



Ask the Realtor:

Should I Homestead my house?

In a word, yes! Homesteading your home allows you to protect the equity in your principle property if a lawsuit is brought against you. You can protect your home for up to \$500,000 by filing a "Declaration of Homestead". But not everything is covered. The following are exempt from the homestead law.

- a sale for federal, state and local taxes, assessments, claims, and liens
- a mortgage on the home
- an execution issued from the Probate Court to enforce its judgment that a spouse pay for the support of a spouse, former spouse or minor children
- where buildings on land not owned by the owner of a homestead estate are attached, levied upon or sold for the ground rent of the lot where they stand
- upon an execution issued from a court of competent jurisdiction to enforce its judgment based upon fraud, mistake, duress, undue influence or lack of capacity
- a lien on the home recorded prior to the creation of the homestead
- liens imposed by the Massachusetts Department of Transitional Assistance (formerly Public Welfare) as a result of Medicaid payments are exempt from the homestead protection. But there are restrictions as to when reimbursement can be collected.

File the Declaration of Homestead at the Registry of Deeds in your county. The cost of filing is \$35.00. You can get the form at the following web address: www.sec.state.ma.us/rod. Make sure the form is notarized. If you do not choose to homestead your property, there is an automatic \$125,000 homestead protection for homeowners.

November home maintenance

Believe it or not, winter is almost here. Are you ready for it? Time to winterize your home inside and out. Check out the recommendations below for some of the ways to get ready for the winter months ahead.

Outside your home:

- Inspect exterior lights and outlets. Make sure there are no cracked or broken outlets and no wires are exposed
- Clean gutters and clear all blockages
- Inspect and fix outdoor railings and steps
- Trim the trees in your yard with broken limbs or any limbs that could damage your home as the result of a storm
- Shut off outdoor faucets and store hoses inside
- Inspect your deck for splintering or any damage
- Make sure your snow blower is up and running before you need to use it
- Get your furnace inspected and replace the filter
- Check the weather stripping on your windows and doors

Inside your home:

- Change batteries in all smoke detectors and carbon monoxide alarms
- Vacuum refrigerator condenser coils, plus the front bottom grill
- Inspect wood stoves, pellet stoves and your fireplace. Have your chimney cleaned
- Insulate bare water pipes running through your home to prevent freezing and limit condensation on cold-water lines
- Inspect automatic garage door opener. Make sure bolts and screws are tightened and secured
- Make sure ceiling fans are rotating clockwise to draw warm air upward
- Get a free home energy audit from National Grid

If you are considering buying or selling, let's work together and make it a realty reality.

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