



THE WISE HOMEOOWNER'S PLAYBOOK

**Because your home is more than an address
— it's a foundation for your future.**

WELCOME

Hi there! We're Today's Home, a local team serving Hoover, Birmingham Metro, and Shelby County. After 20 years in real estate, we've learned one thing that never changes:

Wise homeowners build stronger futures.

This playbook was created to help you protect your investment, stay ahead of potential issues, and make decisions that support your home, your family, and your long-term goals.

Whether you're planning to stay in your home for 2 years or 20, these strategies will help you maintain value, reduce stress, and enjoy your space with confidence.

You don't need to be selling.
You don't need to be buying.
You just need to be intentional.

Let's get started.



SECTION 1:

The 10 Habits of Financially Smart Homeowners



1. They know their home's current value

Your home's value changes with the market. A yearly review helps you understand your equity and plan wisely.

2. They track improvements & repairs

Keep a simple list. Buyers love transparency — and it helps you stay organized.

3. They maintain a healthy emergency fund

Even small issues can become big ones. A cushion keeps stress low.

4. They focus on preventative care

A \$150 service call today can save you thousands tomorrow.

5. They avoid trendy renovations

Timeless > trendy. It protects resale and avoids regret.

6. They buy quality over quantity

Good materials last longer and cost less over time.

7. They keep insurance updated

Coverage gaps can drain savings fast. Review yearly.

8. They stay energy-efficient

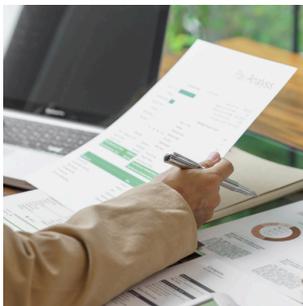
Small upgrades lower bills and increase long-term value.

9. They tackle clutter regularly

A clean, streamlined home feels larger, calmer, and easier to maintain.

10. They ask for guidance before major decisions

A trusted real estate advisor is worth their weight in gold.





SECTION 2: Understanding Your Home's True Value



Home value isn't just about square footage. It's influenced by:

- Neighborhood trends
- School zones
- Buyer demand
- Home condition
- Comparable sales
- Upgrades (and the ones that don't matter)
- Local economic shifts

Most homeowners guess — and guess wrong.

A yearly valuation helps you:

- Assess equity
- Plan financial goals
- Decide whether renovations are worth it
- Spot opportunities for refinancing
- Determine the best timing for future moves

Today's Home offers complimentary Real Estate Reviews — no pressure, ever.

Request Your Home Value Review Today!



SECTION 3:

Renovations — What Pays Off (and What Doesn't)

Renovations with **STRONG ROI:**

- ✓ Paint
- ✓ Flooring updates
- ✓ Curb appeal
- ✓ Kitchen refresh
(not gut remodel)
- ✓ Light fixtures
- ✓ Bathroom updates
- ✓ Smart home features

Renovations with **LOW ROI:**

- ✗ High-end luxury features
- ✗ Specialty rooms
- ✗ Ultra-custom design choices
- ✗ Oversized additions
- ✗ Pools (in most cases)



Wise Homeowner Tip:

If it only fits your taste, and not the average buyer's, think twice before spending big.



SECTION 4:

Annual Home Maintenance Checklist



Spring

- HVAC service
- Roof inspection
- Gutter cleaning
- Pest prevention
- Exterior pressure wash



Summer

- Landscaping cleanup
- Check irrigation
- Inspect windows & seals
- Deck/porch maintenance



Fall

- Fireplace/chimney inspection
- Change air filters
- Seal gaps & cracks
- Clean dryer vents
- Test smoke & CO detectors



Winter

- Check for moisture issues
- Protect outdoor spigots
- Inspect insulation
- Review home insurance



SECTION 5: Legacy-Minded Homeownership



A home isn't just a financial tool — it impacts:

- **Your peace of mind**
- **Your family's long-term stability**
- **Your ability to give and serve**
- **The future of your children and grandchildren**
- **Legacy is built one wise decision at a time.**

And it always starts at home.

