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February 2026

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Issue #190

Finally! The Maryland Real Estate Market That's "Just Right" (And Why You Need to Act NOW)

I'm about to tell you something most real estate agents won't admit...

We're in the middle of a window of opportunity in Maryland real estate. And if you blink, you're going to miss it. I call it the "Goldilocks" Window of 2026. Not too hot. Not too cold. Just right.

Here's what's happening while you're reading this: Mortgage rates have finally crashed through that psychological barrier everyone's been obsessing over. We're sitting pretty in the low 6% range—around 6.2% to be exact. That's a *big* drop from the teeth-grinding rates we suffered through in 2025.

But here's the kicker... This spring, inventory is projected to jump 15-20% statewide. Translation? Buyers finally have room to breathe. Options. Choices. The kind of market conditions we haven't seen in *years*.

Now, if you're a seller, pay attention because this part is critical: The "lock-in effect" that's been holding homeowners hostage? It's thawing. Right now. People who've been trapped by their 3% mortgages are finally starting to move. The market is normalizing.

But here's what's changed—and why you need to adjust your thinking immediately: Those automatic bidding wars? Gone. Properties are sitting on the market a bit longer now, averaging 35-46 days. This means one thing: **Strategic pricing is BACK, baby.**

You can't just slap any price on your home and expect buyers to fight over it like it's Black Friday at Walmart. Those days are over. Finished. Done.

Here's the beautiful part (and why I'm calling this the "Goldilocks" window): It's balanced. Rational. Sane.

So whether you're buying or selling, this is your moment. The stars have aligned. The market gods are smiling. But this Goldilocks period won't wait for you to "think about it" or "see what happens."

The smart money is moving NOW. The question is: Will you be among them, or will you be reading about what you missed six months from now?



February 2026 Trivia Question

In the year 1930, the month of February famously had 30 days in one specific country due to a botched transition to the Gregorian calendar. Which country was it?

| FEBRUARY | | | | | | |
|----------|----|----|----|----|----|----|
| M | T | W | T | F | S | S |
| | | | 1 | 2 | 3 | 4 |
| 5 | 6 | 7 | 8 | 9 | 10 | 11 |
| 12 | 13 | 14 | 15 | 16 | 17 | 18 |
| 19 | 20 | 21 | 22 | 23 | 24 | 25 |
| 26 | 27 | 28 | 29 | 30 | | |

- A. Sweden
- B. Ethiopia
- C. The Soviet Union
- D. Greece



Go to
www.TheFundayMonday.com

Or write
Mark@MDREPros.com

And enter the correct answer for this
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Why Most New Year's Health Resolutions Fail by February (And the Simple Alternative That Actually Works)

Every January, people declare war on their health.

Extreme diets. Aggressive workout plans. Big promises fueled by holiday indulgence and guilt. Gyms fill up, meal plans get complicated, and expectations soar.

And by February? Most of it is gone.

The problem isn't motivation. It's strategy.

Lasting health changes don't come from massive overhauls or short bursts of intensity. They come from small, boring, repeatable habits that fit into real life—especially during winter, when energy is lower and routines are harder to maintain.

January is the perfect time for a **reset**, not a reboot.

Instead of chasing extremes, focus on simple habits that actually stick:

- **Daily movement** instead of punishing workouts
- **Improving sleep** before changing everything you eat
- **Drinking more water** before buying the latest supplement
- **Managing stress** before adding more intensity to your schedule

These habits don't look impressive on social media, but they work. They create a foundation your body can build on.

Health isn't built in 30 days. It's built in systems—systems that support you when motivation fades and life gets busy.

And the people who feel their best in spring aren't usually the ones who went all-in in January. They're the ones who chose calm, consistency, and sustainability and let progress compound over time.

What's Inside the Client Welcome Kit?

Q www.ClientWelcomeKit.com

- ✓ **Home Buying Checklist** – from mortgage pre-approval to closing day.
- ✓ **Home Selling Checklist** – how to stage, price, and market your home.
- ✓ **Negotiation Secrets** – tips to get the best deal, whether buying or selling.
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LAUGHTER CORNER

February is the only month that can't pay its rent because it's always a little short.

