

THE COMPLETE HOMEOWNER TOOLKIT

First-Time Homeowner Survival Guide

The practical 12-month system for protecting your home, avoiding costly mistakes, and knowing what to do before problems get expensive.

12-Month Maintenance Calendar

25 Chapters

10 Printable Worksheets

For First-Time Homeowners in the United States

A Practical Reference Workbook

What's Inside

PART 1 — WELCOME TO HOMEOWNERSHIP

Chapter 1	Congratulations — You're a Homeowner
-----------	--------------------------------------

PART 2 — YOUR FIRST 30 DAYS

Chapter 2	The First 72 Hours
-----------	--------------------

Chapter 3	Your First 30 Days
-----------	--------------------

PART 3 — KNOW YOUR HOUSE

Chapter 4	Your Home's Major Systems Explained
-----------	-------------------------------------

Chapter 5	The Homeowner's Warning-Sign Guide
-----------	------------------------------------

PART 4 — THE HOME MAINTENANCE SYSTEM

Chapter 6	The 12-Month Home Maintenance Calendar
-----------	--

Chapter 7	Monthly Home Maintenance Checklist
-----------	------------------------------------

Chapter 8	Quarterly & Annual Maintenance Checklist
-----------	--

PART 5 — SEASONAL SURVIVAL

Chapter 9	Spring Home Checklist
-----------	-----------------------

Chapter 10	Summer Home Checklist
------------	-----------------------

Chapter 11	Fall Home Checklist
------------	---------------------

Chapter 12	Winter Home Checklist
------------	-----------------------

PART 6 — PREVENT EXPENSIVE PROBLEMS

Chapter 13	Small Problems That Can Become Big Problems
------------	---

Chapter 14	The Homeowner Cost Prevention Checklist
------------	---

PART 7 — DIY OR CALL A PROFESSIONAL?

Chapter 15	What Can I Safely Do Myself?
------------	------------------------------

PART 8 — HIRING CONTRACTORS

Chapter 16	How to Hire a Contractor
------------	--------------------------

PART 9 — MONEY & BUDGETING

PART 10 — HOME EMERGENCIES

PART 11 — HOME INVENTORY & DOCUMENTATION

PART 12 — MASTER CHECKLISTS

CLOSING & BONUS MATERIALS

Your First Year as a Homeowner

Quick Reference: If You Only Remember 10 Things

10 Printable Bonus Worksheets

Disclaimer & About This Guide

This PDF is bookmarked for digital navigation — open the bookmarks/outline panel in your PDF reader to jump straight to any chapter or worksheet. Worksheets are also designed to print cleanly in black and white.

PART 01

GETTING ORIENTED

Welcome to Homeownership

Chapter 1 — Congratulations, You're a Homeowner

Congratulations — You're a Homeowner

Owning a home is one of the biggest financial and personal milestones most people will experience. It also comes with a mindset shift that no one fully explains: as of closing day, **you are now your own landlord, maintenance department, and emergency responder.**

Renting vs. Owning: What Actually Changes

When you rented, a phone call usually solved most problems. A landlord or property manager handled repairs, budgeted for replacements, and carried the responsibility for the building itself. As a homeowner, all of that responsibility now belongs to you — along with the financial upside of building equity over time.

AREA	AS A RENTER	AS A HOMEOWNER
Repairs	Call the landlord	You arrange and pay for repairs
Maintenance	Usually not your job	Ongoing responsibility, all year
Major systems	Landlord's problem	Roof, HVAC, plumbing, electrical are yours
Costs	Mostly predictable rent	Mix of predictable and surprise costs
Insurance	Renter's insurance (optional)	Homeowner's insurance (usually required)

Why Preventative Maintenance Matters

Homes are systems of systems — roofing, plumbing, electrical, HVAC, and structure all work together, and all of them degrade gradually with use and weather. The single biggest lesson experienced homeowners will tell you is this: **small problems caught early are almost always cheaper and easier to fix than the same problem left alone.** A \$15 tube of caulk applied in year one can prevent water intrusion that costs far more to repair years later. This guide is built around that principle.

KEY IDEA

You don't need to become a contractor. You need to become a good *observer* of your home — someone who notices changes early and knows who to call.

Maintenance vs. Repair vs. Replacement

These three terms get used interchangeably, but they mean different things for your budget and your calendar:

TERM	WHAT IT MEANS	EXAMPLE
Maintenance	Routine care that prevents problems	Changing an HVAC filter every 1–3 months
Repair	Fixing something that has failed or is failing	Patching a small roof leak
Replacement	Installing a new component because the old one has reached the end of its useful life	Replacing a 15-year-old water heater

A strong maintenance routine won't eliminate repairs and replacements — every home needs both eventually — but it can help you catch problems while they're still in the “repair” stage instead of discovering them as an emergency replacement.

The Mindset of a Responsible Homeowner

- ☐ Walk your property with curiosity a few times a year, not just when something breaks.
- ☐ Keep records — you can't manage what you don't track.
- ☐ Budget for maintenance the same way you budget for a mortgage payment.
- ☐ Know your limits, and know who to call before you need them.
- ☐ Treat warning signs as information, not something to ignore until it's convenient.

ABOUT THIS GUIDE

This is an educational homeowner reference, not a substitute for a licensed contractor, electrician, plumber, HVAC technician, structural engineer, insurance professional, or attorney. Building codes, permit rules, HOA requirements, and insurance requirements vary by state, county, and city — always confirm local requirements with your municipality or a qualified local professional.

Your First-Time Homeowner Quick Start Checklist

Before you unpack another box, walk through this list. Knowing the answers now — before you're in a crisis — is the single most valuable 30 minutes you can spend as a new homeowner.

Quick Start Checklist

PRINTABLE WORKSHEET

- ☐ Locate the main water shutoff valve
- ☐ Locate the electrical panel (breaker box)
- ☐ Locate the gas shutoff valve, if your home has gas service
- ☐ Find and identify your HVAC equipment (furnace, air handler, condenser)
- ☐ Locate the water heater and note its age if visible on the label
- ☐ Find and test all smoke detectors and carbon monoxide detectors
- ☐ Locate or purchase at least one fire extinguisher for the kitchen
- ☐ Review your homeowner's insurance policy and coverage summary
- ☐ Locate your property documents (deed, closing packet, survey)
- ☐ Save emergency contacts to your phone (utility companies, insurance agent, a trusted plumber/electrician)
- ☐ Photograph your major systems (panel, water heater label, HVAC unit, water shutoff) for quick reference
- ☐ Create a physical or digital home maintenance folder to store everything above

WHY THIS MATTERS

In an emergency — a burst pipe, an electrical issue, a gas smell — the difference between a minor incident and a major loss is often measured in minutes. Knowing where your shutoffs are before you need them is free insurance.

PART 02

GETTING SETTLED

Your First 30 Days

Chapter 2 — The First 72 Hours

Chapter 3 — Your First 30 Days

The First 72 Hours

The first three days in a new home set the tone for everything that follows. Your priority during this window isn't decorating — it's safety, security, and knowing your systems.

Safety First

- ☐ Test every smoke detector and carbon monoxide detector; replace batteries even if the home was recently sold.
- ☐ Confirm you know the location of the fire extinguisher(s) and check the pressure gauge.
- ☐ Walk the exterior and note any obvious tripping hazards, loose railings, or broken steps.

Utilities: Water, Electricity, Gas

Confirm every utility is on and working before your first night, and locate the shutoffs for each:

UTILITY	WHAT TO CONFIRM	SHUTOFF LOCATION TO FIND
Water	Water runs at every faucet; no visible leaks under sinks	Main shutoff valve (often near the water meter or where the line enters the home)
Electricity	Power is on in every room; outlets and switches work	Main breaker panel
Gas	Appliances that use gas are functioning; no smell of gas	Gas shutoff valve near the meter (only shut off in an emergency — see Chapter 21)

IF YOU SMELL GAS

Do not flip switches, light anything, or use your phone inside the home. Leave immediately, and call your gas utility's emergency line or 911 from outside. See Chapter 21 for the full emergency response guide.

Locks and Security

- ☐ Re-key or replace all exterior door locks — you don't know how many copies of the old keys exist.
- ☐ Check that all window locks function.
- ☐ Test the garage door opener and any keypad codes; reset codes if the home has a keypad entry.
- ☐ If the home has a security system, confirm whether it's active and under a contract, and update the account information.

Detectors, Extinguishers, and Documentation

- ☐ Confirm smoke and CO detectors are present on every level and near sleeping areas.
- ☐ Photograph the exterior, interior, and major systems for your records (useful for insurance and future reference).
- ☐ Save your homeowner's insurance policy number and agent contact where you can find it quickly.

PRINTABLE TOOL

Use the “First 72 Hours Home Checklist” worksheet on the next page to track this room by room.

First 72 Hours Home Checklist

First 72 Hours

[PRINTABLE WORKSHEET](#)

- ☐ Test all smoke detectors
- ☐ Test all carbon monoxide detectors
- ☐ Locate and check fire extinguisher(s)
- ☐ Confirm water is on, no visible leaks
- ☐ Locate main water shutoff valve
- ☐ Confirm electricity is on in every room
- ☐ Locate electrical panel
- ☐ Confirm gas appliances work (if applicable)
- ☐ Locate gas shutoff valve (if applicable)
- ☐ Re-key or replace exterior locks
- ☐ Check all window locks
- ☐ Test garage door opener / reset codes
- ☐ Save emergency contacts to your phone
- ☐ Locate insurance policy and agent contact
- ☐ Photograph major systems and rooms

Your First 30 Days

With the first 72 hours handled, use your first month to build the habits and records that will make the rest of your homeownership journey easier. Below is a week-by-week plan.

