

A hand is shown holding a silver key with a wooden house-shaped keychain. The background is a blurred image of a house's exterior. The text "Buyers" is in a large, black, serif font, and "closed contract" is in a smaller, black, cursive font, both overlaid on the image.

Buyers  
*closed contract*

**KPR**  
KEY PREMIER  
*Realty*

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**REAL Estate Professional:**

Phone:

**Lender:**

Phone:

## *Congratulations on your new Home!*

Congratulations on purchasing your new home! It's a lovely feeling to finally have your own space. I'm grateful to have shared this journey with you. As you settle into your new home, I wanted to provide some critical do's and don'ts to help you get the most out of your homeownership experience.



<p><b>CELEBRATE</b> Celebrate this milestone achievement, whether with friends and family or a cozy night in, cherish this special moment.</p>	<p><b>NEGLECT MAINTENANCE</b> Promptly address minor issues to avoid costly repairs later on.</p>
<p><b>INSPECT REGULARLY</b> Maintain your new home's value and comfort with regular inspections of HVAC, plumbing, electrical, and essential components.</p>	<p><b>OVERSPEND IN FURNISHINGS</b> Prioritize essential furniture before splurging on decor for your home. Gradually add decorative elements later.</p>
<p><b>STAY ORGANIZED</b> Store vital documents like mortgages, insurance, warranties in a safe, accessible place for time and stress savings.</p>	<p><b>FORGET INSURANCE</b> Having sufficient home insurance is vital to safeguard against natural disasters, theft, and accidents and protect your investment.</p>
<p><b>SECURE YOUR HOME</b> Invest in quality locks, security system, and smoke detectors for home safety.</p>	<p><b>OVERLOOK ENERGY EFFICIENCY</b> Implementing energy-efficient practices reduces bills and carbon footprint. Installing LED bulbs and sealing drafts can help.</p>
<p><b>GET TO KNOW YOUR NEIGHBORS</b> Establishing good relationships with neighbors enhances community spirit and boosts security, with the bonus of having friendly faces nearby.</p>	<p><b>ISOLATE YOURSELF</b> Engage in local events to build relationships and create support networks, enriching your living experience.</p>

# NEW CHECKLIST

Take closing documents to the Property tax office to file for **Homestead.**

*Note: You can file for your homestead exemption online or in person.*

You will receive deed information in the mail from solicitors, **DO NOT TURN ANY FUNDS TO THESE SOLICITORS.**

*All the information you need was given at closing.*

Set up **online payments** if you decide to pay your mortgage online with your lender.

Look into **budget billing** with your electric provider to have consistent payments:

*Note: there is annual evaluation with usage yearly depending on the company.*

Have mail forwarded to your **new address**

Set up a **sprinkler system** that fits your City schedules if it's a house.

*Note: You can Google the schedules for your area according to the city.*

If you're a **VA Buyer with a Permanent Disability Rating of 100%**, make sure you have a certified copy of your housing document.

*This can be picked up at the **Regional Hospital in St. Petersburg** or you can request for it online at **VA benefits/1800 Customer Care Number**. Once you have this document take this document to the property tax office for them to file your exemption.*

If you did not get a **home warranty** at the time of contract for a resale home. Look into a few home warranty companies. **Please see our recommendations on page 7.**

**For New Construction Only:** Take note of any additional repairs that you didn't see during the first walk through and send them to your Builder Manager.



