

FEBRUARY 2023

# NEWSLETTER



[WWW.FINDCOASTALPROPERTIES.COM](http://WWW.FINDCOASTALPROPERTIES.COM)



## THE PERSONALIZED EXPERIENCE YOU DESERVE

WHETHER YOU'RE BUYING, SELLING, OR INVESTING, OUR GOAL IS TO DELIVER YOU MAXIMUM VALUE AND SUPERIOR CUSTOMER EXPERIENCES THAT FOCUS ON YOUR UNIQUE NEEDS.

### Cool Temperatures, but Hot Properties!

There's still a chill in the air, but the spring market has already started heating up! We've seen a drop in interest rates and some amazing properties coming on the market!

There's also a lot of new construction available just minutes from town and the beaches. These communities offer amazing amenities like clubhouses, walking trails, swimming pools, tennis & pickle ball courts! Plus, you can customize your new home with the features you want and need!

If you've been thinking about buying, selling, or investing in a place at the beach, now is the time. I'd love to speak with you about your goals and explain how we can make it all happen. Give me a call today!

## JUST SOLD!



**APPROX 3,000 SQUARE FEET!  
4 BEDROOM/3.5 BATH WITH DEN,  
GARAGE, LARGE SUNROOM, PATIO  
AND BASEMENT IN 55+ COMMUNITY.  
JUST MINUTES TO TOWN AND THE  
BEACH!  
\$550,000**

**302 258-9206 CALL OR TEXT  
302 360-0300 OFFICE**



AMY FICHTER

BRANCH MANAGER • NMLS# 138984



PRMI

Primary Residential  
Mortgage, Inc.

### HOW TO REACH ME

C: 410.446.9837

F: 443.470.8908

[afichter@primeres.com](mailto:afichter@primeres.com)

11551 Coastal Highway

Ocean City, MD 21842

It's that time again... tax time! Do you cringe every year while completing your tax returns because you'll need to write a check to Uncle Sam?! Do you know that owning a home gives a homeowner tax benefits that could decrease the amount you owe? Granted I am not an accountant or CPA, so please consult with one, but here are some tax benefits with homeownership.

The IRS offers many tax breaks that can help offset the substantial costs of buying and owning a home. Most states offer tax breaks similar, if not identical, to the federal ones so here is a list of the most common.

**Mortgage Interest:** You can deduct the interest you pay on your mortgage debt. This mortgage interest must be secured by your home and/or the proceeds must be used to build, buy, or substantially improve your primary or secondary home. There are loan amount caps and investment properties offer other advantages, so consult your accountant or CPA.

**Real Estate Taxes:** You can deduct the state and local property taxes in the year that you pay them.

**Private Mortgage Insurance:** The IRS counts private mortgage insurance, the USDA loan guarantee fee, the VA funding fee and the FHA loan upfront mortgage insurance premiums as tax deductions. Feel free to reach out to me if you are unsure what type of loan you currently hold. This should be able to be answered with a current monthly mortgage statement.

**Points:** Did you pay points when you bought your home or originated your mortgage? The IRS says you can deduct these points, either over the life of the loan or within only the year that you took out this mortgage. This is a great question that your accountant or CPA can answer, so make sure you consult with them. Don't forget to save your Closing Disclosure or ALTA with your tax papers.

**Home Improvements that are Medically Necessary:** This deduction could be tricky to qualify for, so save receipts and talk with your accountant or CPA before the work begins.

**PLEASE CONTACT AMY DIRECTLY WITH ANY INQUIRIES**

## Tax Benefits of Owning a Home

**Working from a home office deduction:** This only applies to self-employed people or those owners of small businesses. This is a "no-no" for those of us that can work remotely and an employee. Home office expenses that may be deducted include, but are not limited to, home mortgage interest, real estate taxes, insurance, association dues, repairs, utilities, security systems, depreciation, and mortgage insurance premiums.

**Home you Sold:** Selling a home can cut into some of your deduction because just like any other profit, the IRS will want a piece unless you lived in the home as your primary home for two of the last five years. Be careful you are not hit with Capital Gains and consult with your accountant or CPA before you sell.

**Energy Efficiency:** You can get nonrefundable tax credits for alternative energy improvements to your home. This credit depends on when you placed the service item and can include solar electric property, solar water heaters, geothermal heat pumps, small wind turbines, and fuel cell property.