I'm still not sure if I pronounce "February" correctly, and at this point, I'm too afraid to ask.

My favorite romantic activity in February is walking down the candy aisle on the 15th for the 50% off sale.

February is the month where my New Year's resolution officially goes into the Witness Protection Program.

My winter body is fully ready, just in time for... another month of winter.

February feels like the calendar makers ran out of days and just said, "Eh, 28 is close enough."

Leap years are great because they give me exactly one extra day to procrastinate.

THANK YOU for reading our newsletter. We wanted to produce a newsletter that has great content and is fun and valuable to you. We hope that you enjoy it and find it informative.

If you have any constructive comments or feedback it is always welcome.

AND... If you or someone you know is thinking of buying, selling, investing or financing real estate, please keep the Maryland Real Estate Professionals team in mind! We'd love to hear from you... Sincerely Your Friends From:

Maryland Real Estate Professionals
w/ **REMAX Realty Plus**
301-831-5600 - O
301-418-8640 - C
Mark@MDREPros.com
MDREPros.com
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What's Your Home Worth?

Why So Many Homeowners Are Downsizing Right Now?



For a growing number of homeowners, retirement isn't some distant idea anymore. It's starting to feel very real.

According to *Realtor.com* and the census, **nearly 12,000 people will turn 65 every day for the next two years.** And the latest [data](#) shows as many as 15% of those older Americans are planning to retire in

2026. And another 23% will do the same in 2027. If you're considering retiring soon too, here's what you should be thinking about.

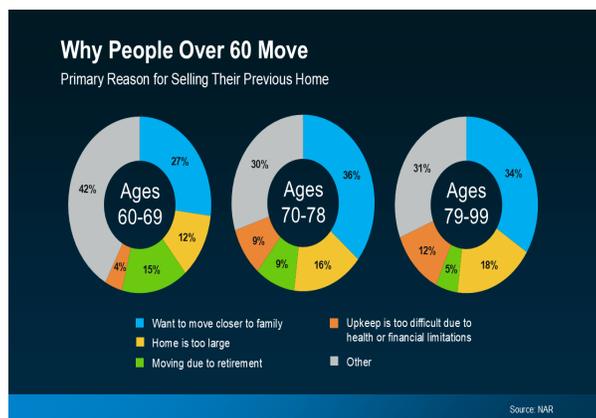
Why Downsize?

Now's the perfect time to reflect on what you want your life to look like in retirement. Because even though your finances will be going through a big change, you *don't* necessarily want to feel like you're living with **less**. But odds are, what you *do* want is for life to feel **easier**.

Easier to enjoy.

Easier to manage.

Easier to maintain day-to-day.



The Top Reasons People Over 60 Move

You can see these benefits show up in the [data](#) when you look at *why* people over 60 are moving. The *National Association of Realtors* (NAR) finds the top 4 reasons aren't about timing the market or chasing top dollar. They're about lifestyle:

- Being closer to children, grandchildren, or long-time friends so it's easier to spend more time with the people who matter most
- Wanting a smaller, more functional home with fewer stairs and easier upkeep
- Retiring and no longer needing to live near the office, so it's easier to move wherever you want

Opting for something smaller to reduce monthly expenses tied to utilities, insurance, and maintenance

No matter the reason, the theme is the same: **downsizing isn't about giving something up. It's about gaining control and choosing simplicity.** And it brings peace of mind to know your home fits the years ahead, not the years behind.

If retirement is on the horizon Let's talk. A simple, no-pressure conversation can help you see what downsizing might look like!



Need Help With Your Mortgage? Contact:

Dan Flavin, Sr. Mortgage Banker
Supreme Lending, NMLS 112267
Dan@1atmc.com 410-935-3528

Stop Counting Calories. Start Counting Years

(The 2026 Fitness Revolution That Actually Works)

Forget everything you thought you knew about getting fit. The biggest fitness trend of 2026 isn't some new torture device disguised as a workout.

Welcome to the age of **Personalized AI Longevity**. Here's what's happening: Nearly half of all Marylanders are now using advanced wearables. But they're not obsessing over how many calories they torched on the treadmill. That game is over. The new game? Tracking muscle readiness. Monitoring biological age.