Week 1: Documentation & Safety

- ☐ Set up a home maintenance folder (physical binder or a folder on your phone/computer).
- ☐ Store your closing documents, deed, and survey together.
- ☐ Enter your insurance information and agent contact into your phone.
- ☐ Confirm renters/movers insurance is cancelled and homeowner's policy is active.
- ☐ Register smoke/CO detector brands so you know replacement part numbers.

Week 2: Home Systems & Maintenance

- ☐ Check the age and condition of your HVAC filter; replace if unknown.
- ☐ Locate your water heater's manufacture date (usually on a sticker) and note the likely age.
- ☐ Test all exterior faucets (hose bibs) for leaks.
- ☐ Walk the attic or crawl space if safely accessible, noting anything unusual (do not enter if unsafe).
- ☐ Identify your circuit breaker labels; relabel any that are missing or incorrect.

Week 3: Security & Cleaning

- ☐ Deep clean areas that are easier to reach before furniture is fully settled (behind appliances, inside cabinets).
- ☐ Clean or replace range hood filters.
- ☐ Inspect caulking around tubs, showers, and sinks for gaps.
- ☐ Confirm exterior lighting works at every entry point.

Week 4: Budgeting & Emergency Preparation

- ☐ Open a dedicated savings account or budget line for home maintenance (see Chapter 19).
- ☐ Build a basic emergency kit: flashlights, batteries, a battery-powered radio, bottled water, and a first-aid kit.
- ☐ Identify at least one licensed plumber, electrician, and HVAC company in your area before you need one.

- ☐ Complete the Home Information Sheet on the next page and store it somewhere you can find quickly.

MILESTONE

By the end of your first 30 days, you should have a maintenance folder, key contacts saved, your home's basic vital statistics recorded, and a small emergency fund started. That's a strong foundation.

Home Information Sheet

Fill this out once and update it as things change. It's the single most useful reference document in this guide — keep a copy on your phone and a printed copy in your maintenance folder.

Home Information Sheet

PRINTABLE WORKSHEET

PROPERTY ADDRESS

YEAR BUILT

SQUARE FOOTAGE

ROOF AGE / MATERIAL

HVAC AGE / TYPE

WATER HEATER AGE / TYPE

ELECTRICAL PANEL AMPERAGE

MAIN BREAKER LOCATION

WATER SHUTOFF LOCATION

GAS SHUTOFF LOCATION

INSURANCE COMPANY

POLICY NUMBER

HOA NAME (IF APPLICABLE)

HOA CONTACT

ANNUAL DUES

Key Contacts

PLUMBER

ELECTRICIAN

HVAC COMPANY

GENERAL CONTRACTOR

PEST CONTROL

INSURANCE AGENT

UTILITY: ELECTRIC

UTILITY: GAS

UTILITY: WATER/SEWER

OTHER CONTACT

OTHER CONTACT

OTHER CONTACT

PART 03

FOUNDATIONS OF KNOWLEDGE

Know Your House

Chapter 4 — Your Home's Major Systems Explained

Chapter 5 — The Homeowner's Warning-Sign Guide

Your Home's Major Systems Explained

You don't need to become an expert in every system in your home — but a basic working knowledge will help you notice problems early, have informed conversations with contractors, and avoid paying for repairs you could have prevented.

1. Roof

What it does: Protects the entire structure from water, wind, and sun.

Why it matters: Roof failures are among the most expensive homeowner repairs, and small leaks can cause hidden damage long before they're visible indoors.

Common warning signs: missing or curling shingles, granules collecting in gutters, ceiling stains, daylight visible through the attic roof deck.

Basic homeowner maintenance: Do a visual inspection from the ground twice a year with binoculars. Keep nearby tree branches trimmed away from the roofline. Watch for debris buildup after storms.

CALL A PROFESSIONAL WHEN

roof work at height, any suspected structural damage, or repairs beyond a small visible patch.

2. Gutters and Downspouts

What it does: Channel rainwater away from your roof and foundation.

Why it matters: Clogged or damaged gutters can cause water to pool against your foundation, leading to leaks and, over time, foundation problems.

Common warning signs: overflowing water during rain, sagging sections, visible plant growth in the gutter, water pooling near the foundation.

Basic homeowner maintenance: Clean gutters at least twice a year (more if you have many trees). Confirm downspouts direct water at least several feet away from the foundation. Only clean gutters yourself from a stable, properly positioned ladder on solid ground — skip this task entirely if you're not comfortable with ladder work.

CALL A PROFESSIONAL WHEN

gutters are damaged, pulling away from the house, or the roofline is too steep or high to access safely.

3. Foundation

What it does: Supports the entire weight and structure of your home.

Why it matters: Foundation issues are typically expensive and can affect the safety and value of your home, but many hairline cracks are cosmetic and common in homes of all ages.

Common warning signs: cracks wider than a quarter-inch, doors or windows that suddenly stick, sloping or uneven floors, gaps between walls and ceilings.

Basic homeowner maintenance: Keep water draining away from the foundation. Monitor and photograph any cracks over time to track changes. Maintain consistent soil moisture near the foundation where possible (avoid extreme dry-outs or saturation).

CALL A PROFESSIONAL WHEN

you notice new or widening cracks, doors/windows suddenly misaligned, or any sign of the structure shifting — a structural engineer can assess before problems worsen.

4. Plumbing

What it does: Supplies clean water to your home and removes wastewater.

Why it matters: Undetected leaks can cause significant water damage and mold growth, and are one of the most common sources of expensive homeowner insurance claims.

Common warning signs: slow drains, low water pressure, unexplained increases in your water bill, damp cabinets or musty smells near pipes.

Basic homeowner maintenance: Know where your main water shutoff is and test it occasionally. Avoid pouring grease or harsh chemicals down drains. Address a slow drain early with a plunger or drain snake before it becomes a full clog.

CALL A PROFESSIONAL WHEN

you have a leak you can't stop at the fixture, sewage backup, or any work involving the main water line or gas-fired water heater connections.

5. Water Heater

What it does: Heats and stores water for your household use.

Why it matters: Water heaters have a limited lifespan (commonly 8–12 years for tank models) and can fail or leak with little warning as they age.

Common warning signs: rust-colored water, popping or rumbling noises, water pooling near the base, inconsistent water temperature.

Basic homeowner maintenance: Note the installation date from the label and track its age. Some manufacturers recommend periodic tank flushing to remove sediment — check your owner's manual. Keep the area around the unit clear.

CALL A PROFESSIONAL WHEN

you see active leaking, smell gas near a gas water heater, or the unit is approaching or past its expected lifespan.

6. HVAC (Heating, Ventilation & Air Conditioning)

What it does: Regulates indoor temperature and air circulation year-round.

Why it matters: HVAC systems are expensive to replace, and neglected maintenance is one of the most common causes of early system failure.

Common warning signs: weak airflow, unusual noises or smells, uneven temperatures between rooms, a sudden spike in energy bills.

Basic homeowner maintenance: Replace or clean air filters every 1–3 months. Keep outdoor condenser units clear of debris and vegetation. Schedule seasonal tune-ups before heavy use (spring for AC, fall for heat).

CALL A PROFESSIONAL WHEN

you smell burning, suspect a refrigerant leak, or the system isn't heating/cooling despite basic troubleshooting — refrigerant work always requires a licensed technician.

7. Electrical System

What it does: Distributes power throughout your home safely.

Why it matters: Electrical problems are a leading cause of house fires, and warning signs should never be ignored.

Common warning signs: flickering lights, warm or discolored outlets, a persistent burning smell, breakers that trip repeatedly.

Basic homeowner maintenance: Know your panel layout and keep breaker labels accurate. Avoid overloading outlets or extension cords. Test GFCI outlets (near water) using their built-in test button monthly.

CALL A PROFESSIONAL WHEN

any burning smell, sparking, warm outlets/switches, or repeated breaker trips — never attempt panel or wiring repairs yourself.

8. Major Appliances

What it does: Refrigerators, ranges, dishwashers, washers, and dryers support daily household function.

Why it matters: Neglected appliance maintenance can shorten lifespan, waste energy, and in some cases (dryers especially) create a fire risk.

Common warning signs: unusual noises, longer cycle times, visible lint buildup, water pooling underneath.

Basic homeowner maintenance: Clean the dryer lint trap after every load and the vent duct at least once a year. Check refrigerator door seals periodically. Keep appliance manuals in your maintenance folder for warranty reference.

CALL A PROFESSIONAL WHEN

an appliance shows signs of electrical or gas malfunction, or a gas appliance won't ignite properly.

9. Windows and Doors

What it does: Provide security, insulation, and weather protection.

Why it matters: Poorly sealed windows and doors are a major source of energy loss and can allow water intrusion.

Common warning signs: drafts, difficulty opening or closing, condensation between double-pane glass, visible gaps in caulking or weatherstripping.