# HOMESTEAD EXEMPTIONS REQUIREMENTS

1 Florida Voters Registration

2 Florida Driver License

3 Florida Registration for Car

4 Recorded Warranty  
Deed for Property

5 Social Security Number  
*(for all owners)*

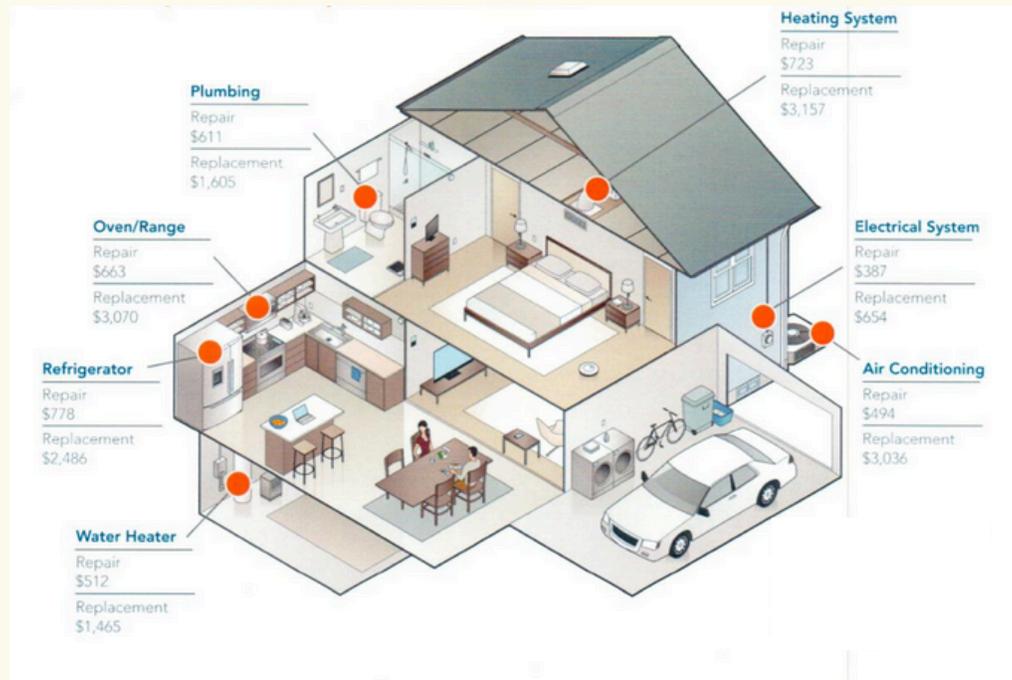
## Reminder:

Items 1, 2, 3 and 4 must be obtained before January 1st of the year you file. You must reside in the property as of December 31st. The deadline to file for homestead exemption is March 1st. Please bring all of the items listed for all owners appearing on the deed. If you do not vote, drive or own a car, a Declaration of Domicile can prove Florida residency. All applicants are required to sign the application for homestead exemption.

If you have any questions about where or how to file  
please contact the Property Appraiser's office in your county:

NAME:	ADDRESS:	CONTACT INFO:
Hernando County Property Appraiser	201 Howell Avenue, Suite 300, Brooksville, FL 34601	<ul style="list-style-type: none"> <li>• 352.754.4190</li> <li>• <a href="http://www.hernandopa-fl.us">www.hernandopa-fl.us</a></li> </ul>
Hillsborough County Property Appraiser	601 East Kennedy Boulevard, 15th Floor, Tampa, FL 33602	<ul style="list-style-type: none"> <li>• 813.272.6100</li> <li>• <a href="http://www.hcpafl.org">www.hcpafl.org</a></li> </ul>
Manatee County Property Appraiser	915 4th Avenue W, Bradenton, FL 34205	<ul style="list-style-type: none"> <li>• 941.748.8208</li> <li>• <a href="http://www.manateepao.com">www.manateepao.com</a></li> </ul>
Pasco County Property Appraiser	14236 6th Street, Suite 101, Dade City, FL 33523	<ul style="list-style-type: none"> <li>• 352.521.4433</li> <li>• <a href="http://www.pascopa.com">www.pascopa.com</a></li> </ul>
Pinellas County Property Appraiser	315 Court Street, 2nd Floor, Clearwater, FL 33756	<ul style="list-style-type: none"> <li>• 727.464.3207</li> <li>• <a href="http://www.pcpao.org">www.pcpao.org</a></li> </ul>

# HOME WARRANTY



## What is a Home Warranty?

Home warranties offer coverage for repairs and, in some cases, replacements of home systems and appliances under contract. Costs vary and may include coverage for plumbing, electrical, HVAC, and major appliances. Before purchasing, be sure to review the coverage details, exclusions, claims process, and renewal terms.

## Warranty Considerations:

*(10 things to consider when choosing home warranty)*

- 1 Coverage Details
- 2 Claims process
- 3 Renewal Options
- 4 Transferability
- 5 Pre-Existing Conditions
- 6 Cost
- 7 Exclusions
- 8 Provider Reputation
- 9 Additional Coverage
- 10 Cancellation Policies

# HOME WARRANTY



## FIRST AMERICAN HOME WARRANTY

- 800.992.3400
- 800.444.9030

[www.firstamrealestate.com](http://www.firstamrealestate.com)

