A GUIDE FOR NEW HOMEOWNERS · AFTER CLOSING

Your New Homeowner Guide

Congratulations, you're home! Here's how to save on property taxes, keep insurance in check, lower your monthly bills, and protect your home's value in Jacksonville & Northeast Florida.





Congratulations, and welcome home! Closing day is a finish line, but it's also a starting line. As a U.S. Army veteran, I believe in a clear plan and follow-through, and that doesn't stop when you get the keys. This guide covers what saves new homeowners the most: your homestead exemption, smart insurance shopping, energy efficiency, simple upkeep, and the upgrades that add real value. Keep it handy, and call me anytime.

Welcome home, Bobby Tighe REALTOR® | ATRIUM REALTY

YOUR FIRST YEAR

Your First-Year Game Plan

A few simple steps in the first year protect your home and keep more money in your pocket.

FIRST 30 DAYS
SETTLE IN
Locks · Shut-offs · Docs

BY MARCH 1
HOMESTEAD
File with the property appraiser

EVERY RENEWAL
RE-SHOP INSURANCE
Quotes · Discounts

1-YEAR ANNIVERSARY
CHECK-IN
Tax bill · Value · Goals

Change the Locks
Rekey every exterior door and reset the garage door and keypad codes. You never know who still has a key.

Find Your Shut-Offs
Locate the main water shut-off and breaker panel, and label the breakers before you ever need them.

Test Safety Devices
Test smoke and CO alarms, replace batteries, and keep a fire extinguisher in the kitchen and garage.

Save Your Closing Docs
Keep your Closing Disclosure, deed, title policy, and warranties. You'll want them at tax time and when you sell.

Watch for Mail Scams
Ignore letters charging $80+ for a "certified copy" of your deed or to file your homestead. Both are cheap or free from the county.

Know Your Payment
Your first mortgage payment is usually due the 1st of the second month after closing. Escrow covers taxes and insurance.

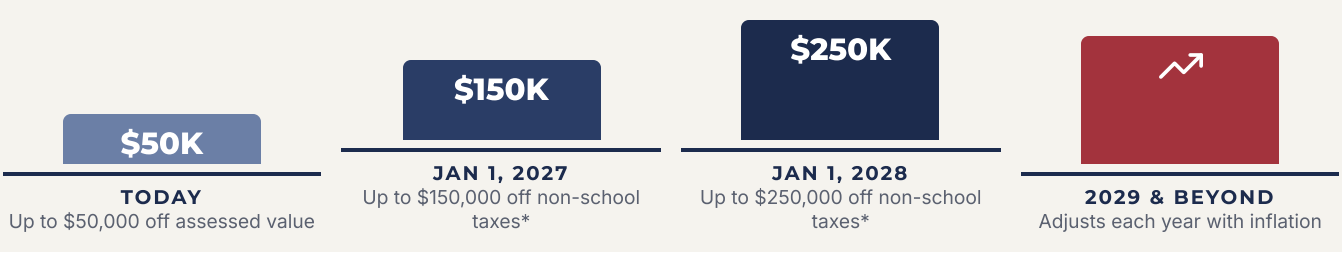
$150,000	$250,000	March 1	3%
homestead exemption on non-school taxes starting Jan 1, 2027	homestead exemption on non-school taxes starting Jan 1, 2028	deadline to file for that year's homestead exemption	max yearly increase in assessed value once homesteaded

Sources: Florida Constitution Art. VII §6 as amended by Amendment 3 (approved Nov. 3, 2026); Florida Dept. of Revenue PTO Bulletin 26-21 (Nov. 5, 2026); Fla. Stat. 196.011 and 193.155. Details on page 2. Current as of November 2026.

SECTION 01 · PROPERTY TAXES

Your Homestead Exemption, Set Up Right

Now that you've closed, if this is your primary residence, let's get your homestead exemption set up. It lowers your taxable value and caps increases, and with Amendment 3 just passing, it's about to get much bigger.



1 Confirm You Qualify

You own the home and it's your permanent residence on January 1 of the tax year. Closed and moved in by December 31? File now for next year.

