

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