### FIRST AMERICAN HOME TITTLE PLANS

<b>Starter Plan</b>	Plumbing System , Electrical and Heating Systems, Dishwasher and Refrigerator, Garbage Disposal , Oven and Cooktop , Built-in Microwave Oven
<b>Essential Plan</b>	Everything in Starter, Clothes Washer and Dryer, Water Heater, Air Conditioning, Garage Door Opener
<b>Premium Plan</b>	Everything in Starter and Essential, Luxury Appliance Coverage, Central Vacuum System, Full Garage Door System, Faucets, Instant Hot Water Dispenser



## OLD REPUBLIC

- 877.579.4559
- 800.445.6999

<https://www.orhp.com/>

### OLD REPUBLIC HOME PLANS

<b>BASIC</b>	Plumbing System , Electrical and Heating Systems, Dishwasher and Refrigerator, Garbage Disposal , Oven and Cooktop , Built-in Microwave Oven
<b>DELUXE (Most Popular)</b>	Everything in Basic, Clothes Washer and Dryer, Water Heater, Air Conditioning, Garage Door Opener
<b>ELITE (Best Value)</b>	Everything in Deluxe and Elite, Luxury Appliance Coverage, Central Vacuum System, Full Garage Door System, Faucets, Instant Hot Water Dispenser



## AHS (AMERICAN HOME SHIELD)

- 888.682.1043
- 800.858.1922

<https://www.ahs.com/>

### OLD REPUBLIC HOME PLANS

<b>Silver</b>	Protects parts of 19 major systems (HVAC, plumbing, electrical) to help keep your home running.
<b>Gold</b>	Protects parts of 28 major systems and appliances in your home for more coverage and less worries.
<b>Platinum</b>	Protects 29 items, including roof leak repair, plus other premium member perks like one, free HVAC tune-up.

**Note:** Prices may vary depending on your chosen plan. For the most accurate and updated information, please visit their website or contact their support team directly.

# TAX REASSESSMENT

*(WHEN YOU CLOSE)*

## *What Is A Property Reassessment?*

- A reassessment refers to a periodic reevaluation of a property's value for tax purposes. State and local governments assess property taxes based on two variables: property values and tax rates. Local laws vary, but reassessment generally takes place every one to five years or when a property changes hands.

## *When Is A Property Reassessed?*

- The property will be reassessed on January 1st following the purchase date. For further details that can impact the reassessment effective date, we recommend contacting the Florida Department of Revenue or the Property Appraisers Department.

## *Buyers - Additional Information You Should Know!*

- Your taxes can increase significantly once the tax collector reassesses your property after purchase. Depending on when you close, it may not be reflected until the following tax year.
- If your seller has lived in the property for a long time and/or had other exemptions under the Save Our Homes (SOH) assessment limitation, their current tax rate may have been kept at a much lower rate than neighboring properties. After ownership changes hands, Florida law requires that the property tax exemptions be removed and that the property be reassessed to the "just" value. In addition, first time Florida homeowners may not qualify for the assessment limitations.

## ***WHAT YOU SHOULD DO!***

- We recommend checking with your county tax website. It may have a tax estimator but even with that, you may not accurately know what the increase will be.
- Look up similar neighboring properties on the county tax website and look at their tax rates.
- Ask for property tax information from a Florida licensed real estate agent or mortgage lender.

# EVACUATION AREAS

*(During Natural Disasters such as Hurricane, Thunderstorm and Earthquakes)*

The easiest and most accurate way to find your hurricane evacuation zone in Florida is to use the online assessment tool provided by your specific county's Emergency Management division.

These tools allow you to type in your street address and instantly pull up your assigned zone.

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## **Recommended Steps** (Especially for Hillsborough County)

**Use the County's Tool:** Go to the Hillsborough County Emergency Management website and look for the Hurricane Evacuation Assessment Tool (HEAT).

- You will enter your full street address into the search box, and it will show you your zone (A, B, C, D, or E).

**Know the Zones:** The zones are ordered by vulnerability to storm surge, with Zone A being the most vulnerable and the first to be evacuated.<sup>4</sup>

**Mobile/Manufactured Homes:** It is critical to know that in most Florida counties, including Hillsborough, all residents in mobile homes, manufactured homes, and RVs must evacuate during any mandatory evacuation order, regardless of their assigned lettered zone.

