New Homeowner Checklist

First-time homeowner responsibilities after buying, from insurance to maintenance and key documents.

Protect the Home Right Away

- [ ] Confirm home insurance is active from the closing date
- [ ] Review the policy for adequate dwelling and liability coverage
- [ ] Change or rekey all exterior locks
- [ ] Test and update any alarm or security system
- [ ] Replace batteries and test smoke and carbon-monoxide alarms

Build a Financial Safety Net

- [ ] Open a dedicated emergency repair fund
- [ ] Budget about one percent of the home's value per year for upkeep
  Roofs, water heaters and HVAC systems all fail eventually — plan for it
- [ ] Set up automatic mortgage and property-tax payments
- [ ] Confirm how and when property taxes are billed in your area
- [ ] Review whether you have escrow for taxes and insurance

Know Your Home's Systems

- [ ] Locate and label the main water shut-off valve
- [ ] Find the gas shut-off and the breaker box
- [ ] Learn where the water heater, furnace and AC unit are
- [ ] Note the HVAC filter size and how often to change it
- [ ] Find the sump pump, if any, and test that it works

Set Up a Maintenance Schedule

- [ ] Create a calendar of monthly, seasonal and annual tasks
- [ ] Schedule annual servicing for heating and cooling
- [ ] Plan spring and fall gutter cleaning and roof checks
- [ ] Add reminders to change filters and test alarms regularly
- [ ] Schedule pest control and chimney or septic checks if relevant

Organize Documents & Warranties

- [ ] File the deed, closing papers and mortgage documents safely
- [ ] Collect appliance manuals and register warranties
- [ ] Keep the home inspection report for future reference
- [ ] Store insurance policies and the home inventory together
- [ ] Back up all key documents digitally
  A photo or scanned copy protects you if originals are lost or damaged

First-Year Responsibilities

- [ ] Create a home inventory with photos for insurance claims
- [ ] Find trusted local plumbers, electricians and handymen
- [ ] Walk the property for repairs and tackle them before they worsen
- [ ] Review your insurance and budget again after the first year