

AZ Loan Help Launches ‘Love It or Finance It’ Initiative — Empowering Scottsdale Homeowners to Renovate, Not Relocate

Scottsdale’s AZ Loan Help unveils “Love It or Finance It” program—helping homeowners renovate using home equity instead of relocating

SCOTTSDALE, AZ, UNITED STATES, October 21, 2025 /EINPresswire.com/ -- In a housing market where the average home price in the Scottsdale, AZ area hovers near \$800,000, many families are asking a familiar question: Should we move, or make what we have better?

AZ Loan Help, led by Scottsdale mortgage strategist Aaron Kerscher (NMLS #1012304), has the answer with its new “Love It or Finance It” initiative. A program that helps homeowners unlock the equity in their current homes to fund meaningful renovations, energy upgrades, and expansions without the stress or cost of moving.

Renovate the Dream - Stay in the Neighborhood You Love

Inspired by the spirit of “Love It or List It,” TV Show, this initiative empowers homeowners to bring their homes up to today’s standards while keeping the community roots, schools, and memories that matter most.

Whether it’s a kitchen that finally functions, an HVAC system that actually cools, or a backyard casita for aging parents seeking independence with proximity, AZ Loan Help turns “someday” projects into today’s possibilities.

“The American Dream isn’t just buying a house! it’s building a home that grows with your family,” said Aaron Kerscher, of AZ Loan Help. “With renovation loans and cash-out refinance options,



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homeowners can stay in the neighborhoods they love, update to modern living, and fall in love with their home all over again.”

Modern Solutions for Modern Needs

The “Love It or Finance It” program highlights accessible renovation financing through FHA 203(k) and Fannie Mae HomeStyle loan programs. These allow homeowners to combine their existing mortgage and renovation costs into a single, affordable loan ideal for upgrades such as:

- Energy-efficient improvements: New Roof, Windows, Insulation, HVAC, water heater, or Kitchen Appliances
- Kitchen and Bath Remodels: Bring the most value to a home, Make it to today’s Aesthetic and resale standards
- Room additions or expanded living areas for growing families or remote-work flexibility
- Guesthouses, ADUs, or Backyard Homes that keep parents and young adults close while preserving independence
- ADA - Accessibility and safety upgrades for aging in place
- Exterior updates: patios, porches, or landscaping. Create that renew outdoor living spaces

According to recent data from the National Association of Realtors, smart renovations can recapture 70–80 percent of their cost in added property value, even better often lowering utility bills and monthly payments through improved efficiency.

Why Moving Isn’t Always the Upgrade

Selling and buying again often means higher interest rates, new down payments, and higher property taxes, not to mention new neighborhoods, new schools, churches, local stores, relocation costs and the list goes on!

With AZ Loan Help’s renovation financing, families can:

- Stay in the area they love and save by leveraging existing equity
- Upgrade your current home to your Dream Home once again
- Have it fit your families needs
- Give you that “new-home feel” with the comfort of knowing the home

“We see families adding bedrooms for new babies, creating in-law suites for parents, or finally replacing that old roof that’s been waiting since 2010,” Aaron said. “It’s not just renovation, it’s transformation with purpose.”

A Client-First Experience

Every Love It or Finance It client works directly with Aaron Kerscher, receiving transparent advice,

timely updates, and access to tailored solutions, from conventional renovation loans, cash out refinances to FHA 203(k) loans.

AZ Loan Help's philosophy is simple: Education, Honesty, and Transforming concepts, ideas, and dreams into reality.

If your home no longer fits your family — but your neighborhood still feels like home — discover how a Renovation Loan can help you love your home again.

Visit AZLoanHelp.com or call (480) 228-1089 to schedule your free renovation-financing consultation today.

About AZ Loan Help

AZ Loan Help, powered by Xpert Home Lending, Inc. (NMLS #2179191), is a Scottsdale-based mortgage brokerage providing residential financing across 44 states. Lead by Aaron Kerscher, the company specializes in personalized, transparent mortgage solutions including FHA, VA, Non-QM, USDA, Conventional, Jumbo, and Renovation loans. AZ Loan Help is backed by access to 144+ lenders and banks nationwide. Known for integrity, creativity, and concierge-level service, AZ Loan Help helps homeowners and veterans alike achieve financial freedom through smart lending.

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