



# The Complete 30-Day New Homeowner Checklist

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Your Day-by-Day Guide to Protecting Your Investment & Setting Up for Success

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## How to Use This Checklist

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✓ **Print this checklist** and keep it visible during your first month ✓ **Check off tasks as you complete them** to track progress ✓ **Don't panic if you fall behind**—the timeline is a guide, not a mandate ✓ **Prioritize Week 1 tasks**—they're the most time-sensitive ✓ **Take photos of everything** as you go

**Total Time Investment:** 12-15 hours over 30 days **Potential Savings:** \$5,000-\$15,000+ in your first year **Peace of Mind:** Priceless

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## WEEK 1: Security, Safety & Critical Documentation (Days 1-7)

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### Priority: HIGHEST

**Why:** This is your only chance to document pre-move-in condition, secure your home, and catch issues before warranties expire.

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### Day 1-2: Before You Move In ⚡ CRITICAL WINDOW

📸 **Pre-Move-In Photo Documentation** (Empty Home)

- Photograph every room from multiple angles (all 4 walls, ceiling, floor)
- Document all pre-existing damage (scratches, stains, cracks, water marks)
- Photograph inside all cabinets, closets, and drawers
- Take close-ups of any issues for insurance/warranty records
- Photograph exterior (siding, roof, driveway, walkways, landscaping)
- **Time:** 1-2 hours | **Critical:** Can never repeat this step

## Complete Video Walkthrough

- Record video walkthrough of entire property
- Narrate what you're seeing and any concerns
- Test and record ALL lights, switches, outlets working
- Show all appliances functioning
- Document exterior condition, roof, and landscaping
- **Time:** 30-45 minutes | **Critical:** Proof for warranty claims

## Document All Serial & Model Numbers

- Refrigerator (brand, model, serial, installation date)
- Stove/Oven (brand, model, serial, installation date)
- Dishwasher (brand, model, serial, installation date)
- Microwave (brand, model, serial, installation date)
- Washer (brand, model, serial, installation date)
- Dryer (brand, model, serial, installation date)
- HVAC Indoor Unit (brand, model, serial, installation date)
- HVAC Outdoor Unit (brand, model, serial, installation date)
- Water Heater (brand, model, capacity, installation date)
- Garage Door Opener (brand, model, serial)
- Smart Thermostat (model, serial)
- Security System components (panels, cameras, sensors)

- Take PHOTOS of all manufacturer labels (they fade over time)
- **Time:** 45-60 minutes | **Why:** Required for warranty claims

## **Test All Major Systems**

- **HVAC:** Run heat for 15-30 minutes, check all vents
- **HVAC:** Run AC for 15-30 minutes, check cooling
- **Plumbing:** Run all faucets, check for leaks
- **Plumbing:** Flush all toilets, check for proper operation
- **Plumbing:** Test all showers and tubs
- **Electrical:** Test all outlets with tester
- **Electrical:** Test all light switches
- **Electrical:** Test all GFCI breakers (bathrooms, kitchen, garage, exterior)
- **Garage Door:** Test opener, safety sensors, manual release
- **Appliances:** Run dishwasher through complete cycle
- **Appliances:** Test refrigerator/freezer cooling
- **Appliances:** Test stove/oven all burners and heating
- **Smoke Detectors:** Test all units, note battery types
- **CO Detectors:** Test all units
- **Water Heater:** Check for leaks, note temperature setting
- Document EVERYTHING that works (and what doesn't) with photos/videos
- **Time:** 1-2 hours | **Why:** Home warranty 30-day reporting window

## **Organize & Back Up Documentation**

- Create folder structure on computer: Home > Purchase, Warranties, Maintenance, Photos, Video
- Upload all photos and videos immediately
- Back up to cloud storage or MyHomePlatform Document Vault
- Create physical backup on external hard drive

- **Time:** 30 minutes | **Why:** Protect your documentation investment

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## Day 1-3: Security Essentials !

### Change ALL Locks IMMEDIATELY

- Front door deadbolt and handle
- Back door(s)
- Side door(s)
- Garage entry door
- Gate locks
- Consider upgrading to smart locks with keyless entry
- **Cost:** \$150-\$400 (DIY) or \$250-\$600 (professional locksmith)
- **Why:** You don't know who has keys from previous owner

### Secure Garage & Gates

- Change garage door opener code
- Reprogram remotes
- Replace gate combinations or keys
- Test garage door safety sensors
- **Time:** 30-45 minutes

### Security System Setup

- Change master alarm code (if existing system)
- Contact security company to transfer service to your name
- Update emergency contact list
- If no system, research DIY options (Ring, SimpliSafe, etc.)
- Document all alarm codes in secure location
- **Time:** 1-2 hours (including research)

## Emergency Preparedness

- Locate main water shutoff valve
- TEST main water shutoff (make sure it works!)
- Label water shutoff with bright tag
- Locate main electrical panel
- Label all circuit breakers (if not already done)
- Locate gas shutoff valve (if applicable)
- Purchase fire extinguishers: kitchen, garage, upstairs
- Mount fire extinguishers in accessible locations
- Test all smoke detectors
- Test all carbon monoxide detectors
- Replace batteries if needed (note date on detector)
- Create emergency contact list (plumber, electrician, HVAC, poison control, hospital)
- Print and post emergency contact list by phone
- **Time:** 1-2 hours | **Cost:** \$50-\$150 for extinguishers

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## Day 3-7: Document Collection & Organization

### Gather All Closing & Purchase Documents

- Closing disclosure
- Title and deed
- Home inspection report (review for flagged issues)
- Appraisal report
- Survey and plat map
- HOA documents (rules, bylaws, financials)
- Warranties and guarantees (roof, appliances, HVAC, etc.)

