



NEW HOMEOWNER RESOURCE KIT

Your step-by-step guide to homeownership essentials



AMERICAN HOMEOWNERS ASSOCIATION







joinhomeowners.org

Welcome to Your New Home

Congratulations on taking the exciting step into homeownership! The first months in your new home can feel overwhelming—between move in tasks, safety checks, and learning the maintenance routine, it's easy to get lost in the details.

The American Homeowners Association (AHA) created this Resource Kit to set you on the right path. Use it as your go-to guide for organization, smart investments, and peace of mind—through your first year and beyond.

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Quick-Start Move-In Checklist

Welcome Home!

Tasks you should complete during your first week to secure and familiarize yourself with your new home.



Secure and Inspect

- ☐ Rekey or replace all exterior door locks
- ☐ Locate and label breaker panel, main water shut off, and gas valve
- ☐ Place at least one fire extinguisher per floor



Verify Utilities & Services

- ☐ Confirm electricity, gas, and water are active
- ☐ Transfer or set up internet, trash, and local services
- ☐ Photograph meter readings and appliance serial numbers



Initial System Checks

- ☐ Test smoke and carbon monoxide detectors; replace batteries if needed
- ☐ Run oven, fridge, dishwasher, washer/dryer (download or gather user manuals)
- ☐ Inspect water supply lines and hoses (washer, dishwasher, toilet, fridge) for wear or leaks



Clean & Organize

- ☐ Deep clean kitchen, bathrooms, and main living areas
- ☐ Stock basics: toilet paper, soap, light bulbs, batteries
- ☐ Create a "home file" (manuals, receipts, service contacts)



Set Up Comfort Zones

- ☐ Hang window coverings
- ☐ Set up bedroom and living area basics
- ☐ Unpack daily-use items first

Emergency Contacts & Service Organizer

Be Prepared!

Pro Tip: Keep a printed copy on your fridge and/or near your main electrical panel so have the information ready when needed. Also, photograph this completed organizer and keep a copy on your phone.

Emergency Contacts

Police	Plumber
Fire	Electrician
Poison Control	HVAC Tech
	Appliance Tech

Utilities Company / Contact Phone Account

Gas			
Electric			
Water			
Trash			
Internet/Cable			

Appliance Model / Serial # Purchased Warranty Expires

Refrigerator			
Oven/Range			
Dishwasher			
Washer/Dryer			
Water Heater			

Essential Tools & Smart Buys

Congratulations! Whether you're settling into a condo, duplex, or single-family house, this guide helps you confidently plan and prioritize what you need as a new homeowner — based on season, urgency, and your type of home.

Save money, avoid overwhelm, and get the right tools when you need them.

Legend

- = First 30 Days | = First 6 Months | = Within First Year
- = Spring/Summer | = Fall/Winter | = Year-Round
- Priority: Essential (All Regions) or Region-Specific



Repair & Maintenance

Item	Budget	Home Type	Season	Region	Timeframe	Priority	Notes
Basic tool kit	\$50	All		All		Essential	Hammer, screwdrivers, wrench set
Cordless drill/driver	\$75	All		All		Essential	With battery + charger
Utility knife	\$10	All		All		Essential	Open boxes general repairs
Wet/dry shop vac	\$100	All		All		Essential	Spills, basement, car
Caulk + caulk gun	\$15	All		All		Essential	Use silicone for wet areas
Snow shovel/blower	\$100 - 300	All		Cold Climate		Cold Climate Essential	Choose size based on property

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⚠️ Safety & Emergency

Item	Budget	Home Type	Season	Region	Timeframe	Priority	Notes
Smoke/CO detectors	\$40	All	📅	All	🕒	Essential	Replace if older than 10 yrs
Fire extinguisher (ABC)	\$40	All	📅	All	🕒	Essential	One per floor
First aid kit	\$25	All	📅	All	🕒	Essential	Bandages, meds, gloves
Leak detectors	\$40	All	📅	All	📅	Optional (Highly Recommended)	Install under sinks, water heater, appliances
Emergency battery bank	\$50	All	❄️	Storm-Prone	📅	Storm-Prone Essential	For power outages