2 Update Your Florida Records

Get a Florida driver license or ID with your new address, and update your vehicle registration and voter registration. Have Social Security numbers for every owner applying (permanent resident card for non-citizens).

3 File With Your County by March 1

Duval: file online with the Duval County Property Appraiser (paduval.com, "File Homestead"). **St. Johns:** sjcpa.gov · **Clay:** ccpao.com · **Nassau:** nassauflpa.com. It can take a few weeks after closing for your home to show up in the county system.

TIP Filing is free. Ignore mailers that charge a fee to file for you.

4 Check Your TRIM Notice & Tax Bill

Your August TRIM notice should show the exemption. Bills come out in November, with a 4% discount for paying in November. If you escrow, your lender pays it, and your payment may adjust once the savings kick in.



☆ Veterans & Service Members

- **10%+ service-connected:** extra $5,000 off.
- **100% permanent & total:** may be fully exempt.
- **65+, combat-related disability:** discount equal to your rating.
- Bring your VA award letter.

Save Our Homes & Portability

Assessed value can rise no more than 3% a year (or CPI, if lower). Move within Florida? Carry up to $500,000 of savings to your next homestead within 3 years.

Legal Protection

Florida's homestead protection shields your primary residence from forced sale by most creditors, a big layer of security for your family.

I'll Follow Up

I'll send homestead reminders, and on your 1-year anniversary I'll make sure your exemption shows up on your tax bill.

Tax Deductions

Popular write-offs homeowners may qualify for

- **Mortgage interest:** on up to $750K of home debt (if you itemize).
- **Property taxes:** part of the SALT deduction, capped at $40K for 2025 ($40.4K in 2026); lower at high incomes.
- **Points:** paid to buy your main home, often deductible the year you close.
- **Mortgage insurance:** PMI, FHA MIP, and VA funding fees, deductible again from 2026 (income limits).
- **Home office:** self-employed, with space used regularly and only for work.
- **Depreciation:** rental homes are depreciated over 27.5 years.
- **Improvements:** add to your cost basis, lowering taxable gain at sale.
- **Sale exclusion:** up to $250K ($500K married) of gain tax-free if you lived there 2 of 5 years.

General information only, not tax advice. Talk to your CPA.

**Amendment 3: the school-tax exemption stays $25,000. New Florida residents after Dec. 31, 2026 start at up to $50,000 and get the larger exemption in their 5th homestead year. Sources: FL Dept. of Revenue PTO Bulletin 26-21; FL Division of Elections, Amendment 3 ballot text; Fla. Stat. 196.24, 196.081, 196.082, 193.155; IRS Pubs. 530, 936 (2026 draft), 523, 527, 587; IRC 164(b)(7), 163(h). Not tax or legal advice; confirm with your county property appraiser.*

SECTION 02 · INSURANCE

Keep Your Insurance Working for You

We already shopped your insurance at closing. Over the next couple of years, rates change, so stay on top of them and re-shop 30–45 days before every renewal to lower your rate when you can.

Wind Mitigation
Florida insurers must offer discounts for wind-resistant features like roof straps and shutters. A wind mit report can lower your premium.

4-Point & Roof Age
Roof age drives price and eligibility. Keep permits and receipts for roof, HVAC, electrical, and plumbing updates.

Bundle & Deductibles
Bundle home and auto, and price a higher deductible. Know your hurricane deductible (often 2% or 5%).

Consider Flood
Standard policies exclude flood. Nearly 1 in 3 flood claims (2014–2024) came from outside high-risk zones.

Citizens Policies
By Jan. 1, 2027, most Citizens policies with wind coverage must also carry flood insurance. Compare private offers.

Re-Shop Every Renewal
An independent agent can quote several carriers. Update your policy after a new roof, impact windows, or an alarm.

SECTION 03 · ENERGY EFFICIENCY

Lower Your Bills With an Efficient Home

I'm big on energy efficiency. In Florida's heat, a few smart upgrades save money every single month. Here's roughly what each one saves.

