# Move-In Checklist for New Homeowners

Free checklist for buyers in NYC and Westchester.

## 4 weeks before closing

- ☐ Get quotes from at least two licensed, insured movers.
- ☐ Co-op/condo: get move-in rules from the managing agent (days, hours, elevator reservation, deposit, mover's Certificate of Insurance).
- ☐ Buy homeowners insurance (HO-3, HO-6, or co-op policy); send proof to your lender.
- ☐ If renting now, give your landlord notice as your lease requires.

## 1-2 weeks before

- ☐ Set up electric and gas (Con Edison, National Grid, or NYSEG, depending on location).
- ☐ Schedule internet installation.
- ☐ Water/sewer: NYC houses are billed by DEP; in Westchester, check with your municipality.
- ☐ Forward mail with USPS; update your address with bank, employer, and DMV.
- ☐ Confirm the final walk-through time.

## Closing day

- ☐ Final walk-through: home empty, clean, agreed condition, appliances working.
- ☐ Collect all keys, fobs, garage openers, mailbox keys, and alarm codes.
- ☐ Photograph the meters (electric, gas, water).

## First week

- ☐ Change or rekey the locks (houses).
- ☐ Test smoke and carbon monoxide detectors.
- ☐ Locate the main water shutoff, gas shutoff, and electrical panel.
- ☐ Register for the NYS STAR credit and apply for any property tax exemptions.
- ☐ Co-op/condo: confirm primary-residence status with the managing agent for the NYC abatement.
- ☐ Store closing documents safely: deed or stock certificate, title policy, closing statement.

General information, not legal, tax, or financial advice. Rules and fees change; confirm details with your attorney or the relevant agency.
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