



# Long-Term Homeownership Checklist

## Monthly & yearly costs

- Pay your mortgage on time
- Pay property taxes and homeowners' insurance
- Pay utilities and HOA fees (if applicable)

## Maintenance & repairs

- Budget for regular upkeep
- Save for unexpected repairs
- Plan for major replacements (roof, HVAC, appliances)

## Financial planning

- Maintain an emergency fund
- Prepare for rising costs
- Understand how home equity works

## Legal & compliance

- Follow local codes and zoning laws
- Get permits for major repairs or renovations
- Comply with HOA and lender requirements

## Protecting your investment

- Review insurance coverage regularly
- Address small problems early
- Keep the home safe and well-maintained

## Community & future planning

- Maintain curb appeal
- Be a responsible neighbor
- Plan for long-term needs and resale