- Manuals for all appliances and systems
- Any maintenance records provided by seller
- Paint colors and brands used (for future touch-ups)
- **Time:** 1-2 hours (gathering and organizing)

## Create Physical Home Maintenance Binder

- Purchase 3-inch binder and dividers
- **Section 1:** Purchase & Closing Documents
- **Section 2:** Warranties & Manuals (organize by appliance/system)
- **Section 3:** Maintenance Records (blank - you'll fill this in)
- **Section 4:** Contact Information (utilities, contractors, HOA, neighbors)
- **Section 5:** Paint Colors & Materials
- **Section 6:** Renovation Ideas & Future Projects
- **Section 7:** Receipts (organize by category)
- Add page protectors for important documents
- Store in easily accessible location
- **Time:** 1-2 hours | **Cost:** \$20-\$40

## Create Digital Backup System

- Scan ALL paper documents (use smartphone scanner app or flatbed)
- Create folder structure: Home > Purchase / Warranties / Maintenance / Receipts / Renovation
- Upload scans to secure cloud storage (Google Drive, Dropbox, or MyHomePlatform)
- Organize files with consistent naming:  
[Date]\_[Category]\_[Description].pdf
- Share access with spouse/partner
- **Time:** 2-3 hours | **Why:** Paper degrades; digital lasts forever

## Create Home Inventory for Insurance

- Photograph every room (all angles)
- Document furniture, electronics, appliances, decor
- Record serial numbers for TVs, computers, gaming systems, speakers
- Photograph jewelry, collectibles, art, musical instruments
- Note purchase dates and values (use receipts if available)
- Create spreadsheet or use MyHomePlatform Home Inventory System
- Store photos in cloud storage
- **Time:** 2-3 hours | **Why:** Insurance claim proof

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## WEEK 2: Utilities, Services & Immediate Maintenance (Days 8-14)

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### Priority: HIGH

**Why:** Transfer essential services, establish contractor relationships, and tackle urgent maintenance tasks.

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### Day 8-10: Utility Transfers & Account Setup

#### Transfer or Set Up Utilities

- **Electricity:** Transfer service to your name (if not done at closing)
  - Account number: \_\_\_\_\_
  - Login: \_\_\_\_\_
  - Payment due date: \_\_\_\_\_
- **Gas:** Contact gas company for transfer
  - Account number: \_\_\_\_\_

- Login: \_\_\_\_\_
  - Payment due date: \_\_\_\_\_
- **Water/Sewer**: Transfer account, confirm billing address
  - Account number: \_\_\_\_\_
  - Payment due date: \_\_\_\_\_
- **Trash/Recycling**: Set up service, confirm pickup days
  - Pickup day: \_\_\_\_\_
  - Recycling day: \_\_\_\_\_
- **Internet/Cable**: Schedule installation or transfer
  - Installation date: \_\_\_\_\_
  - Account number: \_\_\_\_\_
- **Security System**: Transfer monitoring service
  - Account number: \_\_\_\_\_
  - Monthly cost: \_\_\_\_\_
- Document all account numbers, logins, and payment dates
- **Time**: 2-3 hours (including hold times)

## **Update Your Address**

- USPS address change (online at [usps.com](http://usps.com) or in person)
- DMV - driver's license
- DMV - vehicle registration
- Employer HR department
- Banks (checking, savings, credit cards)
- Credit card companies
- Insurance providers (auto, life, health, disability)
- IRS (form 8822)
- State tax agency

- Voter registration
- Subscription services (Amazon, streaming, magazines, newspapers)
- Pharmacy and healthcare providers
- Frequent flyer and loyalty programs
- Professional licenses and memberships
- **Time:** 2-3 hours spread over a few days

### Set Up Automatic Payments

- Mortgage (if not already set up)
- Property taxes (if not escrowed in mortgage)
- HOA fees (if applicable)
- Homeowners insurance premium (if not escrowed)
- Utilities (electric, gas, water)
- Internet/cable
- Security monitoring
- Use MyHomePlatform Bill Tracking to manage due dates
- **Time:** 1-2 hours | **Why:** Never miss a payment

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## Day 11-14: Immediate Maintenance Tasks

### HVAC System Maintenance

- Locate all air filters (may be multiple locations)
- Measure filter sizes: \_\_\_\_\_
- Purchase replacement filters (buy 6-12 month supply)
- **Replace ALL air filters immediately** (often neglected by previous owners)
- Schedule professional HVAC inspection (\$100-\$150)
  - Inspection date: \_\_\_\_\_
  - Company: \_\_\_\_\_

