

Home Ownership Checklist

50+ items every homeowner should track. Print this, check things off, and stay organized.

1. Warranty Registration (Do This First)

- Register all major appliances with manufacturers
Most have online registration. You need model + serial number.
- Register HVAC system within 60-90 days of install
Carrier: 90 days. Trane: 60 days. Miss it and coverage drops 50%.
- Register water heater within 60 days
Rheem and most brands require this for full warranty.
- Save all receipts and proof of purchase digitally
Take photos and store in cloud. Paper fades.
- Record serial numbers for every major appliance
Usually on a sticker on the back or inside the door.
- Note warranty expiration dates in your calendar
Or use Warnja to track them automatically.
- Check if your credit card extends warranties
Visa Signature, Amex, Citi often add 1 extra year free.

2. HVAC System

- Schedule annual HVAC maintenance (spring + fall)
Most warranties can deny claims if system wasn't maintained.
- Replace air filters every 1-3 months
\$5-15 each. Dirty filters cause breakdowns and raise energy bills.
- Clean outdoor condenser unit annually
Remove debris, trim plants 2 feet back from unit.
- Check thermostat batteries yearly
Dead batteries = no heat/cool when you need it most.
- Inspect ductwork for leaks or disconnections
Leaky ducts waste 20-30% of heating/cooling energy.
- Know your registration status
Carrier, Trane, Frigidaire all require registration for full coverage.
- Document your installer's info
You'll need proof of licensed installation for warranty claims.

3. Water Heater

- Know your tank warranty period (6-12 years typical)

Check the sticker on your unit or your registration confirmation.

- Replace anode rod every 3-5 years

\$30-50 DIY part. This is the #1 cause of tank failure that warranty won't cover.

- Flush tank annually to remove sediment

Extends life significantly. Takes 20 minutes.

- Test temperature & pressure relief valve yearly

Safety device. Lift lever briefly; water should flow, then stop.

- Check for rust or moisture at base of unit

Early warning sign. Address before it becomes a flood.

- Know if your model is Rheem, Ruud, or other

Ruud = Rheem. Same warranties, same claims process.

4. Kitchen & Laundry Appliances

- Clean refrigerator coils every 6-12 months

Dusty coils make compressor work harder and shorten lifespan.

- Run dishwasher cleaner monthly

Prevents buildup. Bosch dishwashers have lifetime tub warranty.

- Clean washing machine with cleaning cycle monthly

Prevents mold and odor, especially front-loaders.

- Clean dryer vent annually (not just the lint trap)

Fire hazard. Also causes dryer to work harder and fail sooner.

- Check oven door seals for wear

Damaged seals waste energy and affect cooking temperature.

- Test smoke and CO detectors monthly

Replace batteries annually. Replace units every 10 years.

- Know which brands cover which products

Samsung: 10yr compressor. LG: 10yr direct drive motor. Whirlpool: 10yr magnetron.

5. Home Exterior & Structure

- Inspect roof annually and after major storms

Document damage immediately with photos for insurance claims.

- Clean gutters twice a year (spring + fall)

Clogged gutters cause foundation damage and roof leaks.

- Check caulking around windows and doors yearly

Re-caulk where needed. Prevents water intrusion and drafts.

- Inspect foundation for cracks

Small cracks are normal. Growing cracks need professional evaluation.

- Test garage door auto-reverse safety feature

Place a 2x4 on the ground. Door should reverse when it hits it.

■ Power wash siding and driveway annually

Prevents mold growth and extends material life.

6. Plumbing

- Know where your main water shutoff valve is
In an emergency, you need to find it in seconds, not minutes.
- Test shutoff valves under sinks annually
They can seize up if never used. Turn them to make sure they work.
- Inspect visible pipes for leaks or corrosion
Check under sinks, behind toilets, near water heater.
- Never put grease down kitchen drains
Build a grease jar habit. Grease is the #1 cause of kitchen clogs.
- Consider a home warranty for plumbing
AHS and Choice both cover plumbing systems. Worth it for older homes.

7. Smart Home & Electronics

- Update firmware on all smart devices quarterly
Security patches protect your network. Outdated firmware = vulnerability.
- Change default passwords on all IoT devices
Cameras, doorbells, thermostats, routers. Use unique passwords.
- Back up smart home configurations
If a hub dies, you don't want to reprogram 30 devices from scratch.
- Know what's covered vs not on smart devices
Firmware bugs are NOT covered under hardware warranty.
- Register electronics within 30 days of purchase
Samsung Care+, LG extended plans require timely registration.

8. Insurance & Financial

- Review homeowner's insurance annually
Make sure coverage matches current home value and contents.
- Create a home inventory with photos
Document every room. Invaluable for insurance claims.
- Understand the difference: insurance vs warranty vs home warranty
Insurance = disasters. Warranty = defects. Home warranty = wear and tear.
- Evaluate if a home warranty plan makes sense
Best for homes 5+ years old with aging systems and appliances.
- Store all home documents in one place
Digital copies in cloud + physical copies in fireproof safe.
- Keep contractor contact info organized
Plumber, electrician, HVAC tech, handyman. You'll need them at 10 PM on a Saturday.

Track all your warranties automatically at warnja.com