

December



*"The Key to Buying
Or Selling"*

Deck the Halls and Sell the Walls: Why December's the Time to List

Did You Know...

An estimated 14,700 people end up in hospital emergency rooms each November and December due to holiday decorating accidents — that's roughly 240 injuries every day. The most common causes include falls, lacerations, and back strains.



Here are several reasons why selling your home in December can actually be a smart decision:

- **Serious Buyers:** Buyers who are actively looking during December tend to be more motivated, as they may need to move quickly due to job relocations, tax purposes, or personal timelines.
- **Less Competition:** Many sellers wait until spring to list their homes, so there's usually less inventory in December. With fewer homes on the market, yours has a better chance to stand out.
- **End-of-Year Financial Decisions:** Some buyers might be looking to close on a home before year-end for financial or tax advantages, giving you potential for quicker offers.
- **Holiday Cheer:** A well-decorated home for the holidays can appeal emotionally to buyers. The warm, inviting feel of holiday decor can make your home memorable and appealing.
- **Job Relocations:** Many companies issue relocation notices in December, meaning buyers looking to move for work may need to close on a home quickly, increasing their willingness to offer competitive prices.
- **Quicker Transactions:** With fewer homes on the market and fewer buyers, real estate agents, mortgage lenders, and title companies may have more capacity to focus on your sale, speeding up the closing process.
- **End-of-Year Bonuses:** Some buyers may use year-end bonuses toward a down payment, making them financially ready and willing to make a competitive offer.
- **New Year, New Start:** Many buyers want to start the new year fresh in a new home, making December an ideal time for them to find the right property and plan for a January move-in.

Wrap Up Your Taxes: Last-Minute Tax Moves for Homeowners

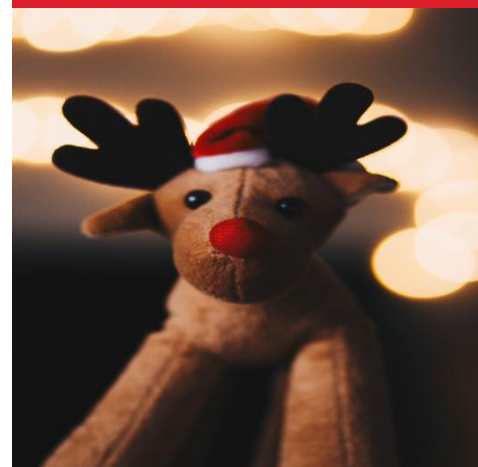


Here's a list of key end-of-year tasks and tax considerations for homeowners:

- **Gather Property Tax Documents** - Make sure you've saved any documents related to property taxes paid throughout the year, as these can be deductible. Check your mortgage statements as they often include this information if taxes were paid through escrow.
- **Prepare for Mortgage Interest Deduction** - If you've paid interest on your mortgage, you may be able to deduct it. For those with second mortgages or home equity lines of credit (HELOCs), similar rules may apply if the funds were used for substantial home improvements.
- **Consider Energy Efficiency Credits** - Homeowners who installed solar panels, energy-efficient windows, or doors may qualify for tax credits. Review any home improvements and keep receipts or contractor paperwork to maximize these credits.
- **Review Home Office Deductions** - If you work from home and are self-employed, you may be eligible for a home office deduction. This applies if you use part of your home exclusively for business purposes.
- **Check for Moving Expense Deductions (If Eligible)** - While moving expenses are generally no longer deductible under the Tax Cuts and Jobs Act, active military members moving for work may still be eligible to claim certain moving expenses.
- **Make Last-Minute Charitable Donations** - Homeowners can maximize tax savings by donating to charities before year-end. Donating items like furniture, appliances, or even household goods in good condition can qualify for deductions.
- **File for Homestead Exemptions or Other Tax Relief Programs** - In some states, homeowners can apply for homestead exemptions to reduce taxable home values. Other local tax relief programs may also be available for seniors, veterans, or those with disabilities, so check deadlines and eligibility requirements.

Weird, but True!

In 1939, a Montgomery Ward copywriter created Rudolph the Red-Nosed Reindeer in a children's story to promote the store, distributing over 2.4 million copies in its first year. In 1949, Gene Autry's hit song "Rudolph the Red-Nosed Reindeer" followed, and in 1964, the beloved stop-motion film introduced the Island of Misfit Toys.



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