.72%  
15 yr. fixed: 5.85%  
5/1 yr. adj: 6.01%



### Why FHA Loans Are So Popular



FHA loans are a popular choice for a lot of people, especially first time homebuyers. FHA loans require a low down payment, just 3.5% of the sales price. Down payments can also come in the form of a gift from a family member or qualified non-profit. FHA loans also more easily allow for a coborrower to help out. If someone is buying a home but the payments are a bit out of reach, FHA programs allow for a co-signer to help relax debt ratios to a qualifying level.

FHA loans in general are easier to qualify for as well. Debt to income ratios are relaxed, especially when compared to low down payment conventional programs. FHA loans are available from most every single mortgage company and mortgage broker, too. There are also loan limits for FHA loans and these limits can vary based upon location. FHA loan limits are based as a percentage of the median home price for the area in which the property is located. However, for most first time homebuyers, FHA mortgages are the loan of choice. Low down payment, easier qualifying, relaxed debt ratios and credit make these programs ideal for many first time homebuyers.

### 5 Tips to Market Your Rental



**1. Know Your Audience:** Property owners should try and understand their targeted renters

because this will help you build all your marketing and advertising around this audience. When you know your audience, you'll save money on marketing, you'll be able to make adjustments more efficiently if the rental market changes, and you'll fill your rental faster. You'll also be able to ensure you're not wasting your time or anyone else's.

**2. Optimize Your Listings for SEO:** You'll create listings that you'll share on social media and rental marketplace sites. You want to use search engine optimization in these, or SEO. That means you will be integrating the keywords your audience is most likely searching for. Try to localize your keywords as much as possible based on the name of your city or town.

**3. Hire a Photographer:** Professional photos will help you rent your property out faster and maybe get more money. It's a great way to set yourself apart from other rentals.

**4. Create Valuable Content:** If you can blog, create videos, or make infographics, it's a great part of your unpaid, organic marketing strategy. This positions yourself as a trusted authority as you build your social network. This can take longer to see results, but the benefit is that when someone is ready to rent, you might be top-of-mind for them.

**5. Track Everything You Do:** Finally, you want to know what works and doesn't with your marketing. Make sure that you're tracking the results you get everywhere so that you can refine your strategy.



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## 8 Ways to Lower Your Energy Bills This Summer

*By Ashley Sutphin*

We're officially in the midst of the summer, and it's looking like it's going to be hot. Most indicators point to a hotter-than-average summer in fact. This is paired with the fact that consumers in the U.S. are dealing with the highest inflation in 40 years. We're paying more for everything, including energy costs.

In May this year, energy costs were almost 35% higher than the previous year, with fuel oil and gas contributing the most to these increases. Energy service costs are 16% more yearly, and electricity is 12% higher. It's not going to be easy to stay cool this summer, so below are eight ways you can work on lowering your energy bills.

### 1. Get a Checkup for Your Air Conditioner

The better shape you're A/C is in, the more efficient it will be. For example, clearing out a clogged unit filter can save you 5-15% energy usage. Your unit will function better for longer, so you can save on a replacement by extending its lifespan. Call a professional to service your unit.

### 2. Use Fans

Fans use about 1/60th the energy of your air conditioner. If you have any ceiling fans in your house, turn them on. You can save up to 40% on your electricity costs. Fans don't cool the air like your A/C but pull body heat away from your skin. You can use your fans and your air conditioning to raise the thermostat a couple of degrees but still feel comfortable.

### 3. Check Your Laundry

Heating your water makes up around 18% of the energy you consume in your home. When you're doing laundry, first of all, make sure you're doing full loads. You can do laundry less often. When you do end up doing loads, use cold water. You can also hang dry once in a while and save on your energy bills.

### 4. Don't Use As Much Electricity During Peak Hours

Energy companies charge customers more for using electricity during what they define as peak hours. Peak hours are the times of day when demand is highest. You'll lower your monthly energy bills if you can schedule your energy use around these hours and use most of it during off-peak hours.

Off-peak hours are late night or early morning. If it's an especially hot day, usually when the temperature outside is more than 90 degrees, you might wait until after 6 p.m. to wash the dishes, cook or do laundry.

### 5. Shut Doors and Vents

If you're at home, close the doors to rooms you're not using. You should also close the A/C vents in those rooms, which will help your system operate more efficiently. If you're not wasting energy cooling those rooms no one's in, then it'll require less energy for you to stay comfortable.