- Phone: \_\_\_\_\_
- Document system age, type, capacity
- Set up filter change reminders (every 1-3 months depending on pets/allergies)
- **Cost:** \$20-\$50 for filters, \$100-\$150 for inspection
- **Why:** Dirty filters cause 44% of HVAC failures

## 💧 Water Heater Maintenance

- Locate water heater
- Note type: Tank / Tankless / Heat Pump
- Note capacity (if tank): \_\_\_\_\_ gallons
- Check manufacturer label for installation date: \_\_\_\_\_
- Inspect for leaks around base and connections
- Drain sediment from tank (if traditional water heater) - YouTube tutorial
- Test pressure relief valve (should release water)
- Check temperature setting (recommended: 120°F)
- Calculate age (typical lifespan: 8-12 years for tank, 20+ for tankless)
- Schedule professional flush if you're not comfortable DIY
- **Cost:** DIY = free, professional flush = \$100-\$150
- **Time:** 30-60 minutes (DIY) or schedule appointment

## 🚻 Plumbing Safety Check

- Check under ALL sinks for leaks (kitchen, bathrooms, laundry)
- Inspect washing machine hoses
  - If rubber hoses, REPLACE with braided steel immediately
  - **Cost:** \$15-\$50 | **Why:** Rubber hoses burst, causing \$5K-\$50K in damage
- Test all toilet fill valves and flappers (listen for running water)
- Check water pressure at outdoor faucet (should be 45-65 PSI)

- Purchase water pressure gauge (\$5-\$15) if needed
- Locate and TEST main water shutoff valve
- Check for visible pipe corrosion or damage
- **Time:** 1-2 hours

## ⚡ Electrical Safety Inspection

- Test all GFCI outlets (bathrooms, kitchen, garage, exterior)
  - Press "Test" button - should click and cut power
  - Press "Reset" button - should click and restore power
  - If GFCI doesn't work, call electrician (safety hazard)
- Check all outdoor outlets for weatherproof covers
- Inspect electrical panel for rust, damage, or loose connections
- Label circuit breakers if not already done (turn on/off to identify)
- Look for aluminum wiring (fire hazard - needs professional evaluation)
- Check for overloaded circuits or extension cord reliance
- **If ANYTHING looks concerning, hire licensed electrician**
- **Time:** 1-2 hours

## 🏡 Exterior Inspection

- Walk entire perimeter of home
- Check gutters for clogs, damage, or sagging
- Verify downspouts direct water 4-6 feet away from foundation
- Look for cracks in foundation (note locations)
- Inspect driveway and walkways for cracks or trip hazards
- Check siding for damage, rot, or missing pieces
- Inspect caulking around windows and doors
- Look for signs of pests, rodents, or termites
- Check grading around house (should slope away from foundation)

- Note any areas where water pools after rain
- **Time:** 30-60 minutes

### **Roof Inspection (from ground)**

- Use binoculars to inspect roof from ground
- Look for missing, damaged, or curled shingles
- Check for moss, algae, or debris buildup
- Inspect flashing around chimneys and vents
- Look for daylight through attic boards (if accessible)
- Note age of roof: \_\_\_\_\_ years (typical lifespan: 20-30 years)
- If roof is older than 10 years, schedule professional inspection
  - Inspection date: \_\_\_\_\_
  - **Cost:** \$150-\$400
- **Time:** 15-30 minutes (ground inspection)

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## **WEEK 3: Deep Dive Documentation & System Setup** **(Days 15-21)**

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### **Priority: MEDIUM-HIGH**

**Why:** Complete comprehensive documentation, create long-term management systems, and establish maintenance routines.

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### **Day 15-17: Complete Home Inventory**

#### **Room-by-Room Inventory**

- **Living Room:**
  - Photograph all 4 walls, ceiling, floor

- Document furniture, TV, speakers, decor
- Note serial numbers for electronics
- Estimate values (receipts if available)
- **Kitchen:**
  - Already documented appliances (Day 1-2)
  - Photograph cookware, dishes, small appliances
  - Document any high-value items (espresso machine, KitchenAid mixer, etc.)
- **Dining Room:**
  - Photograph furniture, china, silverware
  - Document chandelier, light fixtures
- **Master Bedroom:**
  - Photograph furniture, mattress, bedding
  - Document electronics (TV, sound system, smart home devices)
  - Inventory closet contents (high-value clothing, shoes, accessories)
- **Additional Bedrooms:** (repeat for each)
  - Photograph furniture and contents
  - Document electronics and valuables
- **Bathrooms:** (repeat for each)
  - Photograph fixtures and vanity
  - Document any high-end equipment (massage tub, smart mirror, etc.)
- **Home Office:**
  - Document all electronics (computer, monitors, printers, scanners)
  - Note serial numbers and purchase dates
  - Photograph furniture and equipment
- **Basement/Attic:**
  - Photograph stored items