Basic homeowner maintenance: Re-caulk exterior gaps as needed, typically every few years. Replace worn weatherstripping. Lubricate hinges and tracks periodically.

CALL A PROFESSIONAL WHEN

a window or door is structurally damaged, or you suspect it was installed incorrectly.

10. Drainage & Grading

What it does: Directs water away from your home's foundation and yard.

Why it matters: Poor drainage is one of the most common — and most preventable — causes of basement and foundation moisture problems.

Common warning signs: standing water after rain, soil sloping toward the house instead of away, erosion near the foundation.

Basic homeowner maintenance: Confirm the ground slopes away from your foundation for at least several feet. Extend downspouts away from the home. Fill obvious low spots near the foundation with soil as needed.

CALL A PROFESSIONAL WHEN

you have persistent standing water, suspect a drainage or grading issue affecting the foundation, or need significant regrading.

11. Attic

What it does: Provides insulation, ventilation, and roof structure access.

Why it matters: A poorly ventilated or insulated attic can lead to ice dams, high energy bills, and hidden moisture problems.

Common warning signs: visible daylight through the roof deck, damp or matted insulation, signs of pests, excessive heat buildup.

Basic homeowner maintenance: Visually inspect a few times a year if safely accessible. Keep vents unblocked by insulation or stored items. Avoid storing heavy items directly on ceiling joists without proper flooring.

CALL A PROFESSIONAL WHEN

you see signs of active leaks, mold, structural damage, or pest infestation.

12. Crawl Space / Basement

What it does: Houses structural, plumbing, and sometimes HVAC components below the main living area.

Why it matters: Moisture in a crawl space or basement can lead to mold, wood rot, and pest problems that are expensive to remediate.

Common warning signs: musty odors, visible moisture or standing water, sagging insulation, efflorescence (white mineral deposits) on walls.

Basic homeowner maintenance: Keep the area ventilated and dry as designed for your home's construction. Check for standing water after heavy rain. Keep stored items off the floor and away from walls.

CALL A PROFESSIONAL WHEN

you find standing water, significant mold, structural damage, or signs of a pest infestation — mold remediation beyond a small surface area should be handled by a qualified professional.

CHAPTER 5

The Homeowner's Warning-Sign Guide

This guide organizes common warning signs by category and tells you how urgently to act. It is not a diagnostic tool — only a licensed professional can determine the actual cause of a problem. Use it to decide how quickly to get expert eyes on something.

HOW TO READ THE TAGS

MONITOR Keep an eye on it, no action needed yet **INVESTIGATE** Look into it this week **CALL A PRO** Contact a professional promptly **EMERGENCY** Potential emergency — act now

Water

WARNING SIGN	GUIDANCE
Small, isolated water stain that hasn't grown	MONITOR
Damp walls or musty smells with no visible source	INVESTIGATE
Slow drains throughout the house	INVESTIGATE
Low water pressure that developed suddenly	CALL A PRO
Leaking faucet or fixture	INVESTIGATE
Unexplained spike in your water bill	CALL A PRO
Active flooding or a pipe you cannot stop	EMERGENCY

Electrical

WARNING SIGN	GUIDANCE
Occasional flickering during high appliance use	MONITOR
Frequent flickering lights	CALL A PRO
Warm or discolored outlet or switch	CALL A PRO
Burning smell, with or without a visible source	EMERGENCY
Breaker trips once occasionally	INVESTIGATE
Breaker trips repeatedly or immediately on reset	CALL A PRO
Visible sparks	EMERGENCY

HVAC

WARNING SIGN	GUIDANCE
Occasional unusual noise on startup	MONITOR
Persistent strange noises	CALL A PRO
Poor airflow from vents	INVESTIGATE
Uneven temperatures room to room	INVESTIGATE

WARNING SIGN	GUIDANCE
Unusual smells when the system runs	CALL A PRO
Burning smell from vents	EMERGENCY
Sudden, unexplained spike in energy bills	INVESTIGATE

Roof

WARNING SIGN	GUIDANCE
A few granules in the gutter after a storm	MONITOR
Missing or visibly curling shingles	CALL A PRO
New interior water stains on the ceiling	CALL A PRO
Sagging roofline	EMERGENCY
Damaged flashing around chimneys or vents	CALL A PRO

Foundation

WARNING SIGN	GUIDANCE
Thin, hairline crack that isn't changing	MONITOR
Crack wider than a quarter-inch or actively growing	CALL A PRO
Doors or windows suddenly sticking	CALL A PRO
Visibly uneven or sloping floors	CALL A PRO
Water actively entering the basement/crawl space	EMERGENCY

REMEMBER

This guide helps you triage, not diagnose. When in doubt, a short paid consultation with a licensed professional is almost always cheaper than guessing wrong on a major system.

PART 04

BUILDING THE HABIT

The Home Maintenance System

Chapter 6 — The 12-Month Maintenance Calendar

Chapter 7 — Monthly Checklist

Chapter 8 — Quarterly & Annual Checklist

The 12-Month Home Maintenance Calendar

This calendar gives you a rhythm to follow all year. Climate varies enormously across the United States, so treat the seasonal placement as a general guide and adjust timing to your local climate — a “spring” task in Minnesota may happen a month or two later than in Georgia.

HOW TO USE THIS CALENDAR

Each month lists a handful of focused tasks — not everything at once. Pair this with the Monthly Checklist in Chapter 7 for your recurring baseline tasks.

January

WINTER

INDOOR & SAFETY	OUTDOOR & SEASONAL	INSPECT / DOCUMENT	BUDGET REMINDER
• Test smoke & CO detectors • Check for drafts around windows/doors • Vacuum refrigerator coils	• Check for ice dams on the roof • Clear snow away from foundation vents • Inspect exterior for winter damage after storms	• Inspect attic for signs of ice dam moisture • Review last year's maintenance log	• Set your annual home maintenance budget for the year (Chapter 19)

February

WINTER

INDOOR & SAFETY	OUTDOOR & SEASONAL	INSPECT / DOCUMENT	BUDGET REMINDER
• Deep-clean kitchen exhaust filters • Check water heater for leaks or corrosion • Test GFCI outlets	• Inspect for roof ice dams and icicles • Check exterior faucets for freeze damage	• Inspect visible plumbing for winter freeze cracks	• Research contractors for spring projects before the busy season begins

March

EARLY SPRING

INDOOR & SAFETY

- Replace HVAC filter
- Check basement/crawl space for winter moisture
- Test sump pump if you have one

OUTDOOR & SEASONAL

- Inspect roof and gutters after winter weather
- Clean gutters if needed
- Inspect exterior caulking and touch up gaps

INSPECT / DOCUMENT

- Walk the exterior foundation for new cracks or shifting

BUDGET REMINDER

- Budget for spring gutter cleaning and any winter damage repairs

April

SPRING

INDOOR & SAFETY

- Test all smoke & CO detectors
- Vacuum dryer vent and check exterior vent flap
- Deep-clean around appliances

OUTDOOR & SEASONAL

- Schedule HVAC spring tune-up before hot weather
- Inspect and clean gutters and downspouts
- Check outdoor faucets/hose bibs for leaks

INSPECT / DOCUMENT

- Inspect roof from the ground with binoculars
- Photograph exterior for seasonal records

BUDGET REMINDER

- Set aside funds for HVAC servicing

May

SPRING

INDOOR & SAFETY

- Replace HVAC filter
- Check window screens for tears
- Test washing machine hoses for cracking

OUTDOOR & SEASONAL

- Inspect and repair exterior caulking/weatherstripping
- Check drainage and grading after spring rain
- Begin lawn and landscaping maintenance

INSPECT / DOCUMENT

- Inspect fence and deck for winter damage

BUDGET REMINDER

- Budget for deck/fence repairs if needed

June

SUMMER

INDOOR & SAFETY

- Check AC performance and airflow
- Clean bathroom exhaust fans
- Inspect for pest activity indoors

OUTDOOR & SEASONAL

- Inspect roof for storm damage after spring storms
- Trim trees/shrubs away from the home and roofline
- Check irrigation system if applicable

INSPECT / DOCUMENT

- Inspect attic ventilation before peak summer heat

BUDGET REMINDER

- Set aside funds for potential summer AC repairs

July

SUMMER

INDOOR & SAFETY

- Replace HVAC filter
- Test all detectors
- Check for pests (ants, termites) drawn by summer heat

OUTDOOR & SEASONAL

- Inspect exterior paint/siding for sun damage
- Check for standing water in the yard after storms
- Inspect deck/patio for safety issues

INSPECT / DOCUMENT

- Document new maintenance in your home log

BUDGET REMINDER

- Review your home maintenance budget at the halfway point of the year

August

SUMMER

INDOOR & SAFETY

- Deep-clean kitchen and bathroom exhaust systems
- Check water heater pressure relief valve if comfortable doing so, or schedule inspection

OUTDOOR & SEASONAL

- Prepare for hurricane/storm season if applicable to your region
- Inspect roof and gutters before fall storms
- Check exterior drainage

INSPECT / DOCUMENT

- Inspect foundation and siding for summer heat cracking

BUDGET REMINDER

- Budget for fall furnace tune-up

September

EARLY FALL

INDOOR & SAFETY

- Replace HVAC filter
- Test smoke & CO detectors and replace batteries
- Inspect fireplace/chimney if applicable before use

