

FIRST-TIME HOMEOWNER CHECKLIST

BEFORE YOU CLOSE

- **GET PRE-APPROVED FOR A MORTGAGE AND SET YOUR BUDGET.**
- **RESEARCH DIFFERENT MORTGAGE LENDERS AND COMPARE RATES.**
- **SCHEDULE A HOME INSPECTION, EVEN FOR NEW CONSTRUCTION.**
- **READ EVERY DOCUMENT BEFORE SIGNING; ESPECIALLY YOUR HOA BYLAWS IF BUYING A CONDO.**
- **PLAN FOR MOVE-IN COSTS: UTILITIES, FURNITURE, PAINT, AND UNEXPECTED REPAIRS.**

MOVING DAY MUSTS

- **TRANSFER UTILITIES (GAS, WATER, ELECTRIC, TRASH, INTERNET).**
- **FORWARD YOUR MAIL THROUGH USPS AND UPDATE YOUR ADDRESS WITH BANKS, SUBSCRIPTIONS, ETC.**
- **CHANGE THE LOCKS AND TEST ALL SMOKE/CARBON MONOXIDE DETECTORS.**
- **INTRODUCE YOURSELF TO NEIGHBORS; BUILDING COMMUNITY STARTS EARLY.**



CONTACT US TODAY!

586-997-8500

FIRST-TIME HOMEOWNER CHECKLIST

AFTER THE BOXES ARE UNPACKED

- **START A SEASONAL MAINTENANCE CHECKLIST (CHECK FURNACE, FILTERS, GUTTERS, ETC.).**
- **CREATE A HOME BINDER FOR WARRANTIES, APPLIANCE MANUALS, AND RECEIPTS.**
- **TEST AND LABEL YOUR CIRCUIT BREAKER PANEL.**
- **REVIEW YOUR HOME INSURANCE COVERAGE AND SHOP FOR BETTER RATES ANNUALLY.**

ADD YOUR PERSONALITY

- **ADD CURTAINS, PAINT, LIGHTING, AND PERSONAL DÉCOR.**
- **PLANT SOMETHING! EVEN A SMALL POTTED PLANT CAN MAKE YOUR HOME FEEL LIVED IN.**
- **DON'T RUSH! TAKE YOUR TIME MAKING DESIGN AND LAYOUT DECISIONS.**



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FIRST-TIME HOMEOWNER CHECKLIST

FOR MICHIGAN HOMEOWNERS

- **PREPARE FOR WINTER BY CHECKING FURNACE FILTERS, SEALING WINDOWS, AND STOCKING UP ON SALT EARLY.**
- **USE A SUMP PUMP OR DEHUMIDIFIER TO PROTECT BASEMENTS FROM SPRING THAW AND SUMMER HUMIDITY.**
- **CLEAN YOUR GUTTERS IN THE FALL TO HELP PREVENT ICE DAMS AND ROOF DAMAGE DURING SNOW SEASON.**
- **KEEP A SNOW SHOVEL AND ICE SCRAPER IN YOUR CAR FROM NOVEMBER THROUGH MARCH.**
- **CHECK YOUR HOMEOWNERS INSURANCE FOR FLOOD OR STORM COVERAGE, ESPECIALLY NEAR LAKES OR OLDER HOMES.**
- **TRIM OVERGROWN TREES IN THE FALL TO AVOID HEAVY SNOW SNAPPING WEAK BRANCHES.**
- **GET FAMILIAR WITH YOUR CITY'S TRASH PICKUP, RECYCLING GUIDELINES, AND SEASONAL YARD WASTE RULES.**
- **ACCORDING TO NAR'S 2023 DATA, 63% OF MICHIGAN BUYERS CITED ENERGY EFFICIENCY AND WINTER PREP AS TOP CONCERNS, PLAN AHEAD!**



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