**Tax Credits:** Remember your student loans, IRA contributions, and any self-employed retirement contributions.

**Moving Expenses:** This deduction is reserved to those that have served our Country to which we thank you for your bravery and dedication!

Again, I'm not an accountant or CPA, so there could be even more deductions available to you based on your unique situation. I have however, analyzed hundreds of tax returns, during my mortgage career, so I understand the many benefits of owning a home.

If you'd like to talk about any of these deductions or get more information about your mortgage options, then let's connect. I am always here to help!

## MEET THE NEW ADDITION TO AMY'S FAMILY -- BETTY WHITE!



**PLEASE CONTACT AMY DIRECTLY WITH ANY INQUIRIES**



## Delivering Care in Sussex County!

Beebe Healthcare is hitting the road and taking care to the people of Sussex County with the addition of a new 36-foot Community Mobile Health Clinic! The Mobile Health Clinic will be operated by Beebe's Population Health and Community Outreach departments in partnership with Beebe Behavioral Health. We had a chance to chat with our friend and neighbor Kim Blanch, BSN, RN/Director of Community Outreach to find out more about how the Mobile Health Clinic will benefit the community.

### **What are the general needs of the communities you are visiting?**

In Sussex, many individuals experience challenges when it comes to accessing healthcare, one such challenge is transportation. Through Beebe's commitment to bring care to the communities we serve, our Mobile Health Clinic (MHC) allows us to do this by literally meeting people where they are.

### **What kinds of specific health services are you able to provide?**

Our Peer Coaches and Behavioral Health (BH) RNs will connect with individuals seeking BH care, triage for needs, and connect to appropriate BH programs and services. Our Clinician and Community Outreach RNs will support other assessment and preventative care needs, such as testing for high blood pressure, diabetes, high cholesterol, etc., as well as wound care and vaccinations. Our Community Health Workers (CHWs) will assess for social needs and connect patients to appropriate resources. And although we aim to offer as much care as possible in the time we have with those coming to our MHC, the relationship may sometimes begin just by offering a care package to someone in need – a backpack containing food, water, toiletries, first aid kits, socks, etc. Trust building is an essential element of this program.

**Last question -- Do you ever get to drive?** Ha! Yes, if laps in the parking lot count 😊



# FEBRUARY CALENDAR OF EVENTS



**Feb 3-5.** Possum Point Players present "Wait Until Dark." A doll filled with heroin ends up in the apartment of a blind woman, who is terrorized by criminals looking for it until she figures out how to fight back. 441 Old Laurel Rd, Georgetown.

**February 4** –"5K Run to the Plunge" by the Lewes Polar Bear Plunge benefiting 4,200 Special Olympics Delaware athletes. The 5K Run is the perfect way to warm-up for the Plunge. Join us on Rehoboth Ave at 10:00 a.m. for an out-and-back 5K run or stroll the boardwalk!



**Feb 10** -- The Southern Delaware Alliance for Racial Justice will host an old-school dance party! The fun starts at 8:00 p.m. at Sydney's Restaurant and Lounge, 16388 Samuel Paynter Blvd., Milton.

**Feb 11** – "Trails Day" at Cape Henlopen State Park. 8:45 AM – 12 PM, Meet at the BIKE BARN adjacent to the Nature Center.

WHILE EVERY EFFORT HAS BEEN MADE TO ENSURE THE ACCURACY AND COMPLETENESS OF ALL INFORMATION, NO GUARANTEE IS GIVEN NOR RESPONSIBILITY TAKEN FOR ERRORS, OMISSIONS OR INCORRECT INFORMATION



**OFF SEASON IS THE BEST TIME TO COME EXPLORE THE BEACH!**

**302 258-9206 CALL OR TEXT  
302 360-0300 OFFICE**

## FEBRUARY CALENDAR OF EVENTS



**Feb 13 & 21** – Rehoboth Beach Film Society -- “Cezanne: Portraits of Life” - Narrated by multi award-winning actor Brian Cox, the film was recorded at the National Portrait Gallery in London. Cinema Art Theater, 17701 Dartmouth Drive, Lewes.

**February 17-19** -- "Hooray for Hollywood" – The CAMP Rehoboth Chorus will perform some of the most iconic and memorable songs composed for the movies including “I Will Always Love You,” “My Heart Will Go On,” “City of Stars,” “Come What May,” “What a Wonderful World,” and “(I’ve Had) The Time of My Life.” Epworth United Methodist Church, 19285 Holland Glade Rd, Rehoboth.



