Homeowner Check-In Guide

Protect Your Home.

Preserve Its Value.

Plan Ahead.

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Some of Your Best Real Estate Decisions Are Made Long Before a Home Is Bought or Sold.

Every home tells a story, and every homeowner's journey is different.

The decisions that protect your home, preserve its value, and prepare you for the future often begin long before a move is on the horizon.

The insights shared throughout this guide are designed to help you make informed decisions with confidence through every stage of homeownership.

Annual Homeowner Check-In

Set aside one afternoon each year to review these important areas of your homeownership plan.

Home Maintenance

- [ ] Replace HVAC filter
- [ ] Test smoke detectors
- [ ] Inspect roof
- [ ] Clean gutters
- [ ] Check caulking
- [ ] Inspect plumbing leaks

Insurance

- [ ] Review coverage
- [ ] Update replacement value
- [ ] Photograph valuables
- [ ] Review deductibles

Important Documents

- [ ] Property Tax Bill
- [ ] Insurance Policy
- [ ] Trust / Estate Documents
- [ ] Home Warranty
- [ ] Contractor Information

The Four Seasons of Homeownership

A little attention each season can prevent costly surprises and protect your home year-round

SPRING

Roof

Gutters

Irrigation

HVAC

SUMMER

Paint

Landscaping

Windows

Deck

FALL

Furnace

Seal cracks

Trees

Gutters

WINTER

Smoke alarms

Water heater

Pipes

Emergency kit

Protecting Your Investment

Insurance

Review your homeowner's policy annually. Ensure your coverage reflects current replacement costs and any improvements you've made.

Estate Planning

Ensure your home is properly titled within your trust or estate plan. Review beneficiary designations and update as life changes.

Taxes

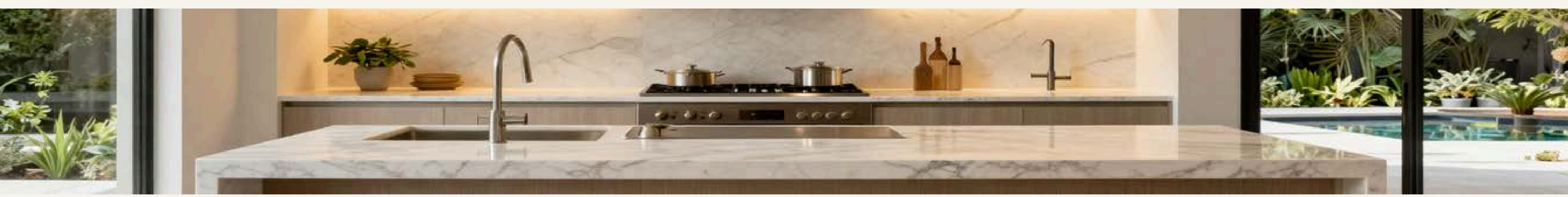
Monitor your property tax assessments. If your home's assessed value seems inaccurate, you may have grounds for an appeal.

Emergency Fund

Aim to set aside 1-3% of your home's value annually for unexpected repairs and maintenance needs.

Did You Know?

Deferred maintenance is one of the biggest factors affecting resale value.



Home Improvements That Can Strengthen Your Investment

The best home improvements aren't always the most expensive. They're the ones that make your home more enjoyable today while protecting its value for tomorrow.

High Return

Fresh interior paint

Exterior paint and curb appeal

Kitchen refresh

Bathroom updates

Landscaping

Energy-efficient upgrades

Lifestyle Improvements

Outdoor living spaces

Home office

Built-ins

Smart home technology

Updated lighting

Storage solutions

Before You Begin

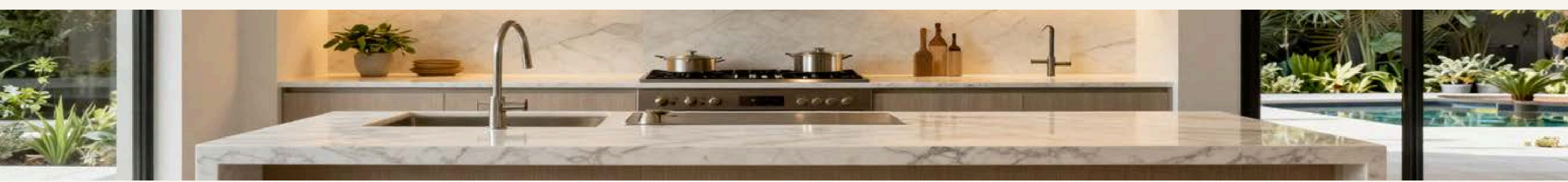
Before starting a major renovation, consider:

Will this improve how I live in my home?

Is it appropriate for my neighborhood?

Will I likely recover some of the investment?

Does it support my long-term plans?



Questions Every Homeowner Should Ask

Taking a few moments each year to reflect on these questions can help you stay proactive and avoid surprises down the road.

Your Home

Is my home properly maintained?

Are there repairs I've been putting off?

What improvements would make the biggest difference?

Your Finances

Do I know my home's approximate value?

Have I reviewed my homeowners insurance recently?

Could refinancing, paying down debt, or making improvements better support my long-term goals?

Looking Ahead

If my life changed unexpectedly, would I have a plan?

Are my important documents organized?

Am I making decisions today that will give me more options tomorrow?

Good decisions today often create better options tomorrow.

My Home Priorities

Always Happy to Be a Resource.

Whether you have a question about your home's value, a future move, or simply want guidance on protecting one of your most valuable investments, I'm always happy to help.

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