- Document tools, seasonal items, storage
- **Garage:**
  - Lawn equipment (mower, trimmer, blower)
  - Tools and hardware
  - Bicycles and sports equipment
  - Outdoor furniture and grills
  - Seasonal decorations
  - Document vehicle(s) and license plates
- **Outdoor Items:**
  - Patio furniture
  - Grills and smokers
  - Play equipment
  - Sheds and outbuildings
  - Landscaping equipment
- **Total Time:** 2-4 hours depending on home size

## **High-Value Item Special Documentation**

- **Jewelry:** Photograph each piece, note appraisals
- **Art:** Multiple angles, note artist and provenance
- **Musical Instruments:** Serial numbers, photos, appraisals
- **Collectibles:** Detailed photos, authentication certificates
- **Electronics:** TVs, computers, cameras, gaming systems
- **Sporting Equipment:** Bikes, golf clubs, skis, etc.
- **Power Tools:** Document brand, model, serial numbers
- Attach purchase receipts or appraisals where available
- Consider separate insurance riders for items worth \$5,000+
- **Time:** 1-2 hours

## Organize & Store Inventory

- Create spreadsheet with all items: Room / Item / Brand / Model / Serial / Value / Purchase Date
- Upload all photos to cloud storage, organized by room
- Use MyHomePlatform Home Inventory System for automatic organization
- Share access with spouse/partner
- Email copy to yourself as backup
- **Time:** 1-2 hours

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## Day 18-21: Establish Home Management Systems

### Create Maintenance Calendar

#### Monthly Tasks:

- Set reminder: Replace HVAC filters (1st of every month)
- Set reminder: Test smoke & CO detectors (1st of every month)
- Set reminder: Clean garbage disposal (middle of month)
- Set reminder: Check water softener salt (if applicable)
- Set reminder: Inspect washing machine hoses

#### Quarterly Tasks (Set repeating reminders):

- **March:** Spring maintenance (AC checkup, gutter cleaning, exterior inspection)
- **June:** Summer maintenance (sprinklers, deck/patio, outdoor lighting)
- **September:** Fall maintenance (heating checkup, gutter cleaning, winterization)
- **December:** Winter maintenance (check insulation, test heating, inspect for drafts)

#### Semi-Annual Tasks:

- April & October: Deep clean gutters

- April & October: HVAC professional service
- June & December: Water heater maintenance
- June & December: Garage door maintenance

### Annual Tasks:

- January: Review insurance policy and update coverage
- February: Check attic for leaks and proper ventilation
- March: Roof inspection (if not covered by warranty)
- April: Exterior painting touch-ups
- May: Deck/patio sealing (if needed)
- June: Driveway sealing (every 2-3 years)
- September: Chimney cleaning (if applicable)
- September: Septic tank pumping (every 3-5 years)
- October: Winterize sprinkler system (in cold climates)
- November: Check weatherstripping and caulking

### Use MyHomePlatform Maintenance Calendar to automate ALL reminders

- Set up account at MyHomePlatform.com
- Input your home details (age, systems, appliances)
- Enable email/SMS reminders
- **Time:** 1-2 hours initial setup, saves 10+ hours/year

### Build Your Service Provider Directory

#### Essential Contractors:

- **Plumber** (get 2-3 referrals from neighbors/realtor)
  - Company name: \_\_\_\_\_
  - Phone: \_\_\_\_\_
  - Email: \_\_\_\_\_

- License #: \_\_\_\_\_
  - Hourly rate: \_\_\_\_\_
  - Emergency availability: Yes / No
- **Electrician** (licensed and insured)
  - Company name: \_\_\_\_\_
  - Phone: \_\_\_\_\_
  - License #: \_\_\_\_\_
  - Hourly rate: \_\_\_\_\_
- **HVAC Technician** (schedule annual service contract)
  - Company name: \_\_\_\_\_
  - Phone: \_\_\_\_\_
  - Service contract cost: \_\_\_\_\_
  - Annual visit dates: \_\_\_\_\_
- **Handyman** (for small repairs and maintenance)
  - Name: \_\_\_\_\_
  - Phone: \_\_\_\_\_
  - Hourly rate: \_\_\_\_\_
- **Landscaping** (if you don't plan to DIY)
  - Company name: \_\_\_\_\_
  - Phone: \_\_\_\_\_
  - Service schedule: \_\_\_\_\_
  - Monthly cost: \_\_\_\_\_
- **Pest Control** (preventive quarterly service)
  - Company name: \_\_\_\_\_

- Phone: \_\_\_\_\_
- Service schedule: \_\_\_\_\_
- Quarterly cost: \_\_\_\_\_

### Specialized Services (as needed):

- Roof inspector: \_\_\_\_\_
- Chimney sweep: \_\_\_\_\_
- Septic service: \_\_\_\_\_
- Pool service: \_\_\_\_\_
- Tree service: \_\_\_\_\_
- Window cleaning: \_\_\_\_\_
- Carpet cleaning: \_\_\_\_\_

### Save all contacts in MyHomePlatform Service Provider Directory

- Upload to platform
- Add photos of their work
- Track service history and costs
- Set reminders for recurring services
- **Time:** 2-3 hours (research and organization)