Understanding recovery patterns. Getting real-time feedback on whether your body is actually *ready* to train hard today—or if you need to dial it back before you break yourself.

And as we slide out of winter into spring, two specific training approaches are dominating:

Zone 2 Training – That's the "conversational pace" cardio work that builds your aerobic base without destroying your nervous system. Think long walks, easy bike rides, swimming at a pace where you could still chat with a friend. Boring? Maybe. But it's the secret sauce for cardiovascular longevity.

Mobility Work – The unsexy stuff nobody wants to do but *everybody* needs. Stretching. Rolling. Movement prep. The work that keeps you moving like a human instead of a rusty robot.

But here's where it gets really interesting...

Local fitness pros are reporting a massive surge in what they call **"Hybrid Training."** Clients are mixing in-person strength sessions with AI-adjusted recovery protocols they do at home. Your wearable tells you what you need today. Maybe it's heavy squats. Maybe it's yoga and breathwork. Maybe it's a walk in the woods.

The AI learns *your* patterns. Your stress levels. Your sleep quality. Your recovery speed. Then it adjusts your program accordingly.

The smartest people in the room have figured this out:

Real fitness isn't about punishment. It's about performance. Energy. Longevity. Mental sharpness. It's about being able to do this job - and enjoy this life - for decades to come. Not just surviving. Thriving.

Your wearable knows the truth about your body.

Maybe it's time you started listening.

Fun Things To Do In The DMV Feb & March 2026 !

Dupont Underground Tour (Dupont Circle, DC): Go beneath the city into the abandoned trolley tunnels. In Feb/March, they are hosting **"The Trumpeter"**

The "Camouflage: Designed to Deceive" Exhibit (International Spy Museum): *Opens March 1, 2026.* A brand new immersive exhibit focused entirely on the art of deception and hiding in plain sight.

Mosaic Mirror Workshop (AVAM, Baltimore): *Feb 7, 2026.* The American Visionary Art Museum is the capital of "weird art." Learn to make a mosaic from broken china in their "Pique Assiette" workshop.

Trapeze School New York (DC - Navy Yard): Yes, you can learn the flying trapeze in February. They have an indoor rig. It's a terrifyingly fun adrenaline rush.

Chocolate Lovers Festival (Fairfax City, VA): *Feb 6–8, 2026.* An entire city festival dedicated to chocolate. Chocolate tours, chocolate challenges, and a chocolate sculpture contest.

The "Great Migration" at the National Zoo (DC): *March.* If you go in early March, you avoid the zoo crowds but catch the migratory birds returning. The Bird House recently underwent a massive renovation and now features immersive "flyways" where birds fly free around you.

he Mansion on O Street (DC): It's a hotel/museum with over 100 rooms and **70 secret doors**. You literally have to search for hidden passages behind bookshelves to find the next room.

Atlas INTERSECTIONS Festival (H Street NE, DC): *Feb 14 – March 15, 2026.* A massive performing arts festival that focuses on "intersection points" of culture. Expect experimental dance, silent theater, and genre-bending music that doesn't fit in traditional boxes.

THE TRUE COST OF HOMEOWNERSHIP

WHAT YOU PAY BEYOND
THE MORTGAGE



The True Cost of Homeownership: What You Pay Beyond the Mortgage

When most homebuyers calculate whether they can afford a new home, they focus almost exclusively on one number: the monthly mortgage payment. It's the figure lenders qualify them for, the number discussed during showings, and the benchmark used to determine budgets.

The average annual cost of owning and maintaining a single-family home in the U.S., excluding the mortgage itself, is estimated at around \$21,400 in 2025—roughly \$1,800 per month.¹ When you factor in these national average ownership expenses, a \$2,500 monthly mortgage can grow to over \$4,000 in total housing costs.

Read The Full Report At
www.MDREProsBlog.com

The Maryland Law That Could Finally Make Homeownership Possible for You !

If you've been house hunting in Maryland and feeling like homeownership is slipping further out of reach, I've got news that might change everything.

There's a bill moving through Annapolis right now that could open the door for thousands of first-time buyers and seniors who thought they were priced out forever.

It's called the "**Starter and Silver Homes Act**" and it's the centerpiece of Governor Wes Moore's Housing Growth and Affordability Agenda.