## **Why Use the County Tool?**

**Evacuation Zones ≠ Flood Zones:** Evacuation zones are determined by potential storm surge (saltwater inundation) and are based on complex studies from the National Hurricane Center.<sup>6</sup> They are **not the same** as the FEMA Flood Zones used for flood insurance.<sup>7</sup>

**Zones Change:** Zones are updated as new data becomes available or coastlines change.<sup>8</sup> Relying on an official tool ensures you have the most current information.

**Each county:** may have its own version or guidelines for this tool. Please visit your county's official website for specific details, updates, and instructions.

# HURICANE TIPS

**NOTE:** *HURRICANE SEASON BEGINS JUNE 1 AND ENDS NOVEMBER 30.*



## WHAT DO I NEED?

- ✓ Water - at least a three-day supply; one gallon per person, per day
- ✓ Food-at least a three-day supply of nonperishable, easy-to-prepare food
- ✓ Battery-powered or hand-crank radio (NOAA Weather Radio, if possible)
- ✓ Medications (seven-day supply) and medical items (hearing aids with extra batteries, glasses, contact lenses, syringes, cane)
- ✓ Copies of personal documents (medication list and pertinent medical information, proof of address, deed/lease to home, passports, birth certificates, passports, insurance policies)
- ✓ Baby supplies (bottles, formula, baby food, diapers)
- ✓ Pet supplies (collar, leash, ID, food, carrier, bowl)
- ✓ Flashlight
- ✓ Extra batteries & Extra cash
- ✓ First aid kit & Rain Gear
- ✓ Multi-purpose tool
- ✓ Sanitation and personal hygiene items
- ✓ Cellphone with chargers
- ✓ Family and emergency contact information
- ✓ Emergency blanket
- ✓ Map(s) of the area
- ✓ Tools/supplies for securing your home
- ✓ Extra set of car keys and house keys
- ✓ Extra clothing, hat and sturdy shoes
- ✓ Insect repellent and sunscreen
- ✓ Camera for photos of damage



## WHAT SHOULD I DO?

- ✓ Listen to a NOM Weather Radio for critical information from the National Weather Service.
- ✓ Check your disaster supplies and replace or restock as needed.
- ✓ Close windows, doors and hurricane shutters. If you do not have hurricane shutters, close and board up all windows and doors with plywood.
- ✓ Turn the refrigerator and freezer to the coldest setting and keep them closed as much as possible so that food will last longer if the power goes out.
- ✓ Bring inside anything that can be picked up by the wind (bicycles, lawn furniture)
- ✓ Turn off propane tanks and unplug small appliances.
- ✓ Fill your car's gas tank.
- ✓ Talk with members of your household and create an evacuation plan. Planning and practicing your evacuation plan minimizes confusion and fear during the event.
- ✓ Learn about your community's hurricane response plan. Plan routes to local shelters, register family members with special medical needs as required and make plans for your pets to be cared for.
- ✓ Evacuate if advised to by authorities. Be careful to avoid flooded roads and washed-out bridges.
- ✓ Standard homeowner insurance doesn't cover flooding, so it's important to have protection from the floods associated with hurricanes, tropical storms, heavy rains and other conditions that impact the U.S.

# VENDOR LIST

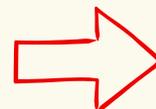
*(Key Premier Realty - List of Vendors & affiliates)*

**Note:** *Please keep in mind that the vendors you access via the QR code below are only suggestions. As a buyer, you are free to choose any vendor you prefer, including those not listed.*

We have a wide range of affiliated vendors from contractors and plumbers to other home service providers covering all your home maintenance needs. We also offer vendors for life's important moments, such as photographers to capture memories or insurance providers to protect your home and your family's well-being.



**For your reference:** Our complete vendor list is on our website. Scan the QR code which will take you directly to our website. Our list is updated periodically based on vendor performance and customer reviews.



# HOMEOWNER CHECKLIST TO MAINTAIN YOUR HOME

**Note:** *Here are 6 important tips we offer as locals in Florida to help you maintain the quality of your home.*

## 1 Exterior Paint and Sealing

In Florida, exterior paint is not just for curb appeal; it is your home's primary **waterproofing layer** against constant humidity, rain, and intense UV exposure.

- **Neglected Task:** Delaying repainting until the paint is cracked or peeling.
- **The Problem:** Florida's harsh climate (high humidity, salt air near the coast, and intense UV rays) breaks down paint much faster than in other regions. Once the paint fails, the underlying materials (stucco, wood) absorb moisture, leading to mold, mildew, and expensive repairs.