🧹 Cleaning & Storage

Item	Budget	Home Type	Season	Region	Timeframe	Priority	Notes
Plunger, broom, mop, bucket	\$30	All	📅	All	🕒	Essential	Heavy-duty preferred
12-ft extension cord	\$40	All	📅	All	📅	Essential	Grounded for safety
Entry mat + boot tray	\$30	All	❄️	Cold Climate	📅	Cold Climate Essential	Keep floors clean in winter
Storage bins/organizers	\$40	All	📅	All	📅	Essential	Stackable labeled bins

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Lawn & Outdoor

Item	Budget	Home Type	Season	Region	Timeframe	Priority	Notes
Garden hose + sprayer	\$40	Townhome/ Duplex/ House	☀️	All	📅	Essential	50-ft minimum
Lawn mower	\$300	Townhome/ Duplex/ House	☀️	All	📅	Essential	Cordless recommended
String trimmer	\$120	Townhome/ Duplex/ House	☀️	All	📅	Optional	Use same battery platform as mower
Grill (starter)	\$150	Townhome/ Duplex/ House	☀️	All	📅	Optional	Propane or charcoal

Efficiency & Weatherproofing

Item	Budget	Home Type	Season	Region	Timeframe	Priority	Notes
HVAC filters	\$30	All	📅	All	🕒	Essential	Check size before purchase
Smart thermostat	\$100	All	📅	Cold/Hot	📅	Hot/Cold Climate Optional	May qualify for rebates
Weather stripping kit	\$20	All	❄️	Cold Climate	📅	Cold Climate Essential	Seal doors/windows
Ice melt + bucket	\$25	All	❄️	Cold Climate	📅	Cold Climate Essential	Choose pet-safe when possible

SEASONAL HOME MAINTENANCE PLANNER

 *Pro Tip: Set calendar reminders for each season's tasks.*



Winter (Jan - Mar)

Roof & Exterior:

- Inspect roof for ice dams & icicles

Safety & Detectors:

- Test smoke/CO detectors & GFCI outlets, check chimney flue (if present)

HVAC & Plumbing:

- Service furnace; drain sediment from water heater; cover or shut off exterior faucets.

Sealing & Insulation:

- Seal drafty windows & doors; inspect attic insulation & ventilation

Spring (Apr - Jun)

Roof & Exterior:

- Clean gutters & downspouts; inspect shingles; power-wash siding & driveway

HVAC & Plumbing:

- Schedule HVAC servicing; test sump pump operation (if present); inspect hoses and connections (washer, dishwasher, toilet, fridge) for leaks or bulges

Sealing & Insulation:

- Replace HVAC & furnace filters

Landscape & Outdoor:

- Test & treat lawn irrigation; inspect irrigation lines

Summer (Jul - Sep)

Roof & Exterior:

- Inspect deck/patio for cracks or loose boards

Interior Maintenance:

- Clean & reverse ceiling fans; re-caulk windows & doors

HVAC & Plumbing:

- Flush hot water heater, clean dryer vent

Landscape & Outdoor:

- Trim trees & shrubs away from house

Fall (Oct - Dec)

Roof & Exterior:

- Inspect roof flashing; cover or store outdoor furniture

Safety & Detectors:

- Clean & inspect chimney (if present); test heating system & thermostat

Sealing & Insulation:

- Check weather-stripping on doors & windows

Landscape & Outdoor:

- Blow out irrigation (if present); stock ice melt & snow shovels (if in a cold climate)

First-Year Checklist



First 30 Days

Get settled into your neighborhood, build essential routines, and ensure your home systems are running smoothly. This first month is all about familiarizing yourself with local services, meeting neighbors, and laying the groundwork for ongoing maintenance and safety.

- ☐ Meet neighbors & review community rules
- ☐ Register for local alerts
- ☐ Inspect for pests (attic, crawl, garage)
- ☐ Start seasonal planner
- ☐ Digitize manuals & warranties



First 6 Months

By now you'll have a clearer picture of your home's needs. Dedicate this period to deeper improvements, energy efficiency checks, and organization—setting you up for smoother upkeep and cost savings in the years ahead.

