

01. First-year home triage

Know what needs an answer now, what to plan, and what can wait. This is a planning aid, not a safety inspection.

Suspected gas, electrical or structural danger needs appropriate urgent help. For suspected carbon-monoxide poisoning, get outside to fresh air immediately, then call 911. CPSC safety guidance. Do not use this sheet to delay emergency help.

Ask for help now

An observation may be unsafe, actively damaging the home or worsening. Get qualified help; do not guess the diagnosis.

Plan it

Known maintenance or a defect a qualified person says can be scheduled. Ask for scope, timing and an estimate.

Later

A cosmetic change or optional upgrade. Keep it on the list without making it this week's project.

Sort three observations

What I noticed / lane	Missing question	Person / next date

If the lane is unclear, ask a qualified person. A date here is a follow-up reminder, not a deadline for an emergency.

Choose only three next actions

Action / done when	Who	Time / cash allowance

01. Budget and home reference

Use this page with your triage list. Write down the question before committing money.

Three separate budget lines

Category	Available now	Estimated need	Gap / next question
Recurring maintenance			
Planned repairs			
Uncertainty buffer			

USD. Use your own cash flow and known conditions. No universal percentage of the home's market value is assumed.

Home reference page

Record	Location / details
Main water shutoff	
Electric panel	
HVAC model / manual	
Filter size / type	
Qualified contact	
Last service / date	

Ask for a safe demonstration of unfamiliar equipment rather than experimenting. Follow your actual manual and qualified advice.

Starting resources: ENERGY STAR maintenance checklist and EPA leak guidance. General US homeowner education, not an inspection or personalized repair advice.

Next list review: _____

Ready for a quote? Use the contractor worksheet in this same kit. One useful answer, one planned task or one consciously deferred upgrade is a concrete next step.

02. Renewal review

Compare the same coverage before you compare prices. Insurer: _____ Renewal date: _____

Annual figures (USD)	Current policy	Renewal
Premium		
Main deductible		
Dwelling limit		

Premium difference: renewal minus current = \$_____ per year. Percentage: difference divided by current premium x 100 = _____. A zero current premium has no meaningful percentage comparison.

Record percentage-based wind, hail or hurricane deductibles separately. A lower premium does not establish equivalent coverage.

Check before renewing

- ☐ Compare coverage limits and new exclusions.
- ☐ Check each deductible, including named-peril deductibles.
- ☐ Check replacement-cost versus actual-cash-value wording.
- ☐ Ask whether discounts changed and what evidence they need.
- ☐ Compare another written quote on the same coverage basis.
- ☐ Confirm replacement coverage starts before the old policy ends.

Questions for the insurer / agent

Reference: NAIC homeowners insurance guide. This worksheet organizes questions, not policy advice.

03. Contractor quote comparison

Project / agreed scope: _____

A blank is a question to ask, not an assumed inclusion.

Compare	Quote A	Quote B	Quote C
Contractor			
Total price (USD)			
Included work / materials			
Exclusions / allowances			
Deposit / payment milestones			
Permits / cleanup			
Start / finish dates			
Warranty / license / insurance			

Resolve before you sign or pay

☐ Verify the license where required, and ask for insurance evidence.

☐ Confirm scope, materials, permits, cleanup and timing in writing.

☐ Put exclusions, extra charges and change approvals in writing.

☐ Tie payments to defined work and check local deposit rules.

☐ Avoid full payment up front; check work before final payment.

Reference: FTC home improvement guidance. Requirements vary by location. A price gap alone does not show which quote is better.

04. Home rebate watchlist

Verify official terms before buying or signing. A listing does not guarantee eligibility, funding or approval.

Start with energystar.gov/rebate-finder, energy.gov/save, your utility and your state energy office.

Program 1

Program / utility	Official source URL
Amount and conditions	Deadline / date checked
Approval needed before purchase?	Evidence to keep / next action

Program 2

Program / utility	Official source URL
Amount and conditions	Deadline / date checked
Approval needed before purchase?	Evidence to keep / next action

Program 3

Program / utility	Official source URL
Amount and conditions	Deadline / date checked
Approval needed before purchase?	Evidence to keep / next action

04. Before you commit

Use this page with your rebate records. Recheck terms on the date you apply.

Verification checklist

- ☐ The program is open and funding is available.
- ☐ The exact model, installer and property qualify.
- ☐ Income or account-holder conditions have been checked.
- ☐ The person responsible for applying has been identified.
- ☐ Any approval required before purchase or installation is in place.
- ☐ The terms, receipt, model number and application confirmation are saved.
- ☐ The provider has confirmed whether incentives can be combined.

Questions to send to the program administrator

Does this exact model and installer qualify for my address? Do I need approval before ordering? Which documents and deadlines apply? Can I combine this with another incentive?

My notes

Resource links checked October 10, 2026. No rebate amounts or tax-credit deadlines are assumed. This is a planning worksheet, not tax advice.