

YOUR GUIDE TO  
**HOME OWNERSHIP**

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**W** WEYMOUTH  
GROUP  
OF KELLER WILLIAMS REALTY CENTRE



# CONGRATULATIONS!

Imagine you just settled on your home. As you are pulling out of the parking lot of the closing office, you begin to feel the wave of excitement and anxiety coming in. Don't worry, it is totally normal. I mean hello! You just made the biggest purchase of your life!

We created this free guide because we want you to feel confident, educated, and prepared in order to be the best homeowner you can be.

Disclaimer: While we think this guide is pretty great... it is not the BE ALL END ALL. If you think we missed something important, let us know!



# HOME MAINTENANCE

## **SPRING**

- SERVICE HVAC
- INSPECT ROOF FOR MISSING SHINGLES OR LEAKS
- POWER WASH OR SOFT WASH WINDOWS, SIDING, AND PATIOS
- REFINISH DECK

## **SUMMER**

- PRUNE TREES AND SHRUBS
- OIL GARAGE DOOR OPENER AND CHAIN, GARAGE DOOR, AND ALL DOOR HINGES
- SEAL GAPS IN SIDING, CONCRETE, OR ANY OTHER AREAS THERE MAY BE WATER OR PEST INTRUSION
- SEAL GAPS IN WINDOWS AND DOORS WITH CAULK OR WEATHER STRIPPING
- TEST WELL WATER\*
- PUMP SEPTIC TANK\*

## **FALL**

- SERVICE HVAC
- HAVE FIREPLACE AND CHIMNEY SWEPT
- SEAL GAPS IN WINDOWS AND DOORS WITH CAULK OR WEATHER STRIPPING
- REMOVE LEAVES FROM GUTTERS
- INSPECT ROOF FOR MISSING SHINGLES OR LEAKS
- WINTERIZE HOSE BIBS AND IN GROUND SPRINKLER SYSTEMS

\*Only applicable to homes with well and septic. Septic should be pumped every 2-3 years depending on how many people are in the home.





# HOME MAINTENANCE

## **WINTER**

- GUTTERS, AND DOWNSPOUTS AFTER STORMS
- CHECK BASEMENT FOR LEAKS AFTER THAWS
- PLEASE NOTE: When using products to melt ice, make sure they are cement friendly (kitty litter or sand). Salt can create holes in your driveway and sidewalks.

## **WITHIN FIRST MONTH OF CLOSING**

- CHECK GRADING OF YOUR HOME TO ENSURE ALL WATER IS FLOWING AWAY FROM THE FOUNDATION. GENERAL RULE IS 1 IN PER 1 FOOT SLOPE FOR THE FIRST TEN FEET
- MAKE SURE ALL DOWNSPOUTS ARE EXTENDED A MINIMUM OF 6 FEET AWAY FROM THE HOME
- CHANGE HVAC FILTERS
- CHECK FOR ADEQUATE INSULATION AND ADD MORE IF NEEDED

## **MONTHLY**

- CHANGE HVAC FILTER
- CLEAN FAUCET AERATORS AND SHOWER HEADS OF MINERAL BUILD UP
- CHECK DOWNSPOUTS TO MAKE SURE THEY ARE STILL IN PLACE

## **QUARTERLY**

- PEST SPRAY AND TERMITE PREVENTION
- VACUUM DUST, PET HAIR, ETC OUT OF HEATING AND AIR VENTS WHERE ACCESSIBLE





# HOMESTEAD TAX CREDIT

The Homestead Credit limits the increase in taxable assessments each year to a fixed percentage. All you have to do is apply!

Property taxes are paid based off of the assessed value of your home. In Maryland, properties are reassessed every 3 years with notice of increase going out in December. A home's assessment is based on an appraisal of the home's fair market value. When these assessors are using the market data and we experience an increase in values like we saw throughout the past few years, your assessed value can see quite the increase. The homestead tax credit is an easy one time application that limits the taxable assessment increase to a maximum of 10%. Each local government will have different homestead caps.

Let's use an example, assume your home's current assessed value is \$100,000 and the new assessed value is \$120,000.

Since you were savvy and applied for the homestead tax credit, an increase of 10% would only result in an assessment of \$110,000. The difference between \$120,000 and \$110,000 is \$10,000.

Therefore, the tax credit would apply to the taxes due on the \$10,000. If the tax rate was \$1.04 per \$100 of assessed value, the tax credit would be \$104 ( $\$10,000 \div 100 \times \$1.04$ ).

Check out Maryland's Department of Taxation and Assessments for more information and conditions:

[\*\*View Website\*\*](#)





# BONUS

Here are 4 BONUS tips to help make it feel more like YOUR home:

1. Wash the dishwasher. There are several different tips and tricks to cleaning out your dishwasher. Search your specific model online to find out the best protocol for cleaning.
2. Clean your wash machine. Similar to the dishwasher, you'll want to do some research before you start throwing around baking soda and vinegar!
3. Change the toilet seats. Sure you can clean them, but there is nothing like new!
4. Change the locks and make sure all keyed doors are operable. This is a great opportunity to make sure all your locked are synced.

READY TO FIND THAT HOME?  
**WE CAN HELP!**

The Weymouth Group of Keller Williams Realty Centre consists of full-time, award winning Realtors<sup>®</sup> known for our INTEGRITY, intuitive CUSTOMER SERVICE, and superior CLIENT ADVOCACY dedicated to providing our clients with an exceptional real estate experience.

Our expertise encompasses all facets of real estate, resulting in a diverse knowledge and experience that is sought after by both consumers and real estate agents alike. We are industry trainers, marketing specialists and leaders where you'll find Experience IS the Difference.



*Thank you!*

Contact Annie Bender today!

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