### Create Home Improvement Wish List

### Urgent Projects (safety or function issues):

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1.
  - Estimated cost: \$\_\_\_\_\_
  - Priority: High / Medium / Low
  - Timeline: \_\_\_\_\_
  

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2.
  - Estimated cost: \$\_\_\_\_\_
  - Priority: High / Medium / Low

- Timeline: \_\_\_\_\_

### **Nice-to-Have Projects** (aesthetics or upgrades):

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1.
  - Estimated cost: \$\_\_\_\_\_
  - Priority: High / Medium / Low
  - Timeline: \_\_\_\_\_
2.
  - Estimated cost: \$\_\_\_\_\_
  - Priority: High / Medium / Low
  - Timeline: \_\_\_\_\_

### **Long-Term Projects** (major renovations):

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1.
  - Estimated cost: \$\_\_\_\_\_
  - Priority: High / Medium / Low
  - Timeline: \_\_\_\_\_

### **Use MyHomePlatform Renovation ROI Calculator to prioritize projects**

- Input project ideas
- Compare ROI percentages
- Budget and plan timeline
- **Time:** 1-2 hours

### **Set Up Financial Tracking**

- Create separate savings account for home maintenance
  - Account name: "Home Emergency Fund"
  - Goal balance: \$\_\_\_\_\_ (3-6 months of mortgage payments)
  - Monthly auto-transfer: \$\_\_\_\_\_ (ideally \$250-\$750/month)
- Set up home expense tracking spreadsheet or app

- Categories: Repairs, Maintenance, Utilities, Insurance, HOA, Improvements, Furniture
- Track EVERY home-related expense
- Review monthly to identify trends
- Create home maintenance budget
  - **Recommended:** 1-3% of home value annually
  - Home value: \$\_\_\_\_\_
  - Annual budget: \$\_\_\_\_\_ (1-3% of value)
  - Monthly allocation: \$\_\_\_\_\_ (annual ÷ 12)
- Use MyHomePlatform Home Expense Tracker
  - Automatic categorization
  - Monthly budget vs. actual reports
  - Identify spending trends
  - **Time:** 1 hour initial setup, 15 min/week tracking

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## **WEEK 4: Budget, Warranties & Future Planning (Days 22-30)**

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### **Priority: MEDIUM**

**Why:** Understand total costs, activate warranties, build community connections, and plan for long-term success.

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### **Day 22-25: Warranties & Insurance**

#### **Review Home Warranty Coverage**

- Locate home warranty policy documents
- Understand what's covered:
  - HVAC systems: Yes / No
  - Plumbing: Yes / No
  - Electrical: Yes / No
  - Appliances: Yes / No
  - Garage door: Yes / No
  - Water heater: Yes / No
  - Pool/Spa: Yes / No

- Note what's NOT covered (exclusions):

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- \_\_\_\_\_
- \_\_\_\_\_

- Understand deductibles and service call fees: \$\_\_\_\_\_
- Save warranty company contact info:
  - Company: \_\_\_\_\_
  - Phone: \_\_\_\_\_
  - Policy #: \_\_\_\_\_
  - Expiration date: \_\_\_\_\_
- **File claims for any issues discovered in first 30 days**
- Set reminder 60 days before warranty expires to decide on renewal
- **Time:** 1-2 hours

## **Review Homeowners Insurance Policy**

- Locate insurance policy documents
- Confirm coverage details:
  - Dwelling coverage: \$\_\_\_\_\_ (should cover full rebuild cost)
  - Personal property coverage: \$\_\_\_\_\_

- Liability coverage: \$\_\_\_\_\_
  - Type: Replacement Cost / Actual Cash Value (RC is better)
  - Deductible: \$\_\_\_\_\_
- Verify coverage is adequate for your home and belongings
- Consider increasing coverage if needed (especially after inventory)
- Review riders/endorsements for high-value items:
  - Jewelry rider: \$\_\_\_\_\_ coverage
  - Art/collectibles rider: \$\_\_\_\_\_ coverage
  - Other: \_\_\_\_\_
- Confirm flood insurance if in flood zone
- Confirm earthquake insurance if in seismic zone
- Bundle with auto insurance for potential discounts (save 20-25%)
- Save insurance agent contact:
  - Agent name: \_\_\_\_\_
  - Phone: \_\_\_\_\_
  - Email: \_\_\_\_\_
  - Policy #: \_\_\_\_\_
  - Annual premium: \$\_\_\_\_\_
  - Payment schedule: \_\_\_\_\_
- **Time:** 1-2 hours

## Register Appliance Warranties

- Refrigerator: Register at manufacturer website
  - Registration date: \_\_\_\_\_
  - Warranty expires: \_\_\_\_\_
- Dishwasher: Register at manufacturer website
  - Registration date: \_\_\_\_\_