### 6. Keep Your Blinds or Curtains Closed

During the day, when the sun is at its hottest and brightest, keep your blinds closed, particularly in parts of the home that get the most direct sunlight.

### 7. Use a Programmable Thermostat

Programmable thermostats are a great tool to make your home more energy-efficient and lower your bills. When you program your thermostat, you can set it for when you won't be home or when you'll be asleep. During those programmed times, it'll set the temperature accordingly, so you're not always having to make adjustments. The Nest is a popular option for programmable thermostats, and according to the company, it can reduce your electric bills by as much as 20%.

### 8. Use LED Bulbs

Finally, if you have any incandescent bulbs in your house, it's time to switch to LED. Incandescent bulbs are incredibly inefficient. Only around 10-15% of these bulbs' electricity is turned into light. The rest becomes wasted heat. LED lights, by contrast, use 75% less energy and last 25 times longer. They also run cooler.



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## 6 of the Most Popular Interior Design Styles By Ashley Sutphin

There are so many different interior design styles that it can quickly become overwhelming to figure out what's right for you. Whether you're redesigning your current home or planning to buy a new one, how do you know what your style is? For some people, there isn't one particular design style that fits their lifestyle and aesthetic, but at least by understanding some of the basics, you're prepared to start designing your home. The following are six of the most popular and loved design styles for interiors right now.

### 1. Transitional

Transitional interior design is arguably the most popular because it brings together things people love about traditional and modern styles. It doesn't go too far in either direction. Transitional style can give a homeowner a sense of elegance that we tend to associate with traditional style, but you can also combine more modern, contemporary lines and textures.

The primary focus of transitional design is on the furniture itself and your textiles, rather than having a lot of accessories. There's also a good balance between masculine and feminine in transitional design.

### 2. Modern

Modern is not the same as contemporary. Modern design is a particular time period, but when we're talking about contemporary design, it's always evolving. Modern design first rose to significance in the mid-20th century. In modern design, the furnishings have clean lines, and the surfaces are smooth and sleek. The décor is minimal, and if you are going to accessorize, it's typically through art. For example, a bold piece of art might hang in an otherwise neutral room.

### 3. Contemporary

Contemporary design style is a term that can refer to anything that's current. As a result, this design style is very fluid, and it's always changing and evolving. Typically, in contemporary design, the spaces are simple and sleek. The rooms are light, and air and usually have neutral color palettes.

### 4. Mid-Century Modern

Mid-century interiors came from post-war America in the 1950s and 60s. The design industry was moving beyond the traditional at this time and forging ahead into a new modern era. The design style remains popular today.

Mid-century modern design focuses on flow and the use of rich natural woods like teak and walnut. Color palettes include greens and yellows in many cases. There's also seamless between indoor and outdoor living in the mid-century modern design we see today.

### 5. Modern Farmhouse

Joanna Gaines of Fixer Upper fame might be the person to credit with the massive popularity of the modern farmhouse style right now. Modern farmhouse style takes traditional farm style and mixes it with modern, unexpected elements. There's often a focus on using mixed metals, raw wood elements, and greenery. The color palettes are usually neutral, and when color is introduced, it's often inspired by nature. For example, you might see shades of navy or sage green in modern farmhouse designs.

### 6. Scandinavian

Finally, the Scandinavian design is airy, organic, and light. The wood tones are ashy, the spaces are relaxed and inviting, and fairly minimal. You feel cozy in a Scandinavian space, which is one of the things that can set it apart a bit from other modern or minimalist design concepts. The walls are often white, and the textiles and inviting. There's also the Danish concept of hygge that's important. That includes layered fabrics, clean lines, and, again, wonderful textures.



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### **Credit Inquiries Defined** *By David Reed*

It might seem obvious at first about what a credit inquiry is. Someone checks up on a credit report. When someone does indeed look up someone's credit, the request is listed on the report as an inquiry. Easy enough, right? But there are different types of credit inquiries. Credit inquiries can be listed as 'hard' or 'soft'. What's the difference?

A hard inquiry is when a consumer makes a new request for some type of loan. When someone applies for an automobile loan, that inquiry is then noted on the report. A soft credit inquiry is when a potential creditor looks into your credit report to see if you might be eligible for a new credit card or auto loan.

