Behind the scenes of Home Ownership



Owning a home comes with a whole new world you need to be aware of, especially if you're making an international move! We've gathered some aspects of homeownership that tend to take new homeowners by surprise.

Ongoing Maintenance

One thing you can count on is that you'll always have maintenance and repairs to make. Be aware of what maintenance should occur regularly so you can schedule and plan, and which tasks may come up unexpectedly. Identify contractors licensed for repairs and maintenance and check out the services offered at your local DIY store.

Property Tax Navigation

Tax rates can vary dramatically by county or city, not just by state. Tax reassessments can happen unexpectedly so do research on recent tax assessments in your area. Some property taxes are due every quarter and some annually.

Homeowner's Association Culture Shock

While the US isn't the only country to have Homeowner's Associations, they aren't present in every country. HOAs can have rules about exterior appearances, rental restrictions and mandatory fees to pay.

Insurance Requirements

Know the insurance requirements for your mortgage lender and area. Foreign citizenship may limit insurance options, so be sure to ask. In certain areas, flood and hurricane insurance is mandatory. Also, check if and when insurance rates will increase.

Seasonal Maintenance Demands

This will vary by region and could be changing due to climate emergencies. Be prepared for weather-specific preparations in each season. This can look like learning snow removal requirements, lawn and garden care expectations and pest control norms.

Emergency Services

Learn your emergency response protocols, as this can vary by location. Register any alarm systems if needed and build a plan with your family members to address potential language barriers during emergencies.

Stability

In a world of rising inflation, high everyday costs and uncertainty, it's reassuring to look at your home and know you've made a solid investment that provides you with a stable environment.

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