- Warranty expires: \_\_\_\_\_
- Washer/Dryer: Register at manufacturer website
  - Registration date: \_\_\_\_\_
  - Warranty expires: \_\_\_\_\_
- HVAC System: Register at manufacturer website
  - Registration date: \_\_\_\_\_
  - Warranty expires: \_\_\_\_\_
- Water Heater: Register at manufacturer website
  - Registration date: \_\_\_\_\_
  - Warranty expires: \_\_\_\_\_
- Set calendar reminders 60 days before each warranty expires
- Store all warranty documents in Document Vault
- **Time:** 1-2 hours

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## Day 26-28: Financial Planning & Budgeting

### Create Comprehensive Home Budget

#### Monthly Fixed Expenses:

- Mortgage (principal + interest): \$\_\_\_\_\_
- Property taxes (if not escrowed): \$\_\_\_\_\_
- Homeowners insurance (if not escrowed): \$\_\_\_\_\_
- PMI (if less than 20% down): \$\_\_\_\_\_
- HOA fees: \$\_\_\_\_\_
- **Total Monthly Housing Payment:** \$\_\_\_\_\_

#### Monthly Variable Expenses:

- Electricity: \$\_\_\_\_\_ (average from previous owner or estimate)

- Gas: \$\_\_\_\_\_
- Water/Sewer: \$\_\_\_\_\_
- Trash/Recycling: \$\_\_\_\_\_
- Internet/Cable: \$\_\_\_\_\_
- Security monitoring: \$\_\_\_\_\_
- Pest control: \$\_\_\_\_\_
- Landscaping: \$\_\_\_\_\_
- **Total Monthly Utilities & Services:** \$\_\_\_\_\_

#### **Annual/Periodic Expenses:**

- Home warranty annual premium: \$\_\_\_\_\_
- HVAC service contract: \$\_\_\_\_\_
- Gutter cleaning (2x/year): \$\_\_\_\_\_
- Pest control (quarterly): \$\_\_\_\_\_
- Septic pumping (every 3-5 years): \$\_\_\_\_\_
- **Total Annual Periodic Expenses:** \$\_\_\_\_\_
- **Divided by 12 (monthly allocation):** \$\_\_\_\_\_

#### **Maintenance & Repair Reserve:**

- Recommended: 1-3% of home value annually
- Home value: \$\_\_\_\_\_
- 1% calculation: \$\_\_\_\_\_
- 3% calculation: \$\_\_\_\_\_
- **Your monthly maintenance reserve:** \$\_\_\_\_\_ (save this amount every month)

#### **Emergency Fund Goal:**

- Target: 3-6 months of total housing expenses
- Monthly housing payment  $\times$  6 = \$\_\_\_\_\_

- Current emergency fund balance: \$\_\_\_\_\_
- Remaining to save: \$\_\_\_\_\_
- Monthly savings goal: \$\_\_\_\_\_

## Download & Complete: New Homeowner Budget Worksheet (Excel template)

- Input all values above
- Track actual vs. budgeted monthly
- Adjust estimates based on actual costs
- Review quarterly
- **Time:** 1-2 hours initial setup, 30 min/month updates

## Plan for Major Replacements

### Typical Appliance & System Lifespans:

- HVAC System: 15-20 years (Cost: \$5,000-\$10,000)
  - Your HVAC age: \_\_\_\_\_ years
  - Estimated replacement year: \_\_\_\_\_
  - Monthly savings needed: \$\_\_\_\_\_
- Roof: 20-30 years (Cost: \$5,000-\$15,000)
  - Your roof age: \_\_\_\_\_ years
  - Estimated replacement year: \_\_\_\_\_
  - Monthly savings needed: \$\_\_\_\_\_
- Water Heater: 10-15 years (Cost: \$800-\$2,500)
  - Your water heater age: \_\_\_\_\_ years
  - Estimated replacement year: \_\_\_\_\_
  - Monthly savings needed: \$\_\_\_\_\_
- Refrigerator: 10-15 years (Cost: \$800-\$3,000)

- Age: \_\_\_\_\_ years
  - Replacement year: \_\_\_\_\_
- Dishwasher: 10-13 years (Cost: \$400-\$1,500)
  - Age: \_\_\_\_\_ years
  - Replacement year: \_\_\_\_\_
- Washer/Dryer: 10-15 years (Cost: \$500-\$2,000 each)
  - Age: \_\_\_\_\_ years
  - Replacement year: \_\_\_\_\_
- Windows: 20-30 years (Cost: \$300-\$1,000 each)
  - Age: \_\_\_\_\_ years
  - Replacement year: \_\_\_\_\_
- Deck: 10-15 years (Cost: \$5,000-\$15,000)
  - Age: \_\_\_\_\_ years
  - Replacement year: \_\_\_\_\_

### **Create replacement savings plan:**

- Total estimated replacements in next 10 years: \$\_\_\_\_\_
- Monthly savings needed: \$\_\_\_\_\_ (total ÷ 120 months)

### **Tax Benefits & Deductions**

#### **Research Your Tax Deductions:**

- Mortgage interest deduction (loans up to \$750K)
  - Estimated annual deduction: \$\_\_\_\_\_
- Property tax deduction (up to \$10K SALT cap)
  - Annual property taxes: \$\_\_\_\_\_
- Points paid at closing (deductible in year of purchase)

