



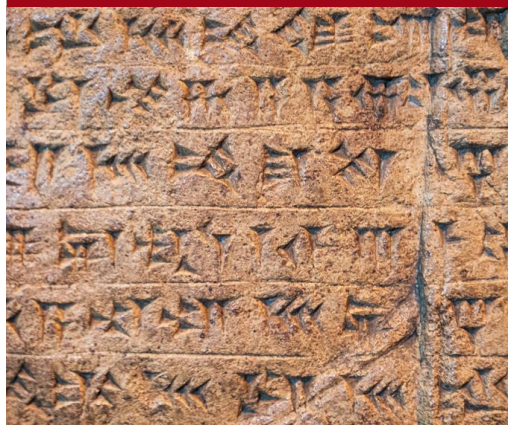
February

Going Green!

Best Ways To Make Your Home More Environmentally Friendly

DID YOU KNOW...

The world's first recorded real estate transaction occurred around 3,000 BC in Ancient Mesopotamia, recorded on clay tablets.



Prioritizing energy-efficient solutions with an environmental focus can significantly enhance your home's value while reducing its ecological footprint. Here are some environmentally friendly energy-efficient improvements:

- 1. Solar Panels:** They generate clean, renewable energy, potentially lowering electricity bills and decreasing your home's carbon footprint.
- 2. Energy-Efficient Windows and Doors:** These can help regulate indoor temperatures, reduce energy consumption for heating or cooling, and lower utility bills.
- 3. Insulation Upgrades:** Improving insulation in walls, floors, and the attic helps by reducing the need for excessive heating or cooling - use eco-friendly materials like recycled denim, wool, or cellulose made from recycled paper.
- 4. Energy-Efficient Appliances:** These appliances use less energy, lower utility bills, and decrease the environmental impact of energy consumption.
- 5. Water-Saving Fixtures:** Upgrading to low-flow faucets, showerheads, and toilets conserves water, improving water efficiency.
- 6. Green Roofing:** Consider eco-friendly roofing materials like metal, clay, or recycled shingles. These materials are durable, energy-efficient, and sometimes made from recycled content.
- 7. Rainwater Harvesting Systems:** Install rain barrels or a more comprehensive rainwater harvesting system to collect rainwater for irrigation, reducing the demand for municipal water sources.



Financial Tips for Tax-Time When Considering a Move

1. Understand Capital Gains Tax: Determine if you qualify for capital gains tax exclusion. For primary residences, individuals can exclude up to \$250,000 of capital gains from taxation (\$500,000 for married couples) if certain criteria are met.

2. Gather Necessary Documentation: Collect essential paperwork related to the home sale, including purchase documents, improvement receipts, and records of any major repairs or renovations made to the property.

3. Organize Home Improvement Expenses: Keep track of expenses related to home improvements, as they can potentially reduce the taxable gain when selling.

4. Review Closing Costs and Expenses: costs, such as real estate agent fees, legal fees, and transfer taxes, might be deductible or impact the capital gains calculation.

5. Consider the Timing of the Sale: Depending on your situation, the timing of the sale can impact tax liabilities. Selling at the beginning or end of the tax year might affect your taxable income differently.

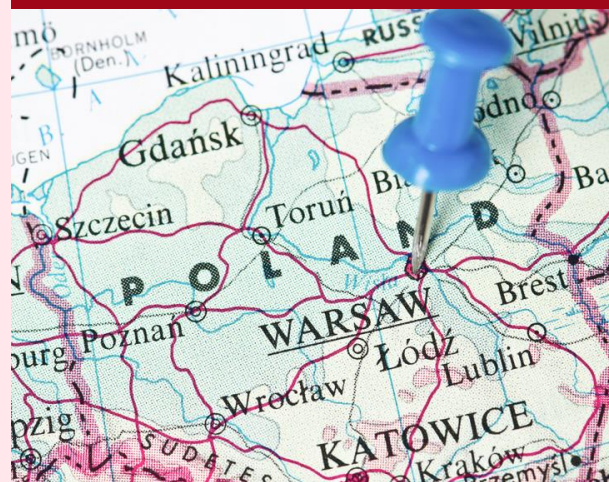
6. Consult with Tax Advisors: They can provide personalized advice on tax implications, deductions, and strategies to minimize tax obligations.

7. Research Exclusions and Deductions: Stay informed about potential exclusions and deductions related to home sales, such as energy-efficient home credits or deductions for specific home-related expenses.

8. Keep Track of Moving Expenses: If selling your home involves relocating, understand which moving expenses are deductible.

WEIRD, BUT TRUE...

The Keret House in Poland is the skinniest house in the world. It's 30 feet tall but is only 28 inches wide at its narrowest point and just over four feet wide at its widest.



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