

Here's your . . .

FREE REPORT

10 Things You Should Address Now that You Have Moved

Wow! you've moved. New home. New neighborhood. New routines. In any regard, new overwhelming, disruptive and exciting changes are happening in your life. So now the "fun" begins – unpacking, settling in, getting to know your new neighborhood. For home movers, they say it takes more than a year to unpack your last box.

Through all this "chaos", you kind of lose yourself and your family. All your old routines are gone – new ones have to be recreated. The way you drive to work. The way your kids go to school.

Change is always disruptive – unsettling, yet exciting.

With settling down and getting used to the new routines, comes the neglect. The failure to address things, important family "housekeeping" things, which many overlook and never revisit for years to come. But you are steps ahead of them, just having requested this report.

This report is designed to be a guide, a “checklist” if you will, to help you get some of these issues addressed and give you peace of mind knowing they are taken care of. While there are certainly more than ten (10) things you need to address, these are a good place to start.

Many overlook things and never revisit for years. . .

1. *Compile a complete package from your house closing.* If your attorney doesn’t put a closing package together for you (many do not), create a binder (and make a scanned copy too) of the important documents you will need to someday sell your home. Trust me – in 10, 15, 20 years, you will never be able to find all this stuff. In the binder, include your HUD-1 (now called a Closing Disclosure or CD), the recorded deed to your home, property survey and final title policy. You might want to also include the original contract of sale and seller’s disclosures, affidavits of title along with your original mortgage, promissory note and other lender’s documents.

Trust me, you will NEVER be able to find all this stuff.

2. *Create a list of local, reliable and “available” repair people.* Good electricians are hard to find and a good plumber (during a weekend emergency) is even harder. Get recommendations from friends and neighbors. Often, your realtor can be a very good source of recommendations, as most of these people will look to take good care of you to maintain their relationship with the realtor.

A good plumber, during a weekend emergency, is hard to find.

3. *Pest-proof your new home.* Arrange for a good pest control company to visit your house and contract for regular spraying services. If possible, arrange for your initial treatment just prior to your move in date – especially if you have pets that you do not want exposed to any of these chemicals. This way you can rest assured that you and your children are not “sharing” your new home with unwelcomed visitors.

4. *Give your new home a good cleaning.* Before you get too settled into your new home, you might want to take the time to give the house a good cleaning. Appliances, window sills, baseboards, floors, duct work, etc... can all be cleaned best at this time. Once everything is in place, it will be much more difficult. You might also want to run “empty” loads in your washing machine and dishwasher before starting to use them for your family. Depending on your budget, and the size of your household, this would also be a good time to locate a good house cleaning service or individual housekeeper.

5. *Take an inventory of your personal belongings.* While you probably checked off each box and item as it was moved into your house by your movers, you probably didn’t have much of an opportunity to inspect things for damage. And you might have missed something during the move-in. Most movers insure your items against damage and

you only have a limited time to submit any claims.

Get this time frame from the moving company and schedule the date on your calendar. Be sure you have inspected all valuable items by this date and inform the mover of any damage immediately upon discovery. Take pictures of all broken items including the condition of the box it came in if it is also noticeably damaged. If you notice any damage to boxes during move-in, be sure to note it on your inventory checklist and have the foreman initial the condition.

6. *Inspect your new home, inside and out.* One of the first things to do after moving into your new house is to get to know your place. Locate your favorite magnifying glass and inspect every nook and cranny. Inspect each and every room for visible signs of damage, especially from water or fire. Check for plumbing leaks, dripping faucets and running toilets.

One clever trick . . .

to make sure there are no water leaks is to register the readings of your water meter at the start and end of a period of several hours when no water is used anywhere in the house. If the two readings differ, then it's a sure sign that you have a leaking problem and you'll need to localize and fix it (or have it fixed). Don't assume, just because you inspected the property prior to purchase, that undetected problems aren't somewhere hidden in your house.

7. *Know where your fuse box, gas meter and water main are located.* Make sure you know where these items are located in case of emergencies, or just in case you're about to

fix a power or water issue and need to turn off the electricity or cut off the water supply.

Many people have no idea where these things are located

until something happens like a power failure or a pipe burst. Don't get caught unprepared. You should know which fuse controls which part of your new house if the fuses are not labeled or if the guy before you got it all wrong. Identify and label each circuit breaker accordingly or hire a licensed electrician to do so. Similarly, get familiar with how the main water stop valve works and see if it functions properly by checking for any running water after the valve has been turned off. Replace it, or get it replaced, if it's not working the way it should. While the gas meter should only be turned off by a licensed plumber or gas company, you should at least know where the gas line and meter are located.

8. *Secure your new home.* Change the locks of all outside doors to ensure that you and your family are the only persons who have access to your new home. Double-check all windows and doors and make sure they close securely. Make sure all smoke detectors work in every room – do the same thing with properly located carbon monoxide detectors. Provide at least one functional fire-extinguisher per floor. Purchase a few first-aid kits. Devise an escape plan out of the house in case of emergencies and make it known to each family member. Consult specialists and consider installing a monitored fire and burglar alarm, especially if your home is in a neighborhood that may be targeted by thieves.

9. *Find new medical providers.* If your move was from a city far away or even another state, you need to find the right health care providers for you and your family. In reality, the task is more than important. If you have good recommendations from your previous health care provider, then you have nothing to worry about. But if you don't, you'll have to find a doctor who is right for you, for your children and for your pets (if any). Similar to the process of finding a good school, the hunt for a trustworthy primary care doctor, a dentist or a vet should either begin online or even better – through specific suggestions and recommendations from your colleagues at work or the folks who live in your new neighborhood. Take into account your specific medical needs (whether you actually need a primary care doctor or a specialized doctor), the doctor's experience and personality and don't make your final decision before visiting the office in person and having a little chat with your future physician.
10. *Review and update your Wills and other personal documents.* One of the most important things you should do, if you are starting a family or have moved from another state, is to

have Wills and related personal documents reviewed

by a local estate planning attorney. He or she can recommend the basic documents you will need. These generally include a Will (last will and testament), an advanced healthcare directive, and a power of attorney for both you and your spouse. If you already have older documents, the attorney can review them to see if they meet state-

specific requirements, have updated tax provisions and meet your current family objectives.

As a new homeowner or having just relocated, there are many other things you should focus on including address changes, registering out of state vehicles, recycling all your packing materials, and assessing your insurance situation, just to name a few.

At The Beinhaker Law Firm, we focus our practice on Wills, Trusts and Estates – helping those of any age or life stage with planning for these types of life events. Whether you are expecting a child, or are older, call us for a free consultation.

Now, here's your CALL TO ACTION.

Visit our office for a warm cup of coffee or espresso and the opportunity to speak candidly with one of our legal professionals. Consultations are confidential and come with no obligations.

Call or Email us today.

info@beinlaw.com

(862) 206-7123



TEL: 908.272.2232 FAX: 908.233.4546
EMAIL: INFO@BEINLAW.COM WEB: WWW.BEINLAW.COM