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Congrats, You Own a House! Now What?





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Congrats, Homeowner!



The Fun (and Slightly Overwhelming) Stuff You Gotta Do After Closing in Canada

Welcome Home!

So, you did it! You survived the paperwork, the stress, and probably a mild existential crisis, and now you officially own a home. Amazing! But before you kick back with a celebratory drink, there are a few things to sort out. Don't worry—I got you covered with this friendly, slightly funny, and super helpful guide. Let's get to it!



STEP 1

Lock It Down



Change Those Locks & Security Codes

First things first—change those locks. The last thing you want is an unexpected visit from the previous owner’s dog walker. Same goes for garage codes and alarm systems.



Test or Install a Security System

If you’ve got one, test it. If you don’t, think about getting one. Peace of mind is priceless.



Smoke & Carbon Monoxide Detectors—Your New Best Friends

Push the buttons, replace batteries, and make sure they work. Because fire and carbon monoxide? Yeah, we don’t mess with that.

STEP 2

Get Your Utilities & Services Up and Running ⚡ 💧 📞



Set Up Your Utilities

Call your local providers for electricity, water, gas, sewage, and waste collection. Because showering and lights are kind of non-negotiable.



Internet, Cable, and Phone

Book an installation date ASAP. Some of these companies act like they're delivering your service by horse and carriage.



Duct Cleaning—Yes, It's a Thing

Your vents are probably holding a decade's worth of dust, pet hair, and mystery debris. Get them cleaned before you start breathing that stuff in.

STEP 2

Get Your Utilities & Services Up and Running ⚡ 💧 📞



Deep Clean Before You Move In

Even if the house looks clean, trust me, there's grime lurking in places you don't even want to think about. Either roll up your sleeves or call in the professionals.



Keep Important Tradesmen on Speed Dial

Find a good handyman, plumber, electrician, and general contractor. You'll need them sooner than you think. Bonus points if they don't charge "new homeowner" prices.

STEP 3

Change Your Address & Let People Know Where You Live



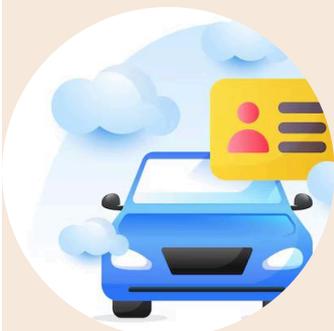
Canada Post Mail Forwarding

You don't want your bills, Amazon packages, or that random cheque from your great-aunt going to your old place. Set up mail forwarding.



Notify Important People & Services

- Your boss (so your paycheck doesn't disappear into the void)
- Your bank and credit card companies (they really like knowing where you live)
- Insurance providers (home, auto, life, health—you name it)
- Subscription services (Netflix doesn't care, but your monthly wine club does)
- Friends & family (unless you're trying to ghost them)



Update Your Driver's License & Vehicle Registration

Every province has its own timeline, but you usually have about 30 days to do this before they start side-eyeing you.

STEP 3

Change Your Address & Let People Know Where You Live



Update Your Address with Elections Canada

Because democracy.



Don't Forget CRA (Canada Revenue Agency)

Unless you want to miss an important tax refund.



Health Card & PR Card (If Applicable)

If you rely on health care or permanent resident benefits, make sure your address is updated.

STEP 4

Review Your Home Insurance & Warranty



Double-Check Your Home Insurance

Make sure your policy actually covers what you need. If you're in a flood zone or an earthquake-prone area, add extra coverage.



Check Your Home Warranty (If You Got One)

If you have a new build, check for warranty coverage (like Tarion in Ontario). Knowing what's covered could save you a ton of cash.



Update Your Term Insurance

Your new home is a big deal—make sure your life insurance reflects it.

STEP 5

Get Ahead on Maintenance



Make a To-Do List (Your Future Self Will Thank You)



- Change HVAC filters and book a tune-up.
- Note the dimensions of the furnace filter (it should be written on the body). The regular ones are 16x25x1, but check before buying replacements.
- Check for leaks and find your main water shut-off.
- Locate your breaker panel (because you'll eventually trip a circuit, trust me).
- Inspect and clean gutters so you don't get Niagara Falls off your roof.



Plan for Cold Weather: Turn Off Outdoor Water Valves!

Before temperatures hit zero, shut off the water supply to your backyard taps and garage. Because guess what? Water expands when it freezes. And frozen pipes? A nightmare you do not want.



Set up a Maintenance Calendar

Reminders = fewer unexpected expenses later.

STEP 6

Keep Your Paperwork Safe



Store Your Closing Documents

Your mortgage, deed, and insurance policies should be somewhere safe. A fireproof box is your friend.



Keep Warranty & Service Records

Your appliances have warranties, and you'll need them when something inevitably breaks.

STEP 7

Get to Know Your Neighborhood



Say Hi to Your Neighbours

A friendly chat could mean a lifelong buddy—or at least someone to keep an eye on your place when you're out of town.



Plan for Property Taxes & Utility Costs

Figure out where the nearest grocery store, pharmacy, hospital, and emergency vet (if you've got pets) are. You don't want to Google that stuff in a panic.



Read Up on Local Bylaws & HOA Rules

Before you build that backyard tiki bar, make sure you're not breaking any rules.

STEP 8

Get Your Finances in Order



Understand Your Mortgage Payments

Set up auto-pay so you never miss a payment (because banks love late fees).



Find Essential Services

Property taxes sneak up on people. Make sure you know when they're due and how much they'll be.



Start a Home Emergency Fund

Because at some point, your furnace will break, your roof will leak, and your plumbing will betray you.

STEP 7



Final Thoughts 🎉

Owning a home is exciting, exhausting, and—let’s be honest—a little scary. But with a solid plan and a sense of humor, you’ll be just fine. Now go enjoy your new home (and maybe order some pizza, because unpacking is not happening today). Cheers!

Oh, and before you go—BricksNDreams is always at your service! Our relationship doesn’t end with you buying this beautiful home. So if you ever have ANY questions—whether it’s about home maintenance, renovations, or just how to survive your first winter as a homeowner—Don’t hesitate to reach out. We got you!