- Points paid: \$\_\_\_\_\_
- Home office deduction (if applicable for self-employed)
  - Square footage of home office: \_\_\_\_\_
  - Percentage of home: \_\_\_\_\_ %
- Energy-efficient upgrades (tax credits available for solar, insulation, windows, HVAC)
  - Research available credits at energystar.gov

### **Schedule tax consultation:**

- Find CPA or tax professional specializing in homeowner deductions
- Appointment date: \_\_\_\_\_
- **Potential tax savings:** \$1,500-\$5,000+ in first year

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## **Day 29-30: Community & Long-Term Success**

### **Meet Your Neighbors**

- Knock on immediate neighbors' doors (left, right, across street, behind)
- Introduce yourself and family
- Exchange phone numbers for emergencies
- Ask about neighborhood:
  - Best contractors and service providers
  - Local events and traditions
  - Neighborhood watch or safety concerns
  - Trash/recycling schedule quirks
  - HOA expectations (if applicable)
- Join local Facebook groups or Nextdoor
- Attend HOA meeting if applicable
  - Next meeting date: \_\_\_\_\_

- **Time:** 1-2 hours spread over a few days

## Learn Your Local Area

- Locate nearest hospital/urgent care: \_\_\_\_\_
- Locate nearest fire station: \_\_\_\_\_
- Locate nearest police station: \_\_\_\_\_
- Find closest:
  - Grocery stores: \_\_\_\_\_
  - Pharmacies: \_\_\_\_\_
  - Gas stations: \_\_\_\_\_
  - Hardware stores: \_\_\_\_\_
  - Banks/ATMs: \_\_\_\_\_
  - Coffee shops: \_\_\_\_\_
  - Restaurants: \_\_\_\_\_
- Identify local parks and recreation
- Research nearby schools (even if you don't have kids—impacts property values)
- **Time:** 1-2 hours

## Research Local Contractors & Services

- Ask neighbors for recommendations:
  - Best plumber: \_\_\_\_\_
  - Best electrician: \_\_\_\_\_
  - Best HVAC company: \_\_\_\_\_
  - Best handyman: \_\_\_\_\_
  - Best landscaper: \_\_\_\_\_
- Read online reviews (Google, Yelp, Angie's List, HomeAdvisor)
- Verify licensing and insurance for all contractors

- Get 3 quotes before hiring for major work
- Keep list of 24/7 emergency services:
  - Emergency plumber: \_\_\_\_\_
  - Emergency electrician: \_\_\_\_\_
  - Emergency HVAC: \_\_\_\_\_
  - Emergency locksmith: \_\_\_\_\_
- Identify nearest home improvement stores:
  - Home Depot: \_\_\_\_\_
  - Lowe's: \_\_\_\_\_
  - Local hardware store: \_\_\_\_\_
- **Time:** 1-2 hours

## **Join Homeowner Resources & Communities**

- Join r/homeowners on Reddit (great advice from experienced homeowners)
- Join r/HomeImprovement on Reddit (DIY help and project ideas)
- Join neighborhood Facebook groups
- Join Nextdoor for your neighborhood
- Sign up for MyHomePlatform Community Forum
- Follow home improvement accounts on Instagram/YouTube for ideas
- Take home improvement classes at local hardware stores (many are free)
- **Time:** 30-60 minutes

## **Celebrate & Reflect**

- **YOU DID IT!** You've completed the most critical 30 days as a new homeowner
- Review this checklist and confirm all critical tasks are complete
- Create list of any remaining tasks to tackle in Month 2
- Schedule quarterly maintenance reminders for next 12 months
- Back up all documentation one final time

- Celebrate your accomplishment! 

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## **30-Day Completion Summary**

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By completing this checklist, you've accomplished:

- Secured your home** (changed locks, tested systems)
- Documented everything** (photos, videos, serial numbers)
- Tested all major systems** (caught issues before warranties expire)
- Created comprehensive home inventory** (insurance protection)
- Established maintenance calendar** (prevent 80% of emergencies)
- Built contractor network** (faster response to problems)
- Set up financial tracking** (understand true costs)
- Activated all warranties** (maximize coverage)
- Integrated into community** (met neighbors, learned local area)

**Total Time Invested:** 12-15 hours **Potential Savings in Year 1:** \$5,000-\$15,000+ **Long-Term Benefits:** Reduced stress, lower costs, protected investment

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## **Quick Reference: Critical Tasks by Week**

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### **Week 1 (MOST CRITICAL):**

- Empty-home photo & video documentation
- Change ALL locks
- Test all major systems
- Document serial numbers

### **Week 2:**

- Transfer utilities
- Replace HVAC filters
- Inspect plumbing & electrical
- Update address everywhere

## Week 3:

- Complete home inventory
- Set up maintenance calendar
- Build contractor directory
- Create financial tracking

## Week 4:

- Review warranties & insurance
- Create home budget
- Meet neighbors
- Join community resources

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## Pro Tips for Success

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### 1. Don't Try to Do Everything in One Day