OUTDOOR & SEASONAL

- Schedule fall furnace/heating tune-up
- Clean gutters before leaves fall
- Inspect roof for summer storm damage

INSPECT / DOCUMENT

- Inspect weatherstripping before cold weather returns

BUDGET REMINDER

- Budget for winterization tasks

October

FALL

INDOOR & SAFETY

- Check smoke/CO detector placement before increased indoor heating use
- Reverse ceiling fans for winter (clockwise on low)

OUTDOOR & SEASONAL

- Clean gutters again after leaf drop
- Disconnect and drain outdoor hoses
- Shut off and insulate exterior faucets in cold climates

INSPECT / DOCUMENT

- Inspect attic insulation levels before winter

BUDGET REMINDER

- Finalize winter emergency kit and supplies

November

FALL

INDOOR & SAFETY

- Replace HVAC filter
- Test detectors again
- Inspect fireplace and have chimney swept if used regularly

OUTDOOR & SEASONAL

- Final gutter check before winter
- Store or cover outdoor furniture and equipment
- Inspect roof one last time before winter

INSPECT / DOCUMENT

- Inspect for drafts around doors/windows

BUDGET REMINDER

- Review your annual maintenance log and plan next year's budget

INDOOR & SAFETY

- Test smoke & CO detectors before increased holiday cooking/heating use
- Check space heater safety if used
- Inspect holiday lighting for damaged cords

OUTDOOR & SEASONAL

- Check roof and gutters after any early winter storms
- Confirm exterior faucets are protected from freezing

INSPECT / DOCUMENT

- Document the year's completed maintenance

BUDGET REMINDER

- Plan next year's maintenance budget and priorities (see Chapter 19)

CHAPTER 7

Monthly Home Maintenance Checklist

This is your recurring baseline — the tasks worth repeating every single month, regardless of season. Photocopy or print this page and keep it visible.

Monthly Maintenance Checklist

PRINTABLE WORKSHEET

MONTH

YEAR

- ☐ Check HVAC filter and replace if dirty
- ☐ Test kitchen and bathroom exhaust fans
- ☐ Run water in any unused fixtures (guest bathroom, etc.) to prevent dry traps
- ☐ Check under sinks for leaks or moisture
- ☐ Test garbage disposal (if applicable)
- ☐ Inspect visible plumbing fixtures for drips
- ☐ Check water heater area for leaks or unusual sounds
- ☐ Test GFCI outlets using the built-in test/reset buttons
- ☐ Check fire extinguisher pressure gauge
- ☐ Vacuum refrigerator coils if accessible
- ☐ Clean dryer lint trap thoroughly (after every load, but do a deeper check monthly)
- ☐ Inspect entry doors and locks for smooth operation
- ☐ Check for pest activity (droppings, nests, damage)
- ☐ Walk the exterior perimeter for anything new or unusual
- ☐ Check exterior faucets/hose bibs for drips
- ☐ Inspect visible caulking around tubs and sinks
- ☐ Test garage door auto-reverse safety feature
- ☐ Check water softener salt level (if applicable)
- ☐ Inspect and clean range hood filter
- ☐ Review any warning signs from Chapter 5 and note anything to monitor
- ☐ Update your home maintenance log with completed tasks
- ☐ Note any new sounds, smells, or changes worth investigating

CHAPTER 8

Quarterly & Annual Maintenance Checklist

Some tasks don't need monthly attention but shouldn't be forgotten. Use this chapter to schedule the in-between tasks — the ones that fall through the cracks in most households.

Every 3 Months

- ☐ Deep-clean or replace HVAC filters (if not already monthly)
- ☐ Test all smoke and carbon monoxide detectors
- ☐ Inspect the attic and crawl space/basement for moisture or pests
- ☐ Check the water heater for signs of corrosion or leaks
- ☐ Inspect the roof and gutters from the ground
- ☐ Flush a small amount of water from the water heater drain valve if recommended by your manufacturer

Every 6 Months

- ☐ Schedule a professional HVAC tune-up (spring for cooling, fall for heating)
- ☐ Deep-clean dryer vent duct, not just the lint trap
- ☐ Inspect and touch up exterior caulking and weatherstripping
- ☐ Test your sump pump (if applicable) by pouring water into the pit
- ☐ Check window and door seals for drafts
- ☐ Review your home inventory (Chapter 22) for major purchases

Once Per Year

- ☐ Have your chimney professionally inspected/swept if used regularly
- ☐ Review your homeowner's insurance policy and coverage limits
- ☐ Have your septic system inspected if applicable (and pumped on the schedule your system requires)
- ☐ Reassess your home maintenance budget against actual spending (Chapter 19)
- ☐ Update your Home Information Sheet with any changes
- ☐ Walk the full exterior and roofline with binoculars for a comprehensive visual check
- ☐ Test all exterior GFCI outlets and any exterior lighting circuits
- ☐ Review and refresh your emergency kit and supplies

LOCAL VARIATION REMINDER

Some annual tasks — like septic inspections, well water testing, or termite inspections — only apply to certain homes. Confirm which systems your home actually has and build those into this schedule.

PART 05

SEASON BY SEASON

Seasonal Survival

Chapter 9 – Spring

Chapter 10 – Summer

Chapter 11 – Fall

Chapter 12 – Winter

BEFORE YOU START

Climate varies significantly across the United States. A homeowner in Phoenix and a homeowner in Minneapolis will approach these seasons very differently. Use the categories below as a framework, and adjust timing to match your local climate.

CHAPTER 9

Spring Home Checklist

- ☐ Inspect the roof from the ground for missing, curled, or damaged shingles after winter weather.
- ☐ Clean gutters and downspouts, and confirm downspouts direct water away from the foundation.
- ☐ Check drainage and grading after spring rains — look for standing water near the foundation.
- ☐ Schedule an HVAC tune-up before cooling season begins.
- ☐ Inspect and repair window/door screens before opening windows for warmer weather.
- ☐ Turn on and test outdoor water spigots and irrigation systems for leaks.
- ☐ Look for early signs of pest activity around the foundation and eaves.
- ☐ Test smoke and carbon monoxide detectors and replace batteries if needed.
- ☐ Inspect exterior paint, siding, and caulking for winter damage.
- ☐ Walk the yard for tripping hazards or damage from winter weather.

CHAPTER 10

Summer Home Checklist

- ☐ Monitor HVAC performance and replace filters more frequently during heavy use.
- ☐ Check cooling efficiency — unusually high energy bills can signal an HVAC problem worth investigating.
- ☐ Inspect and clean around outdoor condenser units, keeping vegetation and debris clear.
- ☐ Watch outdoor water usage for irrigation leaks, especially if your water bill increases unexpectedly.
- ☐ Keep up with landscaping to prevent vegetation from touching siding or the roofline.
- ☐ Watch for increased pest activity (ants, wasps, termites) common in warm months.
- ☐ If you're in a hurricane or severe storm-prone region, review and refresh your storm preparation plan and supplies before peak season.
- ☐ Inspect deck, patio, and outdoor structures for safety before heavy summer use.

- ☐ Check attic ventilation to help manage summer heat buildup.

CHAPTER 11

Fall Home Checklist

- ☐ Schedule a professional heating system tune-up before cold weather arrives.
- ☐ Clean gutters after leaves have mostly fallen, and check again if trees drop late.
- ☐ Inspect and refresh weather sealing around windows and doors before winter.
- ☐ Disconnect, drain, and store outdoor hoses; shut off and insulate exterior faucets in cold climates.
- ☐ Test smoke and carbon monoxide detectors and replace batteries.
- ☐ Inspect and stock your winter emergency supplies (see Chapter 21 and Bonus 8).
- ☐ Have your chimney inspected and swept if you plan to use a fireplace or wood stove.
- ☐ Check attic insulation levels before heating season.
- ☐ Walk the exterior for any storm or summer heat damage that needs repair before winter.

CHAPTER 12

Winter Home Checklist

- ☐ Protect exposed pipes in unheated areas from freezing — insulate pipes in crawl spaces, garages, and exterior walls.
- ☐ Know how to shut off your main water valve in case a pipe freezes or bursts.
- ☐ Practice heating safety: keep space heaters away from flammable materials and never leave them unattended.
- ☐ Watch for ice dams on the roofline, which can force water under shingles.
- ☐ Keep walkways and steps clear of snow and ice to prevent falls.
- ☐ Have a plan for snow load removal from flat or low-slope roofs if your climate requires it.
- ☐ Keep your winter emergency kit accessible: blankets, flashlights, batteries, and non-perishable food.
- ☐ Test carbon monoxide detectors more frequently — heating system use increases CO risk in winter.
- ☐ If you'll be away during freezing weather, leave heat on and consider asking someone to check the home periodically.

CARBON MONOXIDE AWARENESS

Never run a generator, grill, or other fuel-burning device indoors or in an attached garage, even with doors open. If a CO alarm sounds, leave the home immediately and call emergency services from outside. See Chapter 21 for the full response guide.

PART 06

STAY AHEAD OF IT

Prevent Expensive Problems

Chapter 13 — Small Problems That Become Big Problems

Chapter 14 — The Cost Prevention Checklist

Small Problems That Can Become Big Problems

Almost every expensive home repair started out as a small, fixable problem. This table highlights the ones homeowners most commonly let slide — and what to do before they escalate.

