

7 Tips for New Homeowners

It's MOVE-IN Day! How exciting! Time to get organized, put your creative touch on the look and feel of the home, and let your personality show through in your paint colors, furniture and accessories. There are also a few other things you'll want to do to make sure your new home is everything you want it to be:

1. Clean your home and call an exterminator

Start with a clean house. You don't know the former residents and how they lived, and you probably don't want to know, either. Either do a bang up job cleaning every nook and cranny or hire a cleaning service to do a thorough job for you. Deep cleaning and even steam cleaning are necessary evils. You should consider bringing in a local Pest Control company to ensure you don't have extra guests living under your roof.

2. Replace every lock on your house

Change your locks. There are people around town who may have keys to your place. There could be other family members with keys, neighbors, a cleaning service, contractor, etc. It's just a good idea to start off with new locks.

3. Install a home security system

Get this done while you're still getting settled. After your settled in, you're less likely to deal with necessary security measures such as this. Remember, just "having" the system is a deterrent to invaders.

Today's home security systems offer all of the following:

- ✓ Doorbells with tiny, embedded cameras
- ✓ Phone apps for remote home security management
- ✓ Carbon monoxide sensors
- ✓ Smoke detector sensors
- ✓ Freezing water pipe sensors

Most new home security systems are now wireless, too. This means they can be installed, tested, and working in less than 30 minutes without the help of a professional.



4. Inspect your heater, A/C unit, and water heater

If you didn't already have them inspected, have a professional come out and check your Heating, Ventilation, and Air Conditioning unit (HVAC); your water heater; and, if the home is outfitted with one, your whole house humidifier. If your technician recommends maintenance, have it done. The cost of a major repair or replacement will exceed the cost of routine maintenance. Also, while the technician is onsite, ask to be shown where the shutoff switches are. Knowing where to find your home's utility shutoff valves will come in handy during an emergency. Inspect your home appliances at least once annually.

5. Find new homeowner discounts on insurance

When you move to a new home, it's an excellent opportunity to save money on car insurance. After all, things have changed. You're in a different home/location, you're a bit older, your commute may have changed, so check for any insurance discounts that you can get.

6. Know which addresses to change when moving

Make sure you update your address when you move. You don't want to miss receiving important mail or bills, as late payments can harm your credit. The United States Postal Service makes it simple to update your mailing address with its official change of address form.

Here are some additional businesses you may need to reach out to with your new address:

- ✓ Your bank
- ✓ Student loan lenders
- ✓ Credit card companies
- ✓ Subscription delivery services
- ✓ Insurance companies
- ✓ Amazon

7. Establish auto-pay on your mortgage

Make life easy. Set up auto pay for your mortgage. It's one of the most important, if not "the" most important, bill you pay each month. Even if on vacation, your mortgage payment will never get missed or be late.

When your mortgage is paid on time, your credit score can rise. You'll get access to the benefits of a high credit score, including access to cheaper auto insurance and better rates on future loans.

Let's Make It Happen

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