- Spread tasks across the full 30 days
- Focus on one section at a time
- Week 1 is most time-sensitive—prioritize those tasks

### 2. Take Photos of EVERYTHING

- You can never have too many photos
- Photos are proof for insurance and warranty claims
- Storage is cheap; replacing uninsured items is expensive

### 3. Create Multiple Backups

- Physical binder + digital files + cloud storage
- Share access with spouse/partner
- Email yourself copies as additional backup

## 4. Don't Be Afraid to Ask for Help

- Neighbors are usually happy to recommend contractors
- Online communities (Reddit, Facebook) are incredibly helpful
- Hire professionals for anything electrical, plumbing, or structural

## 5. Set Reminders for EVERYTHING

- Use your phone calendar, Google Calendar, or MyHomePlatform
- Future-you will thank present-you for setting these up
- Automated reminders prevent forgotten maintenance

## 6. Budget More Than You Think You Need

- First-year costs always exceed estimates
- Better to have extra savings than face emergencies unprepared
- Home maintenance reserve = peace of mind

## 7. Live in Your Home Before Major Renovations

- Wait 6-12 months before major changes
- You'll discover what you actually need vs. what you thought you wanted
- Avoid costly renovation regrets



## Red Flags: When to Call a Professional Immediately

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Don't wait—call an expert NOW if you notice:

### Electrical:

- Burning smell near outlets or appliances
- Outlets or switches that are warm to the touch
- Flickering lights throughout the house

- Circuit breakers that trip frequently
- Aluminum wiring (fire hazard)

### **Plumbing:**

- Active water leaks (call emergency plumber)
- Water stains on ceilings or walls
- Constant running water sound
- Low water pressure throughout house
- Sewage backup or smell

### **HVAC:**

- Strange noises (grinding, screeching, banging)
- System won't turn on or off
- No heat or cooling
- Gas smell near furnace (evacuate and call gas company)

### **Structural:**

- New or expanding cracks in foundation
- Doors or windows that suddenly don't close
- Sagging floors or ceilings
- Visible wood rot or termite damage

### **Roof:**

- Active leaks (water coming inside)
- Missing shingles after storm
- Sagging or buckling roof

### **Safety:**

- Gas smell anywhere (evacuate immediately, call gas company)

- Carbon monoxide detector alarm (evacuate, call 911)
- Smoke detector alarm (investigate, call 911 if fire)

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## Emergency Contact Template

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Print this and post near your phone or refrigerator:

### EMERGENCY SERVICES:

- **Fire/Police/Ambulance:** 911
- **Poison Control:** 1-800-222-1222
- **Gas Company Emergency:** \_\_\_\_\_
- **Electric Company Emergency:** \_\_\_\_\_
- **Water Company Emergency:** \_\_\_\_\_

### HOME SERVICES:

- **Emergency Plumber:** \_\_\_\_\_
- **Emergency Electrician:** \_\_\_\_\_
- **Emergency HVAC:** \_\_\_\_\_
- **Locksmith:** \_\_\_\_\_
- **Home Warranty:** \_\_\_\_\_ / Policy #: \_\_\_\_\_
- **Homeowners Insurance:** \_\_\_\_\_ / Policy #: \_\_\_\_\_

### UTILITIES:

- **Main Water Shutoff Location:** \_\_\_\_\_
- **Main Electrical Panel Location:** \_\_\_\_\_
- **Gas Shutoff Location:** \_\_\_\_\_

### NEIGHBORS:

- **Left:** \_\_\_\_\_ / Phone: \_\_\_\_\_

- **Right:** \_\_\_\_\_ / Phone: \_\_\_\_\_
- **Across:** \_\_\_\_\_ / Phone: \_\_\_\_\_

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## Download Additional Resources

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Get more free resources to help you succeed:

- [\*\*New Homeowner Budget Worksheet\*\*](#) (Excel template)
- [\*\*Home Systems Documentation Template\*\*](#) (track all appliances & systems)
- [\*\*Room-by-Room Inventory Worksheet\*\*](#) (comprehensive insurance prep)
- [\*\*Monthly Home Maintenance Checklist\*\*](#) (never forget routine tasks)
- [\*\*Emergency Home Response Guide\*\*](#) (what to do when disaster strikes)

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## Make Homeownership Easier with MyHomePlatform

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Tired of spreadsheets, binders, and scattered photos?

**Centralize everything in one secure platform:**

- Document Vault (photos, videos, warranties, receipts)
- Home Inventory System (insurance-ready)
- Maintenance Calendar (automated reminders)
- Service Provider Directory (track contractors)
- Financial Tracking (budget & expense monitoring)
- Smart Alerts (never miss important dates)

 [\*\*Start Your Free 30-Day Trial\*\*](#) (no credit card required)

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## Congratulations, New Homeowner!

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You've done the hard work of completing your first 30 days. By following this checklist, you've:

- ✓ Protected your investment ✓ Avoided costly mistakes ✓ Set up systems for long-term success
- ✓ Created peace of mind

**Welcome to homeownership!** 

You've got this. 

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**Questions or need help?** Join our [Community Forum](#) or [contact our team](#) anytime!

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