



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—and as a starting point for deeper AHA resources when new questions come up.

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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, Useful, Home-Specific, Project-Based, or Climate-Specific



Repair & Maintenance

Item	Budget	Home Type	Season	Region	Timeframe	Priority	Notes
Basic tool kit	\$50	All		All		Essential	Hammer, screwdrivers, wrench, level, tape measure
Cordless drill/driver	\$75	All		All		Useful	Buy when a real project justifies it
Utility knife	\$10	All		All		Essential	Open boxes; replace dull blades
Wet/dry shop vac	\$100	All		All		Home-Specific	Best for basements, garages, spills
Caulk + caulk gun	\$15	All		All		Project-Based	Match sealant to surface and location
Snow shovel/blower	\$100 - 300	As Needed		Cold Climate		Climate-Specific	Choose based on property and snowfall

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Safety & Emergency

Item	Budget	Home Type	Season	Region	Timeframe	Priority	Notes
Smoke + CO alarms	\$40	All	📅	All	🕒	Essential	Check age + replace per maker
Fire extinguisher (ABC)	\$40	All	📅	All	🕒	Essential	Keep accessible; follow label
First aid kit	\$25	All	📅	All	🕒	Essential	Bandages, gloves, basics
Leak detectors	\$40	All	📅	All	📅	Useful	Install under sinks, water heater, appliances
Emergency battery bank	\$50	All	❄️	Storm-Prone	📅	Useful	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
Extension cord	\$40	All	📅	All	📅	Useful	Match rating to tool + location
Entry mat + boot tray	\$30	All	❄️	Cold Climate	📅	Climate-Specific	Keep floors clean in winter
Storage bins/organizers	\$40	All	📅	All	📅	Useful	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	📅	Home-Specific	Size to your property
Lawn mower	\$300	Townhome/ Duplex/ House	☀️	All	📅	Home-Specific	Choose for your yard
String trimmer	\$120	Townhome/ Duplex/ House	☀️	All	📅	Useful	Use same battery platform as mower
Grill (starter)	\$150	Townhome/ Duplex/ House	☀️	All	📅	Useful	Check local rules

Efficiency & Weatherproofing

Item	Budget	Home Type	Season	Region	Timeframe	Priority	Notes
HVAC filters	\$30	All	📅	All	🕒	Essential	Check size + system guide
Smart thermostat	\$100	All	📅	Cold/Hot	📅	Useful	Check current rebates
Weather stripping kit	\$20	All	❄️	Cold Climate	📅	Climate-Specific	Seal doors/ windows
Ice melt + bucket	\$25	All	❄️	Cold Climate	📅	Climate-Specific	Follow label directions

SEASONAL HOME MAINTENANCE PLANNER

 *Pro Tip: Set seasonal reminders and adjust for your climate and home.*



Winter (Jan - Mar)

Roof & Exterior:

- Check roof for ice dams & icicles

Safety & Detectors:

- Test smoke/CO alarms & GFCI outlets; check chimney flue (if present)

HVAC & Plumbing:

- Service heating system; maintain water heater per manual; protect exterior faucets.

Sealing & Insulation:

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

Spring (Apr - Jun)

Roof & Exterior:

- Clean gutters & downspouts; inspect shingles; clean siding & driveway

HVAC & Plumbing:

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

Sealing & Insulation:

- Check or replace HVAC 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 ceiling fans; check caulk at windows & doors

HVAC & Plumbing:

- Maintain water heater per manual; 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:

- Have chimney checked if used; test heating system & thermostat

Sealing & Insulation:

- Check weather-stripping on doors & windows

Landscape & Outdoor:

- Winterize irrigation (if present); stock ice melt & snow tools if needed

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; check ducts if needed
- ☐ Assess insulation & plan upgrades
- ☐ Trim trees & shrubs away from home
- ☐ Consider energy audit
- ☐ Review & compare 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.

- ☐ Review assessment; appeal if needed
- ☐ Refresh emergency kit & family plan
- ☐ Schedule home-specific service as needed
- ☐ Review budget & plan year-two upgrades
- ☐ Note lessons learned & tips
- ☐ Celebrate your 1-year home anniversary!

Essential AHA Reading for Your First Year

You don't have to learn everything at once. Start with these guides and tools when the question comes up.

Resource	Short Description
Homeowner First Year Guide	What to prioritize, what surprises to expect, and how to settle into a manageable first-year routine.
DIY Home Repairs: Fix It Yourself or Call a Pro?	A practical way to decide which repairs you can reasonably handle and when it's smarter to bring in help.
Home Repair Reserve Calculator	Estimate a repair-savings target based on your home, major systems, deductible, and risks.
Homeowner Checklists, Playbooks & Tools	AHA's growing library of calculators, trackers, checklists, and planning resources.
What to Do After a Home Inspection: Your 30-60-90 Day Plan	Turn a long inspection report into a calmer list of what matters now, soon, and later.
AHA Resource Center	The main hub for maintenance, repairs, insurance, property taxes, home finance, and homeowner decisions.

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

Some states and localities offer property tax relief for primary residences.

- **How to Qualify:** Check with your local assessor for eligibility and filing deadlines
- **Typical Savings:** Benefits vary by state, county, city, and homeowner eligibility

Federal & Local Incentives

- **Energy-Efficient Tax Credits:** Federal Energy Credits: Check current IRS rules before buying
- **First-Time Homebuyer Programs:** Assistance programs may vary by state and locality

Utility & Manufacturer Rebates

- **LED Bulbs & Smart Thermostats:** Check utility rebates in your area
- **Water-Saving Fixtures:** Local rebates may cover water-saving upgrades

📌 **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, learn how to use it safely, and return it on time.
- **Rentals** — For occasional projects (pressure washing driveways, carpet cleaning, cement mixing), renting may be 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 level and compact hand-tool set; add a cordless drill when real projects justify it.

Budgeting & Insurance Hacks

Build Your “Home Startup Fund”

Start a repair fund based on your home's age, condition, and budget.

Review Your Home Insurance

- **Bundling:** Compare the final price and coverage
- Extra Coverage:** Review options based on your home's risks
 - **Watch Out:** Know what your policy excludes before reducing coverage.

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 practical homeowner tips, useful tools, and trusted guidance delivered right to your inbox.

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