HOMEOWNER RESOURCE

FIRST 30 DAYS AS A HOMEOWNER

Settle in, learn the systems, protect the paperwork and build your maintenance rhythm.

SECURE

Home

ORGANIZE

Documents

LEARN

Systems

MAINTAIN

Early

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Turning Hope Into Homes

Where people come first and homes follow.

Days 1-3: Secure & Learn the Home

Start with safety, access and the systems you may need in an emergency.

- [ ] Change or rekey exterior locks as appropriate
- [ ] Reset garage-door remotes, keypad codes and smart-home access
- [ ] Confirm smoke and carbon-monoxide alarms are present and functioning
- [ ] Locate the main water shutoff
- [ ] Locate the electrical panel and identify key breakers
- [ ] Locate gas shutoff if applicable and learn the appropriate emergency procedure
- [ ] Identify HVAC filter location and thermostat controls
- [ ] Confirm fire extinguisher availability / location
- [ ] Save emergency, utility, HOA / condo and service-provider contacts
- [ ] Photograph major appliances / equipment labels and serial numbers

CREATE A HOME INFORMATION FOLDER

Keep the settlement statement, Closing Disclosure, deed / title documents when received, inspection report, warranties, appliance manuals, insurance information, HOA / condo documents and receipts for major work in one place.

HOMEOWNER HABIT

If you do not know how a system works, learn it before the day you urgently need it.

FIRST 30 DAYS

Week 1: Set Up the Household

Make the home functional before spending heavily on upgrades.

FINANCIAL + ACCOUNT SETUP

Make sure the ownership side is organized

- [ ] Confirm first mortgage payment date and approved payment method
- [ ] Confirm mortgage servicer information and watch for legitimate servicing-transfer notices
- [ ] Set up utility accounts and autopay if desired
- [ ] Confirm homeowners insurance contact / policy information
- [ ] Update address with important financial and government accounts
- [ ] Store closing and purchase records securely

LIVE IN IT BEFORE YOU REDO IT

Learn the home before major cosmetic spending

- [ ] Notice how the rooms actually function
- [ ] Test daily routines before buying lots of furniture
- [ ] Make a list of minor repairs and maintenance
- [ ] Separate urgent items from cosmetic wants
- [ ] Measure before ordering furniture or window treatments
- [ ] Avoid rushing into multiple expensive projects at once

USE THE INSPECTION REPORT AS A MAINTENANCE MAP

Revisit the items you chose not to negotiate. Sort them into: address soon, schedule later, monitor, and cosmetic. If the inspector recommended specialist follow-up, do not lose track of it after closing.

NO SURPRISES

A home usually needs something after closing. Protect your reserves before making large nonessential purchases.

Weeks 2-4: Build Your Maintenance Rhythm

A few recurring habits can prevent expensive surprises.

- [ ] Replace / confirm HVAC filter schedule
- [ ] Test smoke / CO alarms and note battery schedule
- [ ] Check visible plumbing for leaks
- [ ] Review gutters, drainage and water flow around the property
- [ ] Learn seasonal exterior / lawn responsibilities
- [ ] Schedule chimney, HVAC, septic, pest or other service if the home requires it
- [ ] Note water-heater, HVAC and roof age for future planning
- [ ] Create a list of trusted service providers
- [ ] Set a small monthly home-maintenance savings target

MY FIRST-YEAR HOME LIST

Address soon ______________________

Schedule / budget later ______________________

Monitor ______________________

Cosmetic / someday ______________________

KEEP THESE RECORDS

Receipts for repairs and improvements, warranties, permits when applicable, service records, insurance claims / correspondence and before-and-after photos of major work. Good records help with maintenance, future resale and tax questions.

WELCOME HOME

Homeownership is a process, not a one-day event. Learn the house, protect your reserves and handle maintenance before small issues become large ones.