PROBLEM	WHY IT MATTERS	WHAT TO DO	WHEN TO CALL A PRO
Small leak under a sink	Hidden moisture can rot cabinetry and grow mold before it's visible	Check weekly; tighten visible connections if comfortable	If the leak continues or you can't identify the source
Standing water in the yard	Can indicate drainage or grading issues that affect the foundation	Track how long it takes to drain after rain	If water stands more than 24 hours repeatedly
Damaged or clogged gutters	Leads to water damage at the roofline and foundation	Clean regularly; repair small sags	If sections are pulling away or damaged
Minor roof shingle damage	Can allow water intrusion that isn't visible from inside for months	Monitor after storms; document with photos	For any repair beyond ground-level observation
Skipped HVAC filter changes	Reduces efficiency and can shorten system lifespan significantly	Set a recurring reminder every 1–3 months	If airflow or performance doesn't improve after a fresh filter
Poor drainage near the foundation	One of the most common causes of basement/foundation moisture	Extend downspouts; regrade small low spots	For significant grading or drainage system work
Hairline wall or ceiling cracks	Usually cosmetic, but can indicate movement if they change	Photograph and monitor for growth	If cracks widen or new ones appear rapidly
Musty smells or visible moisture	Early sign of a leak or ventilation problem that can lead to mold	Investigate the source promptly	If you can't find the source or mold is visible
Signs of pest activity	Left unaddressed, pests can cause structural and electrical damage	Address minor activity with sealing and sanitation	For recurring or widespread infestations
Electrical warning signs (Chapter 5)	Can indicate a fire hazard	Stop using the affected outlet/circuit	Promptly, for any burning smell, warmth, or repeated tripping

THE PATTERN

In almost every row above, the “what to do” column is cheap or free, and the consequence of ignoring it is expensive. That's the entire philosophy of preventative maintenance in one table.

CHAPTER 14

The Homeowner Cost Prevention Checklist

You can't guarantee you'll avoid every expensive repair — homes are complex, and some failures happen regardless of maintenance. But these habits meaningfully reduce avoidable costs over time.

Regular Inspections

- ☐ Walk your property with intention at least seasonally, not just when something looks wrong.
- ☐ Use the Warning-Sign Guide (Chapter 5) to decide how urgently to act on what you find.

Documentation

- ☐ Keep dated photos of your home's systems and any issues you're monitoring.
- ☐ Log every repair and maintenance task, including cost and contractor (see Bonus 3).

Maintenance Consistency

- ☐ Follow the monthly, quarterly, and seasonal checklists in this guide rather than only reacting to problems.
- ☐ Don't skip “boring” tasks like filter changes — they're often the highest-value maintenance you can do.

Early Detection

- ☐ Treat warning signs as information, not something to postpone.
- ☐ When something seems off, investigate promptly rather than waiting for it to become obvious.

Contractor Comparison

- ☐ Get multiple estimates for anything beyond a minor repair (see Chapter 16).
- ☐ Build relationships with a few trusted professionals before you're in an emergency.

Proper Budgeting

- ☐ Maintain a dedicated home maintenance fund (see Chapter 19) so repairs don't have to compete with your regular budget.

- ☐ Separate routine maintenance costs from a reserve for larger, less predictable repairs.

A NOTE ON EXPECTATIONS

This checklist can help you reduce avoidable costs and catch problems earlier — but it cannot guarantee you'll avoid all expensive repairs, and it doesn't replace professional inspections for major systems.

PART 07

KNOW YOUR LIMITS

DIY or Call a Professional?

Chapter 15 — What Can I Safely Do Myself?

What Can I Safely Do Myself?

One of the most valuable skills a new homeowner can develop is an honest sense of their own limits. This chapter sorts common tasks into three categories. When in doubt, choose the safer option and consult a licensed professional.

SAFETY NOTE

These categories are general guidance, not a safety guarantee. Your comfort level, physical ability, tools, and local codes all matter. Never attempt a task you're not confident you can do safely — a licensed professional is always a reasonable choice, for any task.

Green — Generally Low-Risk Homeowner Tasks

- ☐ Changing HVAC filters
- ☐ Replacing batteries in smoke and CO detectors
- ☐ Cleaning easily accessible gutters only when you can do so safely from stable ground or a properly used ladder
- ☐ Basic cleaning and organizing
- ☐ Replacing standard light bulbs
- ☐ Organizing and updating maintenance records
- ☐ Checking visible areas for the warning signs described in Chapter 5
- ☐ Caulking small gaps around tubs, sinks, and trim
- ☐ Testing GFCI outlets using their built-in buttons
- ☐ Basic lawn care and landscaping upkeep

Yellow — Research Carefully or Consider Professional Help

- ☐ Replacing a faucet or toilet (straightforward for some, tricky for others depending on your plumbing)
- ☐ Painting exterior surfaces, especially at height
- ☐ Installing shelving or fixtures into walls with unknown wiring/plumbing behind them
- ☐ Basic gutter repair on a single-story, easily accessible roof
- ☐ Replacing a garbage disposal
- ☐ Minor drywall repair
- ☐ Replacing weatherstripping and door hardware

- ☐ Pressure washing siding or decks (can cause damage if done incorrectly)

Red — Generally Requires a Qualified Professional

- ☐ Gas line work of any kind
- ☐ Main electrical panel or wiring work
- ☐ Structural repairs or modifications
- ☐ HVAC refrigerant handling
- ☐ Major or steep-height roofing work
- ☐ Major plumbing (main line, water heater installation, re-piping)
- ☐ Asbestos identification or removal
- ☐ Mold remediation beyond a small, easily cleaned surface area
- ☐ Foundation repair
- ☐ Anything requiring a building permit in your municipality

WHEN YOU'RE NOT SURE

If a task involves gas, main electrical service, structural elements, height beyond what feels comfortable, or anything you couldn't safely walk away from mid-task, treat it as Red. A licensed professional's time is far less expensive than a preventable accident or a mistake that requires a bigger repair later.

PART 08

GETTING HELP RIGHT

Hiring Contractors

Chapter 16 — How to Hire a Contractor

Chapter 17 — Contractor Red Flags

Chapter 18 — Contractor Interview Worksheet

How to Hire a Contractor

Hiring the right professional is a skill you'll use repeatedly as a homeowner. A little process up front can save significant money and frustration.

Identify the Right Type of Professional

Not every home problem needs a general contractor. Plumbers, electricians, HVAC technicians, roofers, and structural engineers are all licensed differently, and hiring the right specialty the first time saves time and money.

Why Multiple Estimates Help

Getting two or three written estimates for any project beyond a minor repair helps you understand a fair price range in your area, spot outliers (both suspiciously low and unusually high), and compare scope of work — not just price.

Questions to Ask Every Contractor

- ☐ Are you licensed and insured for this type of work in this state/municipality?
- ☐ Can you provide proof of license and liability insurance?
- ☐ Do you have references from similar recent projects?
- ☐ What is included in this estimate, and what isn't?
- ☐ What is the expected timeline?
- ☐ Will this project require a permit, and who is responsible for obtaining it?
- ☐ What warranty do you offer on labor and materials?
- ☐ What is your payment schedule?

Documentation to Request

- ☐ A written, itemized estimate (not just a verbal quote)
- ☐ Proof of licensing and insurance
- ☐ A written contract outlining scope, timeline, materials, and payment terms before work begins
- ☐ Copies of any permits pulled for the project
- ☐ A final invoice and warranty documentation upon completion

Payment Considerations

Reasonable deposits are common, especially for material-heavy jobs, but be cautious of contractors requesting full payment upfront. Many states cap allowable deposit amounts for home improvement contracts — check your state's consumer protection rules.

LOCAL VARIATION

Licensing requirements, permit rules, and contractor regulations vary by state and municipality. Check with your local building department or your state's licensing board to confirm requirements in your area.

CHAPTER 17

Contractor Red Flags

Most contractors are honest professionals. This list isn't meant to make you suspicious of everyone — it's meant to help you recognize the specific patterns that most often lead to bad outcomes.

- ☐ Pressure to sign or decide immediately, especially with a “today only” discount
- ☐ Refuses to provide a written estimate or contract
- ☐ Requests unusual payment arrangements, such as full payment upfront in cash
- ☐ Won't provide proof of license or insurance when asked
- ☐ Gives an extremely vague scope of work
- ☐ Proposes a price that seems significantly lower than other estimates with no clear explanation
- ☐ Introduces large, unexplained price changes once work has started
- ☐ Discourages you from asking questions or getting a second opinion
- ☐ Asks you, the homeowner, to pull permits when local rules require the contractor to do so
- ☐ Shows up unsolicited after a storm offering immediate repairs (common after severe weather events)

IF SOMETHING FEELS OFF

Trust that instinct. It's reasonable to pause a project, ask more questions, or walk away entirely if a contractor's behavior doesn't match what a professional working relationship should look like.

CHAPTER 18

Contractor Interview Worksheet

Print a copy of this worksheet for each contractor you interview, and fill it out during or immediately after your conversation while details are fresh.

