

# THE NEW HOMEOWNER'S CHECKLIST

## The Ultimate Guide to Enjoying Your New Home

Save this checklist so it's always available whenever you need it!

### 1. Mortgage Matters

- Confirm First Payment Date:** Set up autopay to avoid missing payments.
- Review Mortgage Statement:** Check interest rates, payment amounts, and escrow balance.
- Understand Your Escrow Account:** Know when payments for taxes and insurance are made.

### 2. Taxes and Insurance

- Confirm Homeowners Insurance:** Ensure the policy is active and covers your new address.
- Check Property Tax Deadlines:** Know when taxes are due.
- File for Property Tax Relief:** See if you qualify for any state-provided tax relief.

### 3. HOA Payments

- Set Up Payments:** Mark your calendar for HOA fees.
- Review HOA Rules:** Avoid fines by understanding community guidelines.

### 4. Utility Setup

- Transfer Utilities:** Get electricity, water, gas, internet, and cable in your name.
- Set Up Trash and Recycling:** Know the pickup schedule.
- Update Mailing Address:** Notify banks and subscriptions.

### 5. Local Laws and Rules

- Research Ordinances:** Understand local regulations like noise and parking.
- Meet the Neighbors:** Learn unwritten rules and make friends.
- Explore Community Resources:** Libraries, parks, and events help you settle in.

### 6. Decorating and Contractors

- Prioritize Rooms:** Focus on high-use areas first.
- Find Contractors:** Get trusted recommendations for renovations.
- Shop for Furniture:** Plan your space to reflect your style.

### 7. Schools, Groceries, and Amenities

- Locate Schools:** Important for traffic and community events.
- Find Grocery Stores:** Know where to get daily essentials.
- Explore Services:** Identify nearby gyms, dry cleaners, etc.

### 8. Security and Safety

- Change the Locks:** Ensure only you have the keys.
- Set Up a Security System:** Consider adding cameras for peace of mind.
- Test Detectors:** Ensure smoke and carbon monoxide detectors work.

### 9. Maintenance and Upkeep

- Inspect for Repairs:** Address leaks, cracks, or other issues.
- Schedule Regular Maintenance:** HVAC, pest control, and gutter cleaning.
- Create a Seasonal Checklist:** Prepare for seasonal tasks.

### 10. Legal and Financial Setup

- Set Up an Emergency Fund:** Plan for unexpected expenses.
- Update Will and Estate Plan:** Include your new property.
- Review Home Warranty:** Know what's covered and for how long.