

## Start with a New Year Home Value Report

## Did You Know...

In 2016, a Detroit
homeowner listed his
house for only \$1, with an
unusual condition—the
buyer had to adopt his
dog, making it a one-of-akind real estate deal.



Just like getting a health check with your doctor once a year, evaluating your assets is also a good idea. Here's why you should get a Home Value Report from your real estate agent:

- Accurate Pricing: Knowing your home's current value helps in pricing it accurately if you plan to sell.
- **Refinancing Opportunities**: An updated report can help determine if refinancing your mortgage is beneficial.
- **Home Equity Insights**: Understand how much equity you have built up in your home over time.
- Improvement Validation: Assess if recent renovations have positively impacted your home's market value.
- **Insurance Adjustments**: Ensure your insurance coverage aligns with the current value of your home.
- Market Trends: Stay informed about local market conditions and how they affect your home's value.
- **Investment Planning**: Use the information to make informed decisions about future home investments or sales.

Ron Spencer Real Estate 2895 Harding Hwy., Lima, OH 45804/www.rsre.com



## **Review and Update Emergency Kits**

- **1.Stock Up on Essentials**: Ensure your emergency kits have fresh supplies of non-perishable food, water, and necessary medications. Rotate items close to their expiration date.
- **2.Check Battery-Powered Devices**: Replace batteries in flashlights, radios, and other essential devices. It's crucial these items work when you need them most.
- **3.Update Important Documents**: Include copies of personal identification, insurance papers, and emergency contact information in a waterproof container.
- **4.First Aid Supplies**: Replenish any used or outdated first aid items such as bandages, antiseptics, and pain relievers. Make sure to have a comprehensive first aid manual.
- **5.Warm Clothing and Blankets**: Add extra layers of warmth like thermal blankets, gloves, and hats to your emergency kits to prepare for possible power outages during winter months.
- **6.Review Family Emergency Plan**: Discuss and practice your fire exit plan, meeting places, and communication methods with all family members to ensure everyone knows what to do in an emergency.

## Weird, but True!

One thing that makes Victorian houses special is how they combine different architectural styles in a single home. The main idea behind Victorian homes was to reflect the personality of the builder and the owner. Because of this, it was more important for the house to fit the owner's taste than to follow a consistent design.





Ron Spencer Real Estate 2895 Harding Hwy., Lima, OH 45804 419-228-8899 www.rsre.com