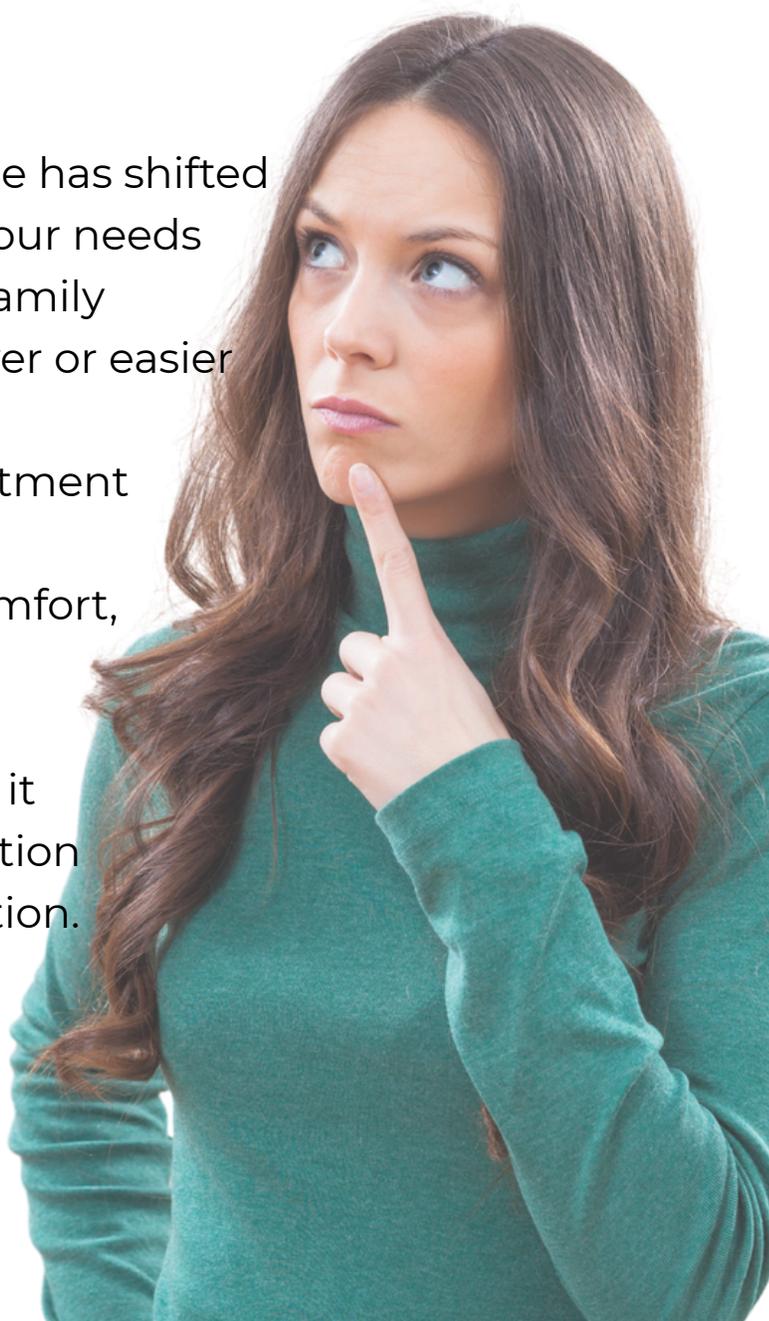


SECTION 6:

Is It Time to Make a Move? (A Reflective Worksheet)

- Check any that apply:
- We need more space
- We need less space
- Our lifestyle has changed
- Our commute or schedule has shifted
- Our home no longer fits our needs
- We want to be closer to family
- We want something newer or easier to maintain
- We want to explore investment property
- We want more peace, comfort, or joy at home

If you checked 2 or more, it may be worth a conversation — no pressure, no obligation.



SECTION 7:

When to Call a Professional



You don't need a contractor for everything. But you should call one when:

- There's moisture or mold
- You see foundation cracks
- Wiring looks questionable
- Your roof shows visible wear
- You're planning a major renovation
- You're experiencing rising utility bills with no clear reason

Knowing when to call a pro protects safety, value, and sanity.



FINAL PAGE: About Today's Home



At Today's Home, we believe people matter more than transactions.

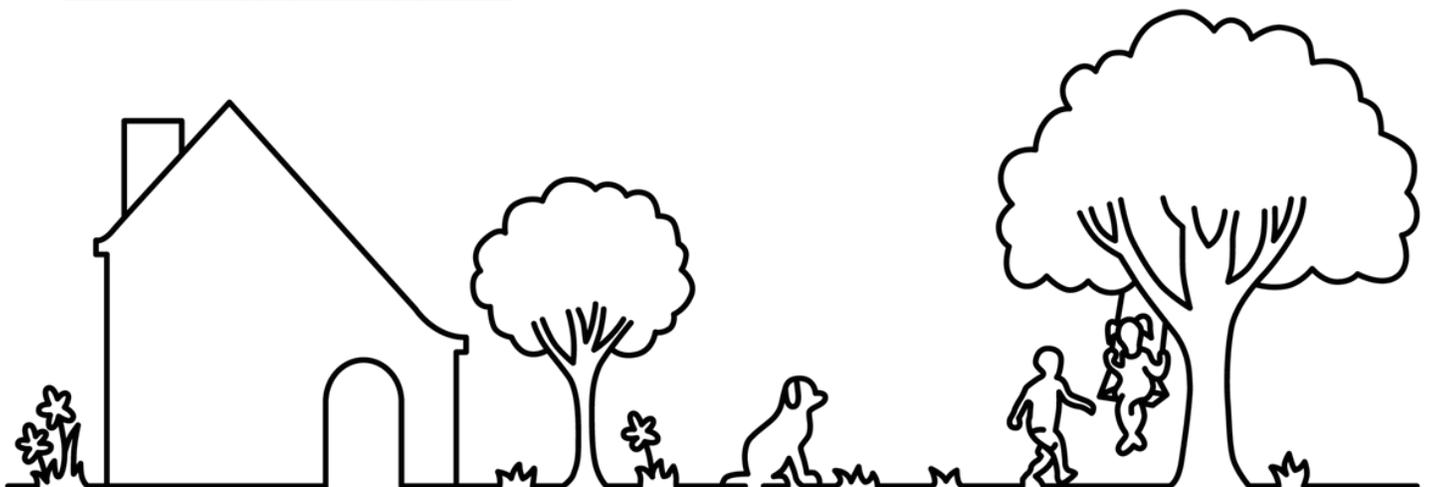
We guide, protect, and support homeowners through every stage of life — whether you're staying, growing, or preparing for a future move.

Because it's always more than just a house.

Ready for your complimentary Home Value Review or Homeowner Strategy Session?

We'd love to walk with you.

- Schedule Your Consultation [here](#)
- Request My Home Value Review [here](#)



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