

Annual Homeowner Checkup

7 SMART THINGS TO REVIEW ONCE A YEAR

A home purchase may close, but homeownership continues. A quick annual check-in can help you stay organized, protected, and prepared for whatever comes next.

1 Create or Update a Home Inventory



- Take photos or videos of each room.
- Save receipts, serial numbers, and warranty information for major purchases.

2 Store Important Records Safely



- Keep closing papers, insurance policies, HOA documents, warranties, and contractor information in one secure place.
- Back up important files digitally so they are easy to access when needed.

3 Review Insurance Coverage



- Make sure your policy still reflects your home, belongings, and any improvements.
- Ask about deductibles, liability coverage, and special coverage for valuables.

4 Track Repairs and Improvements



- Keep a simple list of updates such as roofing, HVAC, plumbing, appliances, or remodeling.
- Record dates, costs, contractor names, and warranty details.

5 Review Legal and Estate Documents



- A home purchase or major life change may affect wills, deeds, trusts, or powers of attorney.
- Review important documents with a qualified attorney when needed.

6 Check Emergency and Safety Basics



- Know where the water shutoff, electrical panel, and gas shutoff are located.
- Test smoke and carbon monoxide detectors and replace batteries as needed.

7 Make Sure Your Home Still Fits Your Life



- Ask whether your home still supports your lifestyle, comfort, and future plans.
- Consider accessibility, maintenance, and long-term goals—especially in retirement years.



Why It Matters

A little organization now can save stress later. This yearly review can help protect your home, your records, and your peace of mind.



Clear. Calm. Honest Guidance.

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