Here's what it actually means for you:

The Big Idea: This legislation would allow builders to construct smaller single-family homes on smaller lots and build more townhouses across Maryland. Smaller homes mean lower prices. More density means more options. Simple math that could finally work in your favor.

Who This Helps: Young families trying to buy their first home (the "Starter" buyers) and seniors looking to downsize without leaving their communities (the "Silver" buyers). If you've been stuck renting because everything on the market is either too big or too expensive, this is aimed directly at you.

The Numbers: We're talking about approximately **7,000 new housing units** near transit-oriented developments. These aren't luxury properties. These are attainable homes designed for real people with real budgets who work real jobs.

Imagine: A smaller home near the Metro. A townhouse you can actually afford in a walkable community. A place that doesn't require two hours of commuting or a six-figure down payment.

When Could This Happen: The bill is being debated right now in Annapolis. If it passes this legislative session, new homes could start hitting the market by late 2026.

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| <ul style="list-style-type: none"> ✔ 5 levels of flexible living space – Great for families, in-laws, or rental potential ✔ Dedicated office entrance – Ideal for small businesses, studios, or workshops ✔ Massive 4+ car garage + workshop – Perfect for mechanics, landscapers & entrepreneurs ✔ Spacious kitchen, dining & living areas – Designed for comfort & functionality ✔ Huge backyard – Room for gardening, livestock & more ♥ Live, work & grow – all in one place! This move-in-ready home is waiting for YOU. 🕒 Opportunities like this don't come often – schedule your tour today! 📞 | <p>Discover an exceptional opportunity in the desirable Whittier Pond community, where modern living meets classic Colonial architecture.</p> <p>This charming interior row townhouse constructed in 2004, offers a spacious 2,640 square feet of versatile living space, perfect for those seeking a blend of comfort and convenience.</p> | <p>Investor Special! This 2-bedroom, 1-bathroom ranch-style residence, built in 1972, presents a compelling investment opportunity.</p> <p>Nestled on a generous 3-acre lot, the property boasts a traditional floor plan that enhances its functional appeal.</p> <p>The serene views of surrounding trees and woods provide a tranquil setting, ideal for potential renters seeking a peaceful retreat.</p> | <p>This 3-bedroom, 2-bath row home boasts beautiful hardwood floors, a finished basement with a summer kitchen, and one of the best landscaped yards in the area. Perfect for first-time buyers or savvy investors.</p> |
| STOP ON BUY! | STOP ON BUY! | STOP ON BUY! | STOP ON BUY! |

The 10-Minute Test That Could Save You \$10,000 (Before Spring Hits)

Winter is almost over, and right now, in this exact window between seasons, your house might be hiding a disaster waiting to explode. I'm talking about the dreaded "Freeze-Thaw" cycle.

Temperatures swing wildly. Water freezes. Water thaws. Your house takes a beating. Foundations crack. Pipes burst. Gutters overflow. But a little prevention right now can save you a fortune. Here's your March maintenance checklist:

The Outdoor Spigot Test (Do This TODAY)

Walk outside and turn on your outdoor faucets slowly. Don't just crank the handle. Now listen carefully. Do you hear rushing water behind the walls? That gurgling, whooshing sound?

If you do, you've likely got a burst pipe from a winter freeze that's been dormant until now. Catch it now, and you're looking at a manageable repair. Miss it, and you could face water damage, mold, and a five-figure nightmare.

Gutter Clearance (Before the Monsoons)

Maryland's early spring winds have filled your gutters with winter debris. Clean them now, before March's heavy rains turn clogged gutters into waterfalls pouring against your foundation.

HVAC Tune-Up (Before Everyone Else Remembers)

Schedule your professional HVAC check-up in late February, not April when everyone else panics. You'll avoid the rush and get first pick of appointment times.

Bonus: If you've been thinking about a smart thermostat upgrade, now's the time.

It's the #1 requested "eco-feature" among Maryland buyers, adding both comfort and value.

The Bottom Line

Spring maintenance isn't sexy, but 30 minutes of prevention beats 30 days of disaster recovery.

Your house survived another Maryland winter. Give it the tune-up it deserves.