



Five Things New Home Owners Should Do Right Away

You've gotten through shopping for a home, the closing process, and even unpacking your boxes. But it's not time to put your feet up and relax just yet! There are a few more things you should do shortly after moving into a new home to make sure you and your family will have a safe and healthy place to build lifelong memories in.

1. Create a home maintenance checklist.

To make sure your home stays safe and healthy for you and your family, you should regularly check, clean and/or test a wide variety of interior and exterior systems and structures. The U.S. Department of Housing and Urban Development has a [Home Maintenance Checklist](#) that you can download from their website www.hud.gov. It provides basic guidelines for keeping your home dry, clean, well-ventilated, free from contaminants, pest-free, safe and well-maintained.

2. Make sure you have enough insurance coverage.

At a minimum, you need to purchase a home owners insurance policy to cover the house and all of your family's belongings inside. To determine how much insurance you need, find out how much it would cost to rebuild your house today on your existing lot. Your personal property coverage should then be anywhere from 55 to 75 percent of that amount.

Damage caused by natural disasters such as flooding, earthquakes and hurricanes are not covered by regular home owner's policies, so depending on where you live, you may want to consider additional coverage. Your insurance agent can help you figure out the right amount of coverage and suggest upgrades or additional policies that would be appropriate for your specific situation.

3. Protect your home from break-ins.

If you bought an existing home, you should rekey the locks right away. You never know who the previous owners gave keys to. The [National Crime Prevention Council](#) recommends that every exterior door should have a dead-bolt lock with a one-inch throw. They should be at least 1 3/4 inch metal or hard wood with the hinges on the inside.

Install a peephole or wide-angle viewer—not a chain—in all entry doors so you can see who is outside without opening the door. Sliding glass doors can be secured by placing a long piece of wood at least one inch thick in the

track. Keep all entrances and doors well-lit, and prune shrubs so they don't provide hiding space for someone who wants to break in.

4. Prepare an emergency kit.

In the event of a disaster, local officials and relief workers may not be able to reach your home immediately, so you should have an emergency kit on hand.

Basic services such as electricity, gas, water, sewage treatment, and telephones may be cut off for days, or even weeks, so you should be prepared. The [Federal Emergency Management Agency](#) recommends stockpiling at least three days' worth of food and water for your family. Their website www.ready.gov offers a list of items to include in a basic emergency preparedness kit, as well as guidelines on food and water storage and protecting yourself from airborne contaminants.

5. Improve your home's energy efficiency.

Even if you've purchased a brand new home with the latest energy-efficient building materials and techniques, there are still some improvements you can make to save even more money on utility bills. For example:

- Replace incandescent light bulbs with longer-lasting CFL or LED bulbs.
- Install a programmable thermostat that can be set to automatically adjust the heat or air when the home is most or least used.
- Increase the insulation in your attic, on exposed water pipes and around your water heater.

The U.S. Department of Energy has an online Home Energy Saver™ tool for home owners at www.hes.lbl.gov that recommends energy-saving upgrades that are appropriate for the home, the climate and local energy prices.

Even if you haven't just moved, these suggestions will help you protect your family and maintain your investment for years to come.



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