UPGRADE	APPROXIMATE ANNUAL SAVINGS	MONTHLY	ANNUAL
Heat pump water heater Hybrid electric, family of 4		$46	$550
LED lighting Whole-home switch		$19	$225
Smart thermostat Remote control · 2 HVACs save more		$17	$200
All-in-one washer/dryer 120V ventless heat pump combo		$11	$130
WaterSense showerhead Low-flow, same pressure		$6	$70
All five together, approximately		≈ $98/mo	≈ $1,175/yr

What I Personally Use
- Rheem ProTerra 80-gallon hybrid water heater
- Samsung all-in-one 120V ventless washer/dryer
- ecobee smart thermostat
- Aquasure water softener
- ENERGY STAR appliances

Check for Rebates
Before you buy, check your utility (JEA, FPL, Clay Electric) and energystar.gov/rebate-finder for current rebates.

15% off heating & cooling from air sealing and attic insulation

5–15% less AC energy by replacing a dirty air filter

4°F warmer thermostat setting with a ceiling fan, same comfort

Florida Seasonal Checklist

Spring
- AC tune-up before summer
- Check irrigation
- Pressure wash, fresh mulch

Summer
- Hurricane kit & plan
- Trim trees off the roof
- Photo inventory of home

Fall
- Caulk doors & windows
- Flush water heater
- Test smoke & CO alarms

Winter
- Cover plants on freeze nights
- Clean dryer vent
- Homestead by March 1

Approximate national averages; your savings depend on rates, usage, and home. Sources: ENERGY STAR HPWH savings table; DOE lighting guide; ENERGY STAR Laundry Partner Toolkit 2024; EPA WaterSense; smart thermostat est. for remote/away use and multi-system homes (ENERGY STAR baseline ~8%); ENERGY STAR Seal & Insulate; DOE Energy Saver. Insurance: Fla. Stat. 627.0629, 627.351(6); Citizens Property Insurance; FEMA FloodSmart.

SECTION 04 · PROTECT YOUR VALUE

The Free Stuff Is Often the Best

We tell every client: homes change over a couple of years, and the simplest, mostly free habits protect your value most.



"Standard lawn care costing about **$415** *adds an estimated* **$900** *at resale, a* **217%** *return. Simple landscape maintenance recovers 104%."*

NAR & NALP · 2023 Remodeling Impact Report: Outdoor Features

- Keep it clean
- Touch up paint
- Refresh carpet
- Sharp landscaping
- Change HVAC filters
- Clean dryer vent

SECTION 05 · SMART UPGRADES

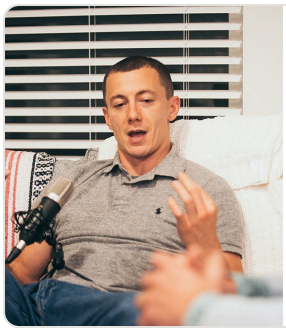
Upgrades That Add Value

PROJECT	SHARE OF COST RECOUPED AT RESALE (NATIONAL)	ROI
Garage door replacement Cost vs. Value 2025		268%
Steel entry door Cost vs. Value 2025		216%
Minor kitchen remodel Cost vs. Value 2025		113%
Overall landscape upgrade NAR 2023		100%
Insulation upgrade NAR 2022		100%
HVAC replacement NAR 2019		85%



Quartz & Granite

73% of buyers rate granite or natural stone counters essential or desirable (NAHB, 2024). Ask me before any big project.



STAY IN TOUCH

I'm Here Long After Closing Day

You're part of the family now. I'll keep you knowledgeable and empowered about your home and our market.

- **Quarterly Newsletters** — Market updates and homeowner tips.
- **Firsthand Market Trends** — What I'm seeing on the ground.
- **Emails All Year** — Property taxes, insurance, and homestead reminders.
- **Anytime, for Anything** — Questions, vendors, or a value check.



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~ Welcome home ~

SCAN FOR MY LINKS

ROI: Zonda/JLC 2025 Cost vs. Value Report (national averages); NAR Remodeling Impact Reports 2019 (HVAC), 2022 (insulation), 2023 (landscape); NAHB What Home Buyers Really Want, 2024. Atrium Realty LLC · 10752 Deerwood Park Blvd, Jacksonville, FL 32256 · Equal Housing Opportunity. General information only, not tax, insurance, or legal advice. Figures current as of November 2026 and subject to change.