

JULY 2026

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IRS: TAX BENEFITS FOR HOMEOWNERSHIP

TAX BENEFITS FOR HOMEOWNERSHIP

The year is half over which makes it a good time to remind homeowners and future homeowners to review their eligibility for any tax deductions, programs and housing allowances. If eligible, these tax benefits could help with some of the common costs of being a homeowner.

Deductible house-related expenses

Taxpayers must itemize their deductions to deduct homeownership expenses. Most home buyers take out a mortgage to buy their home, and their mortgage lender may bundle other home-related costs.

The costs the homeowner can deduct are:

- State and local real estate taxes, subject to a \$40,000 limit or \$20,000 if married filing separately
- Home mortgage interest, within the allowed limits

Homeowners **can't** deduct any of the following items:

- Insurance including fire and comprehensive coverage and title insurance
- The amount applied to reduce the principal of the mortgage
- Wages paid to domestic help
- Depreciation
- The cost of utilities, such as gas, electricity or water
- Most settlement or closing costs
- Forfeited deposits, down payments or earnest money
- Internet or Wi-Fi system or service
- Homeowners' association fees, condominium association fees or common charges
- Home repairs

Mortgage Interest Credit

The Mortgage Interest Credit helps people with lower income afford homeownership. Those who qualify can claim the credit each year for part of the home mortgage interest paid. A homeowner may be eligible for the credit if they were issued a qualified Mortgage Credit Certificate from their state or local government.

Ministers and military housing allowance

Ministers and members of the uniformed services who receive a nontaxable housing allowance can still deduct their real estate taxes and home mortgage interest. They don't have to reduce their deductions based on the allowance.

More information

- Publication 530, Tax Information for Homeowners
- Publication 936, Home Mortgage Interest Deduction

Our office will be closed Friday, July 3rd, in celebration of the July 4th Independence Day weekend.



National Culinary Arts Month is celebrated throughout July to pay tribute to the professional cooks and chefs across the U.S. This month recognizes the dedication required to create delicious dishes and present them beautifully.

History of National Culinary Arts Month

Culinary arts is basically the art of preparing and presenting food. While the practice of cooking food has existed since the Stone Age, the techniques of cooking evolved with the introduction of earthenware, the availability of different vegetables and herbs, and the domestication of livestock. This is the time when people started experimenting with recipes and different styles of cooking. During the 4th century B.C., the Greek Archestratus wrote the first cookbook poem. Around the world, different societies adopted different styles and theories of cooking. For instance, the Chinese highlighted the five basic taste sensations: sweet, sour, briny, spicy, and bitter.

By the 3rd century B.C., a typical Greek kitchen had numerous cooking utensils that were used to fry and boil different meats and vegetables. By the 18th century, cooking methods had evolved across the world, and numerous cooks began sharing their recipes. The first recognized cookbook titled "The Fannie Farmer Cookbook" was published in 1896. Written by Fannie Farmer, the historic book is still available in print today. The obsession with different recipes went a little further in 1946 when NBC aired the first nationally televised cooking show with James Beard.

FUN FACTS

1. There are more males than females

There are more male culinary professionals than female ones.

2. The new way of dining

Fine dining was created in France.

3. The world's most renowned cooking school

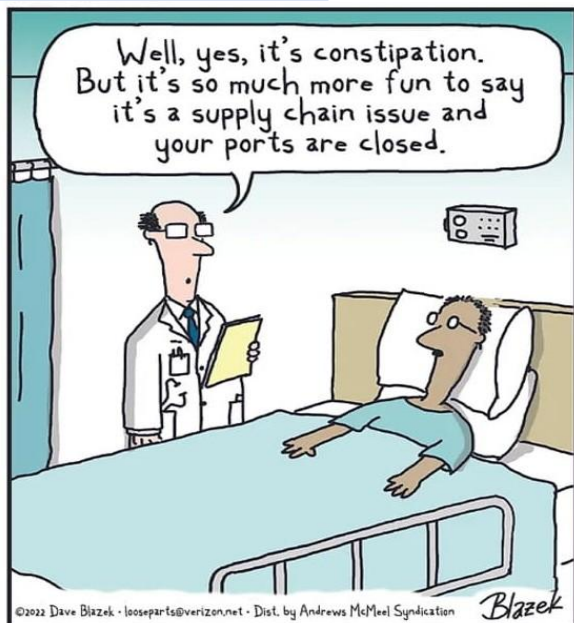
Le Cordon Bleu is a famous cooking school in Paris.