### Maintenance Frequency:

- **General Florida Average:** Plan for a full exterior repaint every **5 to 7 years**.
- **Specific Materials:** Stucco and wood siding often require repainting closer to the **3 to 6 year** mark.
- **Look For:** Fading, chalking (white residue when you rub the wall), cracking, or bubbling paint—these are signs the protective layer has failed.

## 2 HVAC System Maintenance (Air Conditioning)

Since the AC often runs constantly, its maintenance is non-negotiable.

- **Neglected Task:** Annual Professional Tune-Ups and Drain Line Flushing.
- **The Problem:** The AC unit constantly produces condensation that drains through a PVC pipe (the condensate drain line). This line easily clogs with algae, mold, and sludge due to humidity. When it clogs, water backs up and spills into the attic or inside the home, causing immediate and expensive water damage and mold growth.
- **Maintenance:** Change the air filter monthly and pour a cup of **white vinegar** or bleach down the drain line (usually near the indoor unit) every **3-6 months**.

## 3 Roofing and Flashing

- **Neglected Task:** *Routine Roof Inspections (beyond looking up from the ground).*
- **The Problem:** By the time a leak is visible on the ceiling, the damage to the underlying decking, insulation, and structure is already significant. Missing or cracked **flashing** (the metal sealing around vents and chimneys) is a prime entry point for water penetration during wind-driven rain.
- **Maintenance:** Visually inspect your roof yearly for missing/curled shingles or cracked tiles. Get a professional inspection after any major storm or every 3-5 years.

## 4 Water Management & Gutters

Having gutters—and keeping them clean—is vital for protecting the foundation and structure in a high-rain environment.

- **The Importance of Having Gutters:** In Florida, heavy rains mean that a single storm can send hundreds of gallons of water cascading off your roof. Gutters are essential because they:

1. **Protect the Foundation:** They channel water safely **away** from the home's perimeter. Without them, water pools directly at the foundation, leading to **soil erosion**, potential foundation cracking, and water seepage into the slab.
2. **Prevent Termites & Mold:** They keep the ground near your house drier, which is critical for reducing the moisture that attracts **subterranean termites** and feeds mold/mildew on the exterior walls.
3. **Protect Fascia and Soffits:** They stop water from running down the exterior walls, preventing premature rot and staining of the trim (fascia and soffits).

- **Neglected Task: Gutter and Downspout Cleaning.**
- **Maintenance:** Clean gutters biannually or immediately after tropical storms. Ensure downspout extensions carry water at least 5-6 feet away from the foundation.

## 5 Water Heater Maintenance

- **Neglected Task: Flushing the Water Heater Tank.**
- **The Problem:** Sediment (minerals) settles at the bottom of the tank. This build up reduces efficiency (increasing your utility bill) and causes the tank's bottom to rust out prematurely, leading to a major leak and flood inside the garage or utility closet.
- **Maintenance:** Drain and flush the tank annually to remove sediment.

## 6 Exterior Sealing and Caulking

- **Neglected Task: Checking Seals on Windows and Doors.**
- **The Problem:** Old caulk or weather stripping cracks and degrades in the Florida heat and sun. This creates small gaps that allow **humid air** to enter the home, forcing the AC to run harder and driving up the power bill. More seriously, these gaps are highways for moisture and the infamous **Florida bugs and pests**.
- **Maintenance:** Inspect all window and door frames annually. Re-caulk any visibly cracked or shrinking seals using high-quality exterior silicone caulk.

# Thank You for Choosing *US!*

At **Key Premier Realty**, we strive to provide exceptional service to our clients, and your feedback is invaluable in helping us achieve that goal.

We genuinely want to hear about your experience working with us and we are devoted to always improving our services to meet your needs and surpass your expectations.

Your honest feedback not only helps us understand what we're doing thoroughly but also where we can improve to better serve our clients in the future.

Once again, congratulations on this significant milestone, and thank you for choosing **Key Premier Realty** for entrusting us with the sale of your home. **We appreciate any and every referral from our customers.** We look forward to hearing from you and wish you many years of happiness in your new home.

## ***Share Your Experience With Us:***

By scanning this QR code, you'll be able to leave us a review and let us know how we're doing. We appreciate your feedback!



If you have any questions, feel



free to reach out.



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info@keypremierrealty.com

Experience is everything in this  
market!



Over 200+ closed, and 4.9 reviews across  
Realtor.com, Zillow Google, and etc!

