



The Complete 30-Day New Homeowner Checklist

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

How to Use This Checklist

✅ **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



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

Priority: HIGHEST

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

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)

Priority: HIGH

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

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 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)**

Priority: MEDIUM-HIGH

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

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

17 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):

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

- ☐ Timeline: _____

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

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

-
2.
 - ☐ Estimated cost: \$_____
 - ☐ Priority: High / Medium / Low
 - ☐ Timeline: _____

Long-Term Projects (major renovations):

-
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)

Priority: MEDIUM

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

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):
 - _____
 - _____
- ☐ 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
-

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/HomelImprovement 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! 🏠 🎉
-

🎯 30-Day Completion Summary

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

📋 Quick Reference: Critical Tasks by Week

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

Pro Tips for Success

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

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)
-

Emergency Contact Template

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: _____
-

Download Additional Resources

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)
-

Make Homeownership Easier with MyHomePlatform

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)

Congratulations, New Homeowner!

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. 💪

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

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