Contractor Interview Worksheet

PRINTABLE WORKSHEET

COMPANY

CONTACT NAME

PHONE / EMAIL

LICENSE NUMBER (IF APPLICABLE)

INSURANCE CONFIRMED?

DATE OF ESTIMATE

ESTIMATE AMOUNT

ESTIMATED TIMELINE

PAYMENT SCHEDULE PROPOSED

Scope of Work

Materials Specified

WARRANTY OFFERED

PERMIT REQUIRED?

WHO PULLS THE PERMIT?

Questions Asked / Answers Given

Overall Notes & Impression

PART 09

PLANNING AHEAD

Money & Budgeting

Chapter 19 — The Home Maintenance Budget

Chapter 20 — The Home Repair Priority System

The Home Maintenance Budget

One of the biggest adjustments for first-time homeowners is realizing that home costs don't end at the mortgage payment. Building a maintenance budget helps you plan for both predictable and unpredictable expenses.

Predictable vs. Unexpected Expenses

TYPE	DESCRIPTION	EXAMPLES
Predictable	Costs you can plan for on a schedule	HVAC filters, gutter cleaning, annual tune-ups
Unexpected	Costs that arise without much warning	A failed water heater, storm damage, a plumbing leak

A maintenance budget should account for both: a smaller recurring amount for predictable upkeep, and a separate reserve for the unexpected.

Maintenance vs. Replacement Planning

Major systems — roofs, HVAC, water heaters — have a finite lifespan. Tracking their approximate age (using your Home Information Sheet from Chapter 3) helps you anticipate replacement costs years in advance rather than being caught off guard.

Creating a Home Repair Fund

Many financial professionals suggest setting aside a percentage of your home's value each year for maintenance and repairs, though the right amount depends heavily on your home's age, condition, size, and local costs. Rather than following one universal rule, consider these factors when deciding how much to set aside:

- ☐ The age of your home and its major systems
- ☐ Your local cost of labor and materials
- ☐ Whether major systems are near the end of their expected lifespan
- ☐ Your overall financial situation and risk tolerance

NO GUARANTEED FORMULA

This guide does not promise a specific savings percentage will cover your costs. Every home and market is different — use the worksheet on the next page as a planning tool, and adjust it as you learn more about your specific home.

Prioritizing Repairs

When your budget doesn't stretch to cover everything at once, prioritize using the 4-level system in Chapter 20 — safety and property-protecting repairs first, cosmetic and convenience projects last.

Annual Home Maintenance Budget Worksheet

Use rough planning ranges based on your own research and local quotes — costs vary significantly by region, home size, and materials. Revisit this worksheet each year.

Annual Budget Worksheet

PRINTABLE WORKSHEET

CATEGORY	PLANNED AMOUNT	ACTUAL SPENT	NOTES
Roof			
HVAC			
Plumbing			
Electrical			
Appliances			
Exterior (siding, paint, gutters)			
Landscaping / Drainage			
Pest Control			
Safety (detectors, extinguishers)			
Emergency Reserve			
Other			
Total			

CHAPTER 20

The Home Repair Priority System

When you're facing more than one repair at a time — which is common — this simple 4-level system helps you decide what needs attention first.

Level 1 — Emergency

Immediate safety or property risk. Examples: active flooding, gas smell, electrical burning smell, no heat during extreme cold, carbon monoxide alarm. Act immediately — see Chapter 21.

Level 2 — Urgent

Should be addressed promptly, within days. Examples: a slow but active leak, a malfunctioning water heater, a breaker that trips repeatedly, a roof leak during dry weather.

Level 3 — Important

Should be scheduled soon, typically within weeks to a couple of months. Examples: aging appliances showing early warning signs, minor roof damage, worn weatherstripping, a fence in declining condition.

Level 4 — Routine

Can be planned for on your own timeline. Examples: cosmetic touch-ups, non-essential upgrades, landscaping improvements, replacing still-functional but aging fixtures.

LEVEL	RESPONSE TIME	EXAMPLES
EMERGENCY	Immediately	Gas smell, flooding, CO alarm, electrical burning smell
URGENT	Within days	Active leak, failing water heater, repeated breaker trips
IMPORTANT	Weeks to months	Early appliance warning signs, minor roof damage
ROUTINE	On your schedule	Cosmetic updates, non-essential upgrades

USING THIS WITH YOUR BUDGET

When your repair fund can't cover everything at once, work down this list in order. Emergency and Urgent items protect your safety and prevent further damage; Important and Routine items can typically wait for the right time and price.

PART 10

WHEN THINGS GO WRONG

Home Emergencies

Chapter 21 — What to Do When Something Goes Wrong

What to Do When Something Goes Wrong

Emergencies are stressful, and it's easy to freeze or make things worse when you're not prepared. These beginner-friendly guides are meant to be read *before* you need them — consider bookmarking this chapter or printing it for your emergency kit.

IN ANY SITUATION INVOLVING FIRE, GAS, OR IMMEDIATE DANGER

Leave the home immediately and call 911 (or your local emergency number) from a safe location outside. Do not stop to gather belongings.

Water Leak (Minor, Contained)

- 1. Immediate safe action:** Shut off water to the affected fixture if possible, or the main shutoff if you can't isolate it. Contain the water with towels or a bucket.
- 2. What NOT to do:** Don't ignore it hoping it will stop on its own, and don't use electrical devices near standing water.
- 3. Who to contact:** A licensed plumber if you can't identify or stop the source.
- 4. What to document:** Photograph the affected area and any visible damage before cleanup, for insurance purposes.

5. WHEN TO LEAVE / CALL EMERGENCY SERVICES

If the leak is large, rapidly worsening, or near electrical outlets/panels, treat it as a burst pipe emergency (below).

Burst Pipe

- 1. Immediate safe action:** Shut off the main water valve immediately. Turn off electricity to the affected area at the breaker if water is near outlets or fixtures and it's safe to reach the panel.
- 2. What NOT to do:** Don't attempt to repair pressurized pipes yourself, and don't turn on electrical devices in a flooded area.
- 3. Who to contact:** A licensed plumber immediately; contact your insurance company to begin a claim.
- 4. What to document:** Photograph and video the damage before cleanup begins.

5. WHEN TO LEAVE / CALL EMERGENCY SERVICES

If water is rising quickly, reaching electrical systems, or you can't shut off the water, leave the affected area and call for emergency plumbing help right away.

No Heat

- 1. Immediate safe action:** Check that the thermostat has power and is set correctly, and check that the breaker for the furnace hasn't tripped.
- 2. What NOT to do:** Don't use a gas oven or grill to heat your home — this creates a serious carbon monoxide risk.
- 3. Who to contact:** A licensed HVAC technician if basic checks don't resolve it.
- 4. What to document:** Note the indoor temperature and how long the system has been out, especially in freezing weather (pipe freeze risk).

5. WHEN TO LEAVE / CALL EMERGENCY SERVICES

In extreme cold, treat prolonged heat loss as urgent — consider temporary shelter elsewhere if the home can't be safely heated and freezing pipes become a risk.

Power Outage

- 1. Immediate safe action:** Check breakers and confirm whether the outage affects your neighbors (a utility issue) or just your home (possibly your panel).
- 2. What NOT to do:** Never use a generator indoors or in an attached garage, even with doors open — this is a leading cause of carbon monoxide poisoning.
- 3. Who to contact:** Your electric utility to report the outage; an electrician if the issue is isolated to your home.
- 4. What to document:** Note the time the outage started and any unusual sounds/smells beforehand.

5. WHEN TO LEAVE / CALL EMERGENCY SERVICES

If food safety, medical equipment, or extreme temperatures become a concern during an extended outage, consider relocating temporarily.

Electrical Burning Smell

- 1. Immediate safe action:** Turn off power to the affected circuit at the breaker panel if you can safely reach it.
- 2. What NOT to do:** Don't continue using the outlet, switch, or appliance, and don't ignore the smell even if it seems to fade.
- 3. Who to contact:** A licensed electrician promptly; if you see smoke or flames, call 911.
- 4. What to document:** Note which room, outlet, or appliance the smell was coming from.

5. WHEN TO LEAVE / CALL EMERGENCY SERVICES

If you see smoke, flames, or the smell is strong and you can't identify the source, leave the home and call 911 immediately.

Gas Smell

- 1. Immediate safe action:** Leave the home immediately without using switches, phones, or anything that could create a spark.
- 2. What NOT to do:** Do not turn on/off lights, use your phone inside, light a flame, or attempt to locate the leak yourself.
- 3. Who to contact:** Your gas utility's emergency line and 911, both from a safe location outside.
- 4. What to document:** Note the approximate location of the smell if it's safe to recall, to help responders.

5. WHEN TO LEAVE / CALL EMERGENCY SERVICES

Always treat a gas smell as an emergency — leave immediately and call from outside the home.

Sewage Backup

- 1. Immediate safe action:** Stop using all drains and toilets in the affected area. Avoid contact with the water, which may contain contaminants.
- 2. What NOT to do:** Don't attempt to clean large sewage spills without protective equipment, and don't use a wet/dry vac not rated for the purpose.
- 3. Who to contact:** A licensed plumber; a professional water damage/restoration company for cleanup if the spill is significant.
- 4. What to document:** Photograph the affected area and any damaged belongings.