4. The oldest restaurant in the U.S.

The Union Oyster House opened in Boston in 1826 and is the oldest restaurant in the U.S.

5. How many chefs are there in the US?

According to the U.S. Bureau of Labor Statistics, there were approximately 173,700 chefs and head cooks employed in the United States as of May 2023. This number reflects the vibrant and essential role of culinary professionals.





Graham Cracker Chocolate PB Bars

Made with just five ingredients, these no-bake graham cracker chocolate peanut butter bars are an easy, crowd-pleasing treat that tastes just like a giant peanut butter cup.

Ingredients

- 3/4 cup graham cracker crumbs
- 1/2 cup butter, melted
- 2 cups confectioners' sugar
- 1/2 cup chunky peanut butter
- 1 cup semisweet chocolate chips

Directions

1. In a bowl, combine cracker crumbs and butter. Stir in sugar and peanut butter. Press into a greased 8-in. square pan.
2. In a microwave or double boiler, melt the chocolate chips and stir until smooth. Spread over peanut butter layer. Chill 30 minutes; cut into squares. Chill until firm, about 30 minutes longer. Store in the refrigerator.

Total Time: Prep: 20 min. + chilling

Yield: About 2 dozen

Nutrition Facts

1 each: 148 calories, 9g fat (4g saturated fat), 10mg cholesterol, 81mg sodium, 18g carbohydrate (14g sugars, 1g fiber), 2g protein.

<https://www.tasteofhome.com/recipes/chocolate-peanut-treats/>

JULY 2026

JUL 1

International Reggae Day

JUL 5

National Graham Cracker Day

JUL 8

National Video Game Day

JUL 10

National Motorcycle Day



JUL 13

National Rock Day

JUL 20

World Jump Day



JUL 21

National Junk Food Day

JUL 24

National Cousin's Day

JUL 25

Nat'l Hot Fudge Sundae Day

JUL 26

Nat'l Aunt and Uncle Day

JUL 28

National Waterpark Day

JUL 30

National Cheesecake Day

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FORMS OF
PAYMENT NOW
ACCEPTED:

- VISA
- MASTERCARD
- AMERICAN EXPRESS
- DISCOVER CARD
- ZELLE
- CASH
- PERSONAL CHECK

At the Beach

N	Z	F	Z	J	K	L	F	E	U	C	N	O	E	M
H	S	I	F	Y	L	L	E	J	D	R	D	N	A	S
S	R	E	D	A	D	K	U	Q	Z	P	D	J	L	K
L	G	Z	Y	P	Q	Q	F	Z	M	D	Q	K	L	V
Z	H	L	R	S	A	N	D	C	A	S	T	L	E	T
M	W	E	O	W	L	Q	U	E	F	A	D	G	R	B
C	X	V	N	I	H	P	L	O	D	W	G	P	B	B
S	G	O	T	M	S	F	G	C	D	H	X	K	M	A
U	J	H	A	S	I	R	O	C	E	A	N	Q	U	R
N	K	S	O	U	F	W	L	S	W	L	V	P	M	C
B	Y	Y	B	I	S	E	A	W	E	E	D	J	O	B
L	T	X	F	T	U	B	U	C	K	E	T	W	X	A
O	Q	C	R	E	I	P	B	V	Z	V	M	O	Z	L
C	K	J	U	S	E	A	G	U	L	L	X	R	X	L
K	T	G	S	E	J	K	V	S	L	L	E	H	S	A

BALL
BOAT
BUCKET
CRAB
DOLPHIN

FISH
JELLYFISH
OCEAN
PIER
SAND

SANDCASTLE
SEAGULL
SEAWEED
SHELLS
SHOVEL

SUNBLOCK
SURF
SWIMSUIT
UMBRELLA
WHALE

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