How do inquiries affect someone's credit score? It depends. If someone is looking around for the best auto loan, they will make multiple inquiries. When applying for the same type of loan over a limited period of time, there are no negative impacts. On the other hand, when making a request for a new credit card and then another credit card and then an automobile loan, you can expect credit scores to begin to fall. If the requests occur over a relatively short period of time, there will be no impact. If multiple credit requests are spread out over say six months, there can be an impact.

Multiple hard inquiries can signal to a lender the applicant might be falling on some hard times and multiple credit accounts are needed just in order to pay the bills. This will alert a potential creditor that certain new financial instances are occurring, giving the potential lender pause.

Consumers can also check the status of their personal credit scores by logging onto the [annualcreditreport.com](http://annualcreditreport.com) app. This is a free service provided by the three main credit reporting bureaus. This is considered an inquiry but not a hard one and won't affect credit scores.

Lenders will also ask a few questions about an inquiry when one is listed but no account taken out. Because most creditors report information once every 30 days, it's possible an inquiry will show up but the fact that the new auto loan is \$600 won't show up until the reporting period. That's why lenders can ask for an explanation as to why an inquiry showed up on the report. This is for hard inquiries only. Again, softies won't matter.

Consumers shouldn't freak out if they make a new credit request and their scores will plummet. They won't. It's the repeated requests over a short period of time for different types of credit that will cause scores to fall. A car loan application and then a new credit card app won't be that big of a deal. Scores can be damaged however if multiple requests are made for various types of credit including department store cards, gas cards and others.



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### Getting Started with Urban Gardening By Ashley Sutphin

When we talk about urban gardening, it can broadly mean one of two things. The first might be a community garden. Many nonprofits and neighborhood organizations will launch community gardens in urban areas where people can work and share in the produce that grows there. .

For our purposes, we're talking about something more like container gardening. If you live in an urban area, such as in an apartment, you can still benefit from having a garden, even if it's on a smaller scale. You can grow vegetables, herbs and more, and enjoy getting fresh air. Container gardening is also good for your mental health and can give you a sense of accomplishment.

The following are some of the general things to know as you get started.

#### Available Space

If you're in an urban area, you'll need some space for a container garden. You have some different options.

If you have a townhouse or condo, you might have some outdoor space that's in-ground. You'll need to check with your board or HOA to make sure you can plant a small garden.

Flower pots or hanging baskets are another option, and they're portable, so you can put them on a balcony or patio, and if you need, move them inside, at least temporarily.

There's also something trendy right now for urban dwellers, which is hydroponic gardening. Some creative companies offer self-fertilizing stands so you can grow food, and they're self-watering, so it's the ultimate convenience. If you go with this option, you'll need to add water to the reservoir weekly and add nutrients. You'll also need to make sure the pH stays appropriately adjusted.

Since these gardens go upward instead of out, you're saving valuable floor space, which in an apartment or condo can be crucial.

#### Decide What You'll Grow

Some things are better suited to container and urban gardening than others. For example, herbs are great, like mint, basil and sage. Different types of lettuce and tomatoes can also be well-suited to containers.

If you buy a hydroponic gardening kit, some companies offer hundreds of pre-sprouted seedlings, so you might find that you can grow cucumbers, eggplants and even strawberries. Peppers grow well in limited spaces, including bell peppers, jalapenos and habaneros. Zucchini and squash are suitable for a balcony garden but don't overplant because they can end up producing pounds of vegetables. Cucumbers spread, and the vines will grow around your balcony, which you might like the look of.

If you're not using a hydroponic kit, be careful about how much you plant in any one container. If you plant too much, then it may stunt the growth of your plants. A pot that's anywhere from 10-12 inches can usually hold three to four plants. A pot that's 14 to 16 inches can hold five to seven, and a 16-to-20-inch pot can hold six to nine plants.

When you're choosing what to grow, you want to make sure each of the plants you choose will be a good neighbor with the others. For example, if you combine plants that have different sunlight needs in the same pot, then some will suffer.

#### Make Sure Your Containers Have Drainage

If you're growing plants in pots, make sure you drill holes for drainage if they don't already have that. You'll also have to put something below the container to catch the excess drainage water.

#### Light

Carefully read your seed packets or tags, and save them if you forget and need to refer back. If the label says a plant needs full sun, that means between 6 and 8 hours of sun a day. Partial sun is between 4 and 6 hours of sun a day, and shade usually means less than four hours of direct sunlight a day and filtered sun the rest of the time.

If you're going to move your containers inside during the winter, you can use plant grow lights, which simulate the effects of the sun and are excellent in an urban environment.



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