5. WHEN TO LEAVE / CALL EMERGENCY SERVICES

If the backup is extensive or affects living spaces, consider it urgent and avoid the area until a professional has assessed it.

Storm Damage

- 1. Immediate safe action:** Once it's safe, check for immediate hazards: downed power lines, broken glass, structural damage.
- 2. What NOT to do:** Don't approach downed power lines under any circumstances, and don't walk on a damaged roof.
- 3. Who to contact:** Your insurance company to begin a claim; a licensed contractor for repairs; the utility company for downed lines.
- 4. What to document:** Photograph all damage extensively before any temporary repairs or cleanup.

5. WHEN TO LEAVE / CALL EMERGENCY SERVICES

If you see downed power lines, gas odors, or structural damage that makes the home feel unsafe, stay out and call 911 or the appropriate utility.

Roof Leak

- 1. Immediate safe action:** Contain water indoors with buckets and towels, and move belongings away from the affected area.
- 2. What NOT to do:** Don't go onto the roof yourself, especially in wet or windy conditions.
- 3. Who to contact:** A licensed roofer as soon as possible to prevent further damage.
- 4. What to document:** Photograph the interior water damage and, if visible and safe, the exterior roof area.

5. WHEN TO LEAVE / CALL EMERGENCY SERVICES

If the leak is causing ceiling sagging or you suspect structural damage, avoid the area and contact a professional immediately.

Carbon Monoxide Alarm

- 1. Immediate safe action:** Leave the home immediately and get everyone, including pets, to fresh air.
- 2. What NOT to do:** Don't try to find the source before leaving, and don't re-enter until cleared by professionals.
- 3. Who to contact:** Call 911 or your local emergency number from outside.
- 4. What to document:** Note any symptoms (headache, dizziness, nausea) experienced by household members for medical responders.

5. WHEN TO LEAVE / CALL EMERGENCY SERVICES

Always treat a CO alarm as an emergency — leave first, investigate later, and don't return until it's confirmed safe.

Fire

- 1. Immediate safe action:** Get everyone out of the home immediately using your practiced escape route.
- 2. What NOT to do:** Don't stop to gather belongings, and don't use elevators if applicable.
- 3. Who to contact:** Call 911 from outside the home.
- 4. What to document:** Once safe, note details for the fire department and your insurance company.

5. WHEN TO LEAVE / CALL EMERGENCY SERVICES

Always evacuate immediately for any fire, no matter how small it seems — call 911 from a safe distance.

PART 11

STAY ORGANIZED

Home Inventory & Documentation

Chapter 22 — Create Your Home Inventory

Chapter 23 — The Home Document Organizer

Create Your Home Inventory

A home inventory is a documented record of your belongings — useful for insurance claims after theft, fire, or storm damage, and surprisingly helpful for warranty tracking too. Most homeowners never do this until after they need it. Don't be most homeowners.

Why It Matters

- ☐ Speeds up insurance claims significantly after a loss.
- ☐ Helps you prove ownership and value of higher-cost items.
- ☐ Makes warranty and repair tracking easier over time.

Photographing Important Items

- ☐ Photograph or video each room, including inside closets and cabinets for higher-value items.
- ☐ Take close-up photos of serial numbers and model numbers on major appliances and electronics.
- ☐ Store photos in at least two places — for example, cloud storage and an external drive — so they survive a disaster that affects your home.
- ☐ Update your inventory whenever you make a significant purchase.

Home Inventory Worksheet

Duplicate this page as needed — one row per item, focused on higher-value belongings first (electronics, appliances, furniture, jewelry).

ROOM	ITEM	BRAND / MODEL	SERIAL #	PURCHASE DATE	APPROX. VALUE	RECEIPT?	PHOTO?

CHAPTER 23

The Home Document Organizer

Between insurance, warranties, contractor work, and inspection reports, paperwork accumulates quickly. A simple organization system — physical, digital, or both — saves enormous time and stress when you actually need a document.

Documents Worth Keeping Organized

- ☐ Homeowner's insurance policy and declarations page
- ☐ Purchase documents: closing packet, deed, title insurance
- ☐ Mortgage information and statements
- ☐ Appliance and system warranties
- ☐ Appliance and equipment manuals
- ☐ Contractor invoices and receipts
- ☐ General home-related receipts (for tax and resale purposes)

- ☐ Home inspection report from your purchase
- ☐ Maintenance records and logs
- ☐ Permit records for any work done on the home
- ☐ HOA documents, if applicable (bylaws, covenants, meeting notes)
- ☐ Utility account information

A Simple Organization System

You don't need anything elaborate. A single labeled binder with dividers for each category above, plus a digital folder (or cloud storage) mirroring the same categories, will cover the vast majority of homeowner needs.

KEEP A BACKUP

Store a digital copy of your most important documents (insurance policy, deed, inspection report) somewhere outside your home — cloud storage or a trusted family member — in case of fire, flood, or theft.

PART 12

BRINGING IT ALL TOGETHER

Master Checklists

Chapter 24 — The Ultimate Homeowner Checklist

Chapter 25 — The 12-Month Homeowner Challenge

The Ultimate Homeowner Checklist

This is the condensed, at-a-glance version of everything in this guide — organized by frequency instead of topic. Post it somewhere visible.

Daily

- ☐ Notice anything unusual: sounds, smells, or changes in how the home feels

Weekly

- ☐ Run water in seldom-used fixtures
- ☐ Quick visual scan of visible plumbing under sinks

Monthly

- ☐ Check/replace HVAC filter
- ☐ Test GFCI outlets
- ☐ Check fire extinguisher pressure
- ☐ Full Monthly Maintenance Checklist (Chapter 7)

Quarterly

- ☐ Test smoke and CO detectors
- ☐ Inspect attic and crawl space/basement
- ☐ Inspect roof and gutters from the ground

Semi-Annual

- ☐ Schedule HVAC tune-up
- ☐ Deep-clean dryer vent duct
- ☐ Inspect exterior caulking and weatherstripping

Annual

- ☐ Review insurance policy
- ☐ Reassess maintenance budget vs. actual spending
- ☐ Full exterior and roofline inspection
- ☐ Update Home Information Sheet
- ☐ Refresh emergency kit and supplies

CHAPTER 25

The 12-Month Homeowner Challenge

If you follow just one system from this entire guide, make it this one. Each month has a small, focused set of actions. By the end of the year, you'll have built the complete foundation of a confident, organized homeowner.

Month 1

- ☐ Complete the Quick Start Checklist (Chapter 1)
- ☐ Complete the First 72 Hours Checklist (Chapter 2)
- ☐ Set up your home maintenance folder
- ☐ Save all key emergency contacts

Month 3

- ☐ Read through Your Home's Major Systems (Chapter 4)
- ☐ Walk your home using the Warning-Sign Guide (Chapter 5)
- ☐ Begin your Home Inventory (Chapter 22)

Month 2

- ☐ Complete your Home Information Sheet (Chapter 3)
- ☐ Identify a plumber, electrician, and HVAC company
- ☐ Test all smoke and CO detectors
- ☐ Start your home maintenance budget (Chapter 19)

Month 4

- ☐ Complete your current season's checklist (Part 5)
- ☐ Schedule any needed HVAC tune-up
- ☐ Review your homeowner's insurance policy

Month 5

- ☐ Organize your important documents (Chapter 23)
- ☐ Photograph your home's systems and major belongings
- ☐ Interview at least one contractor using the worksheet (Chapter 18), even if you don't have an active project

Month 7

- ☐ Complete your current season's checklist (Part 5)
- ☐ Review the Small Problems Table (Chapter 13) against your own home
- ☐ Update your Home Inventory with any new purchases

Month 9

- ☐ Complete your current season's checklist (Part 5)
- ☐ Schedule fall HVAC tune-up
- ☐ Review your annual maintenance checklist (Chapter 8)

Month 11

- ☐ Complete your annual maintenance tasks (Chapter 8)
- ☐ Review the year's maintenance log
- ☐ Reassess your home repair fund

Month 6

- ☐ Mid-year budget review (Chapter 19)
- ☐ Complete your 6-month maintenance tasks (Chapter 8)
- ☐ Refresh your emergency kit

Month 8

- ☐ Review the DIY vs. Professional guide (Chapter 15) and confirm you're comfortable with your own boundaries
- ☐ Schedule any pending Level 2 or 3 repairs (Chapter 20)

Month 10

- ☐ Prepare your home for winter (Chapter 12)
- ☐ Finalize your emergency plan and supplies (Chapter 21)
- ☐ Review your contractor contact list and update as needed

Month 12

- ☐ Complete a full walkthrough using the Ultimate Homeowner Checklist (Chapter 24)
- ☐ Update your Home Information Sheet and Document Organizer
- ☐ Plan next year's maintenance budget and priorities

AFTER 12 MONTHS

You'll have organized documents, a working knowledge of your home's systems, real maintenance habits, an emergency plan, a repair budget, a contractor list, a completed seasonal maintenance cycle, a home inventory, and a recurring system to keep it all going. That's the whole goal of this guide.

CLOSING

Your First Year as a Homeowner

If you've made it this far, you now know more about maintaining a home than most first-time homeowners learn in their first several years. That's not an accident — it's the result of working through a system instead of hoping problems announce themselves conveniently.