- ☐ Deep-clean carpets (if present) & ducts
- ☐ Assess insulation & plan upgrades
- ☐ Trim trees & shrubs away from home
- ☐ Conduct energy audit or use AHA SmartSaver Tool
- ☐ Bundle & review insurance policies
- ☐ Plan home projects & budgets



By End of Year

Celebrate your first year by reviewing your accomplishments, preparing for the seasons ahead, and planning for long-term projects. Use these final steps to ensure you've maximized savings, maintained safety, and set goals for continued home improvement.

- ☐ Appeal property tax if over-assessed
- ☐ Refresh emergency kit & family plan
- ☐ Schedule chimney, septic & gutter service
- ☐ Review budget & plan year-two upgrades
- ☐ Note lessons learned & tips
- ☐ Celebrate your 1-year home anniversary!

Tips & Savings Strategies for New Homeowners

Buying your first home comes with a steep learning curve—and a few surprise expenses. This guide distills targeted money-saving tactics and shortcuts just for new homeowners. Pick one strategy each month to maximize your budget, leverage available incentives, and build a solid foundation for years of stress-free ownership.

Smart Shopping for Your New Home

Buy Big—But Time It Right

- **Memorial Day & Labor Day:** Major appliance and tool deals
- **Fall Weather-Proofing Sales:** Discounts on insulation, caulk, weather-stripping
- **Holiday Clearance:** End-of-year markdowns on decor, storage bins, smart gadgets

First-Time Buyer Perks

- **Manufacturer Rebates** on energy-efficient windows or HVAC upgrades
- **Store Loyalty & Price-Match:** Sign up for rewards programs; use browser extensions to match competitors' prices

Leverage Homeownership Incentives

Homestead Exemptions

Most states offer property tax relief to primary homeowners. You could save **\$100–\$1,000+ per year**.

- **How to Qualify:** File with your county assessor—often due within 60–90 days of closing
- **Typical Savings:** Exemption values range from a fixed deduction (\$50k of assessed value) to percentage reductions

Federal & Local Credits

- **Energy-Efficient Tax Credits:** Up to 30% of qualifying HVAC, insulation, or solar installations
- **First-Time Homebuyer Programs:** Down-payment assistance, mortgage credit certificates (varies by state)

Utility & Manufacturer Rebates

- **LED Bulbs & Smart Thermostats:** Instant rebates from utilities
- **Water-Saving Fixtures:** Rebates on low-flow toilets, showerheads, and smart irrigation

🔑 **Pro Tip:** Keep a dedicated folder (digital or physical) for all rebate forms, receipts, and deadlines so you don't miss out.

Tips & Savings Strategies for New Homeowners - Cont'd

Borrow, Rent or Buy?

First-time homeowners often need specialty tools for one-off tasks but don't want to pay full price or clutter up the garage. Here's how to decide when to borrow, rent, or buy for the best value and convenience.

- **Tool Libraries & Co-ops** — Many communities now offer tool-lending libraries where you can join for a small annual fee (or even free through your local library system). Perfect for mowers, power washers, tile saws, and ladders—borrow what you need, return it clean, and never worry about storage or maintenance costs.
- **Rentals** — For occasional projects (pressure washing driveways, carpet cleaning, cement mixing), renting is often more cost-effective than buying. Check home improvement stores, equipment rental centers, or even specialty rental apps. Compare daily, weekend, and weekly rates to find the best deal.
- **Buy** — Invest in everyday essentials you'll use frequently. Start with a reliable cordless drill and bits, a level, and a compact hand-tool set. Buying these basics pays off if you plan DIY painting, minor repairs, or hanging artwork—plus you'll avoid repeated rental fees.

Budgeting & Insurance Hacks

Build Your “Home Startup Fund”

Aim to set aside **1–2% of your home's purchase price** for unexpected repairs in month one.

Insurance Bundles & Riders

- **Bundle Home + Auto:** Many carriers offer 10–25% off
- **Essential Riders:** Sewer backup, equipment breakdown, flood (if applicable)
 - **Watch Out:** Skipping a rider to save \$10/month can cost \$3,000+ if disaster strikes.

Conclusion & Next Steps

Homeownership is a marathon, not a sprint. The real savings come from consistent planning and timely action.

For ongoing guidance, tips, and homeowner advocacy, join the **AHA Homeowner Brief**. Every week you'll get curated tools, exclusive offers, and expert advice delivered right to your inbox.

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