### 2023 REHOBOTH BEACH AFRICAN AMERICAN Film Festival

**Feb 17-19** -- Rehoboth Beach Film Society presents the African American Film Festival to celebrate the trailblazing work of black artists in shaping American culture, while taking an unflinching look at the roadblocks that may still exist. Cinema Art Theater, 17701 Dartmouth Drive, Lewes.

**Feb 25** - Murder Mystery Theatre -- Lewes Senior Activity Center -- In Riddlesbrood’s new roaring 20’s speakeasy, it pays off big! It’s 1926 and two bumbling gangs are battling for control of the bootleg business. If Prohibition has got you down, just stop by and tell them “Sharkie sent ya!” Dinner and beer/wine will be served. 32083 Janice Road, Lewes.

WHILE EVERY EFFORT HAS BEEN MADE TO ENSURE THE ACCURACY AND COMPLETENESS OF ALL INFORMATION, NO GUARANTEE IS GIVEN NOR RESPONSIBILITY TAKEN FOR ERRORS, OMISSIONS OR INCORRECT INFORMATION

**OFF SEASON IS THE BEST TIME TO COME EXPLORE THE BEACH!**

**302 258-9206 CALL OR TEXT  
302 360-0300 OFFICE**

## Pumpkin and Sage Lasagna

### The Ingredients

- 2 tsp olive oil, plus more for greasing
- 1 14-oz can pumpkin puree
- 2 cups whole milk
- 2 tsp dried oregano
- 2 tsp dried basil
- ¼ tsp freshly grated nutmeg
- ¼ tsp crushed red pepper flakes
- Kosher salt and freshly ground pepper
- 16 oz whole-milk ricotta
- 2 garlic cloves, grated
- 1 tbsp chopped fresh sage, + 8 whole leaves
- 2 tbsp chopped fresh parsley
- 1 12-oz box no-boil lasagna
- 1 12-oz roasted red peppers, drained & chopped
- 3 cups shredded Fontina
- 1 cup grated Parmesan
- 12 to 16 pieces thinly sliced pepperoni

### The Recipe

1. Preheat to 375 degrees. Grease 9x13 baking dish.
2. In a bowl, whisk together the pumpkin, milk, oregano, basil, nutmeg, red pepper flakes, and a pinch of salt and pepper. In a separate bowl, combine ricotta, garlic, chopped sage, and parsley, then season with salt and pepper.
3. Spread a quarter of the pumpkin sauce (about 1 cup) in the dish. Add 3 or 4 lasagna sheets, breaking to fit. Layer on half the ricotta mixture, half the red peppers, & 1 cup of Fontina. Add another quarter of the pumpkin sauce, and place 3 or 4 lasagna noodles on top. Layer on remaining ricotta mixture, remaining red peppers, 1 cup of Fontina, and another quarter of the pumpkin sauce. Add remaining lasagna and pumpkin sauce. Sprinkle remaining Fontina on top, then the Parmesan.
4. Toss the whole sage leaves in 2 tsp olive oil. Arrange on top of the lasagna with pepperoni.
5. Cover the lasagna with foil and bake for 45 minutes. Increase temp to 425 degrees, remove the foil, and bake until the cheese is bubbling (about 10 minutes). Let the lasagna stand 10 minutes.



## Italian Margarita

Dry January is behind us! Enjoy this shaken twist on a classic!

- ½ ounce fresh Lime Juice
- 3 ounces fresh orange juice
- 2 ounces Cenote Blanca Tequila
- 1 ounce Amaretto.



PUMPKIN & SAGE RECIPE IS COURTESY OF HALF-BAKED HARVEST COOKBOOK!



**HOPE TO SEE YOU SOON!!**



Each Office Is Independently Owned and Operated



**Stephen Cremen**

Keller Williams Realty  
37169 Rehoboth Ave, Ext 11  
Rehoboth Beach, DE 19971  
Direct: 302 258-9206  
Office: 302 360-0300

Web: [www.findcoastalproperties.com](http://www.findcoastalproperties.com)

Email: [stephen@findcoastalproperties.com](mailto:stephen@findcoastalproperties.com)

**WHILE EVERY EFFORT HAS BEEN MADE TO ENSURE THE ACCURACY AND COMPLETENESS OF ALL INFORMATION, NO GUARANTEE IS GIVEN NOR RESPONSIBILITY TAKEN FOR ERRORS, OMISSIONS OR INCORRECT INFORMATION**