Here's the truth about successful homeownership: it's rarely about heroics. It's not about one perfect renovation or a single expensive gadget. It's about small, consistent habits — changing a filter, noticing a warning sign, keeping a folder of documents, catching a small leak before it becomes a big one.

You will still have surprises. Every homeowner does. Systems fail, storms happen, and even the most diligent maintenance routine can't prevent every repair. But you are now dramatically better equipped than you were before you opened this guide — you know what to inspect, what to expect, who to call, and how to plan for the costs ahead.

Come back to this guide throughout the year. Use the calendars, the checklists, and the worksheets as living tools, not something you read once and shelve. Homeownership is a long game, and you've just built yourself a strong set of rules to play it by.

CONGRATULATIONS, AGAIN.

You're not just a homeowner — you're becoming a genuinely capable one.

Quick Reference: If You Only Remember 10 Things

1 Know your shutoffs.

Water, gas, and electrical panel — find them on day one, before you ever need them in an emergency.

2 Small problems get expensive when ignored.

A minor leak or a missed HVAC filter change is cheap. The same issue left alone for a year rarely is.

3 Warning signs are information, not inconvenience.

Investigate promptly instead of hoping they resolve themselves.

4 Build a maintenance habit, not a maintenance emergency.

Following a calendar beats reacting to crises.

5 Know your Green, Yellow, and Red tasks.

Confidence about your own limits keeps you safe and keeps your home safe.

6 Get multiple estimates for real projects.

It's the single easiest way to avoid overpaying or underestimating scope.

7 Budget for maintenance like it's a bill.

Because eventually, it is.

8 Document everything.

Photos, receipts, and a maintenance log make insurance claims, resale, and warranty issues dramatically easier.

9 In a real emergency, safety comes before everything else.

Gas smell, fire, or CO alarm: leave first, ask questions later.

10 This guide isn't a substitute for professionals.

It's a tool to help you know when — and who — to call.

PART 13

PRINT & USE

Bonus Printable Worksheets

1. Emergency Contacts Sheet
2. Home Systems Information Sheet
3. Home Maintenance Log
4. Home Repair Budget Worksheet
5. Contractor Comparison Worksheet
6. Home Inventory Worksheet
7. Annual Home Maintenance Calendar
8. Emergency Preparedness Checklist
9. Move-In Inspection Checklist
10. Homeowner's Quick Reference Sheet

Bonus 1: Emergency Contacts Sheet

Keep a printed copy on the refrigerator or inside a kitchen cabinet, plus a digital copy in your phone.

Emergency Contacts		PRINTABLE WORKSHEET
EMERGENCY SERVICES	911 (OR LOCAL EQUIVALENT)	
POISON CONTROL	GAS UTILITY EMERGENCY LINE	
ELECTRIC UTILITY	WATER UTILITY	
PLUMBER	ELECTRICIAN	
HVAC COMPANY	GENERAL CONTRACTOR	
INSURANCE COMPANY	INSURANCE AGENT / POLICY #	
NEAREST URGENT CARE / HOSPITAL	TRUSTED NEIGHBOR / FAMILY CONTACT	
HOA CONTACT (IF APPLICABLE)	LANDLORD/PROPERTY MANAGER (IF PARTIAL OWNERSHIP)	

Bonus 2: Home Systems Information Sheet

A deeper companion to your Home Information Sheet — use this to track the specific make, model, and install date of each major system.

Home Systems Information

[PRINTABLE WORKSHEET](#)

SYSTEM	BRAND / MODEL	INSTALL / MANUFACTURE DATE	APPROX. LIFESPAN	NOTES
Roof				
HVAC – Furnace/Heat				
HVAC – AC/Condenser				
Water Heater				
Electrical Panel				
Well Pump / Septic (if applicable)				
Sump Pump (if applicable)				
Water Softener (if applicable)				
Refrigerator				
Range / Oven				
Dishwasher				
Washer				
Dryer				

Bonus 3: Home Maintenance Log

Log every maintenance task and repair here — this becomes invaluable for tracking system age, warranty claims, and resale disclosures.

DATE	TASK / REPAIR	PERFORMED BY	COST	NOTES

Bonus 4: Home Repair Budget Worksheet

Use this for tracking an individual repair or project from estimate through completion.

Home Repair Budget Worksheet

PRINTABLE WORKSHEET

PROJECT / REPAIR

PRIORITY LEVEL (CH. 20)

ESTIMATED COST

ACTUAL COST

CONTRACTOR

START DATE / COMPLETION DATE

Funding Source

- ☐ Maintenance fund
- ☐ Emergency reserve
- ☐ Financing
- ☐ Insurance claim
- ☐ Other

Notes

Bonus 5: Contractor Comparison Worksheet

Fill in one column per contractor to compare estimates side by side.

Contractor Comparison

PRINTABLE WORKSHEET

	CONTRACTOR A	CONTRACTOR B	CONTRACTOR C
Company Name			
Estimate			
Timeline			
License / Insurance Confirmed			
Warranty Offered			
References Checked			
Overall Impression			

Bonus 6: Home Inventory Worksheet

An additional printable copy — duplicate as many pages as you need to fully document your belongings.

Home Inventory

PRINTABLE WORKSHEET

ROOM	ITEM	BRAND / MODEL	SERIAL #	PURCHASE DATE	APPROX. VALUE	RECEIPT?	PHOTO?
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Bonus 7: Annual Home Maintenance Calendar

A condensed, one-page version of Chapter 6 — print this and post it somewhere visible as your at-a-glance reference.

MONTH	TOP PRIORITY TASKS
January	Test detectors; check for ice dams; set annual budget
February	Deep-clean exhaust filters; check for freeze damage
March	Replace HVAC filter; inspect roof/gutters after winter
April	Test detectors; schedule HVAC tune-up; clean gutters
May	Replace HVAC filter; check screens and outdoor faucets
June	Check AC performance; trim trees near roofline
July	Replace HVAC filter; test detectors; check for pests
August	Prepare for storm season; inspect roof/gutters
September	Replace HVAC filter; schedule furnace tune-up
October	Clean gutters after leaf drop; drain outdoor hoses
November	Replace HVAC filter; final gutter/roof check
December	Test detectors; check freeze protection; plan next year's budget

Bonus 8: Emergency Preparedness Checklist

Emergency Preparedness

[PRINTABLE WORKSHEET](#)

- ☐ Flashlights and extra batteries
- ☐ Battery-powered or hand-crank radio
- ☐ First-aid kit
- ☐ Bottled water (at least 1 gallon per person per day, several days' supply)
- ☐ Non-perishable food and a manual can opener
- ☐ Portable phone charger / power bank
- ☐ Basic tool kit
- ☐ Copies of important documents (insurance, ID) in a waterproof container
- ☐ Emergency contact sheet (Bonus 1)
- ☐ Fire extinguisher, checked and accessible
- ☐ Blankets and weather-appropriate supplies (extra layers for cold, cooling options for heat)
- ☐ Pet supplies, if applicable (food, water, carrier)
- ☐ Cash in small denominations
- ☐ A regional/local plan for where to go if you must leave your home

Bonus 9: Move-In Inspection Checklist

Use this within your first week to document the condition of your new home — useful for insurance, warranty claims, and your own baseline records.

- ☐ Photograph every room, including ceilings, floors, and walls
- ☐ Test every light switch and outlet
- ☐ Test every faucet for water pressure and leaks
- ☐ Flush every toilet and check for proper operation
- ☐ Open and close every window and door
- ☐ Test the HVAC system in both heating and cooling modes if season allows
- ☐ Check all appliances included with the home
- ☐ Inspect caulking in bathrooms and kitchen
- ☐ Test all smoke and CO detectors
- ☐ Inspect the attic, basement, or crawl space if accessible
- ☐ Walk the exterior and photograph the roof, siding, and foundation
- ☐ Note anything that doesn't match your home inspection report or seller disclosures

Bonus 10: Homeowner's Quick Reference Sheet

Quick Reference

POST THIS VISIBLY

MAIN WATER SHUTOFF	ELECTRICAL PANEL LOCATION
_____	_____
GAS SHUTOFF (IF APPLICABLE)	WATER HEATER LOCATION
_____	_____

If You Smell Gas

Leave immediately. Call the gas utility emergency line and 911 from outside.

If a CO Alarm Sounds

Leave immediately and get to fresh air. Call 911 from outside.

If You See Fire

Evacuate immediately. Call 911 from a safe distance.

If You Have a Burst Pipe

Shut off the main water valve. Call a licensed plumber.

PLUMBER	ELECTRICIAN
_____	_____
HVAC COMPANY	INSURANCE COMPANY / POLICY #
_____	_____

Disclaimer

This guide is provided for general educational and informational purposes only. It is not professional, legal, financial, insurance, engineering, electrical, plumbing, HVAC, roofing, structural, or other specialized advice. Homeowners should consult appropriately qualified, licensed professionals for their specific situation before undertaking any repair, maintenance, or renovation project. Local laws, building codes, permit requirements, insurance requirements, HOA rules, climate conditions, and property characteristics vary widely across the United States and are the homeowner's responsibility to confirm. Any costs mentioned in this guide are rough planning examples only, not quotes or guarantees, and homeowners should obtain local estimates before budgeting for any project. This guide does not guarantee the prevention of any specific repair, expense, or loss.