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After Closing: A New Homeowner's Checklist & Tips

How to handle your first month after getting the keys

Signing at closing gets you the keys, but settling in takes a few more steps, in the right order. Take care of security and utilities first, then sort out payments and paperwork, and build good habits for long-term upkeep.

1. Your First Week After Closing (Security and Setup First)

Week 1

1. Change the Locks and Reset All Codes

Change the locks throughout the home, or have a locksmith rekey them. Reset the codes for the garage door opener, alarm system, smart locks, and mailbox. The previous owners, their family and friends, and contractors may still have old keys or codes, so change them before you move in for peace of mind.

2. Safeguard Your Closing Documents

Keep your Closing Disclosure, Deed (which the county will mail back to you after recording), Owner's Policy of Title Insurance, and Survey together, and scan a digital copy for your records. Keep these documents long term - you will need them when you sell, refinance, or deal with any title questions.

3. Set Up Water, Electric, Gas, Trash, and Internet Service

Schedule start dates for each service in advance, so you do not arrive on move-in day to find no water or power. On the start date, photograph your water and electric meter readings and save them - they help separate your usage from the previous household's if a bill is ever disputed. In Texas, you can choose your retail electric provider, but the local transmission and distribution utility still maintains the lines, so report outages to that utility.

4. Register With Your HOA

Register as the new homeowner with your homeowners association (HOA), pick up gate cards and garage remotes, and confirm the annual dues, how to pay them, and the community rules. Once your information is on file, notices and statements will reach the right address.

5. Confirm Your First Mortgage Payment

Note the due date and amount of your first mortgage payment, and watch for mail from your Loan Servicer. It is normal for a loan to be transferred to a new servicer after closing, so do not dismiss that notice as a scam letter. Set up automatic payments early, and review your Escrow account to confirm the amounts held for property taxes and insurance look correct.

6. Apply for Your Homestead Exemption

If this home is your primary residence, apply for a Homestead Exemption with the Appraisal District in the county where the home is located. It lowers your taxable value and caps how much that taxable value can rise each year. You can apply starting January 1 each year - the sooner, the better.

Important: Filing for a Homestead Exemption is completely free. After closing, you will receive many letters offering to file for you, or to sell you a copy of your Deed, for a fee. Those are marketing solicitations or scams - do not pay them. File yourself through the Appraisal District website or office.

7. Verify Your Homeowner's Insurance

Confirm that your homeowner's insurance policy is in effect and that the lender information on the policy is correct. If the home is in a flood zone, renew flood insurance on time so coverage does not lapse. Store the policy with your closing documents, so you can find it quickly if you ever need to file a claim.

8. Read Your HOA Documents Carefully

Take time to read through your HOA documents: how much the annual dues are, whether fences, paint colors, additions, and other renovations or exterior changes require prior written approval (ACC approval), and what the rules are for yard maintenance and trash placement. Learning the rules now helps you avoid a violation notice right after moving in.

Two things matter most this month: do not miss a mortgage payment, and do not miss your Homestead filing. A late payment affects your credit record; the exemption saves you real money on taxes every year, and missing the filing window means waiting another year.

9. Care for Your Foundation

Houston's clay soil shrinks when dry and swells when wet. During dry periods, water evenly around the foundation - a soaker hose works well - to keep soil moisture steady. At the same time, keep your gutters and yard drainage directing rainwater away from the foundation. Foundation problems often start as small cracks that were left unaddressed.

10. Maintain Your HVAC and Major Systems

Replace HVAC filters every 1 to 3 months, and have the full system professionally serviced once a year. Note the age of your roof, HVAC system, and water heater, so you can budget for replacements in advance. For older homes, schedule regular termite inspections - catching termites early costs far less to treat.

11. Watch Out for Post-Closing Scams

Closing information becomes part of the public record, and scam letters follow. They may pose as official notices charging for a copy of your Deed, a Homestead filing service, or a title registration fee, or claim to be your lender and ask you to change where you send payments. For anything involving a payment or a change to your account, verify it only by calling the official phone number printed on your policy or statement - never call the number given in an unexpected letter or email.

12. Keep Records and Plan Ahead

Save records and receipts for major repairs and renovations. They are a plus for buyers when you sell, and may also be useful for tax purposes. If interest rates drop significantly, it may be worth evaluating whether a Refinance makes sense. For questions about property management, leasing, selling, or renovating, feel free to reach out anytime.

Questions about buying, selling, or a mortgage? Free consultation: (347) 774-5396 | owenrealestatetx.com

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This guide is for general information only. Specific matters are governed by your contract, your lender, and applicable local regulations.