



New Homeowner Guide



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NEW HOMEOWNER'S GUIDE

TABLE OF CONTENTS

Overview

Quick Start Guide

Why HomeBinder?

How It Works

Chapter 1/ Moving In: First Things to Do

First: Change the Locks and Filters

What to Know Before Buying Locks

Change HVAC and Water Filters

Next: Set Up Your HomeBinder Account

Confirm the Maintenance Schedule

Load Your Appliance Information

Share Your Binder

Finally: Test Your Water

Why Should You Test Water?

How to Test Water

Chapter 2/ Primary Safety Items to Maintain

Prevent Fires

Why Chimney Maintenance Is Critical

How Dryer Vents Host Fires

Maintain and Replace Smoke Detectors

Prevent Air Contamination

Clean HVAC Ducts and Filters

Keep Carbon Monoxide Alarms Working

Prevent Basement Flooding

Maintain Your Sump Pump

Battery Backups and Water Alarms

Chapter 3/ The Main Parts of Your House

Roofing Materials and Construction

Structural Framing

Modern Electrical Systems

Pipes and Plumbing

Heating and Cooling Options

Average Life of Home Components (table)

Chapter 4/ Safety and Preventive Measures

Childproofing Basics

Pool and Spa Safety

Child Safety Locks

Simple Electrical Safety

Environmental Protection

Detect Fire and Carbon Monoxide

Detect Radon, Lead, Mold, and Asbestos

Address Water Contamination

Chapter 5/ Today's Home Security

Doors and Windows

Lights and Camera

Integrated Security Systems

Chapter 6/ Comprehensive Maintenance Guide

Exterior

Chimney

Driveway

Garage Door

Gutters

Septic Tank

Sewer Lines

Interior

Bathroom

HVAC Belts, Fans, Motors

HVAC Ducts

Water Treatment Systems

Windows and Doors

Filters and Batteries

Filter Replacement

Air Conditioner

Forced-air Furnace

Oil-burning Furnace

Refrigerator

Water Filtration System

Battery Maintenance

Carbon Monoxide Alarm

Garage Door Remote Control

Home Security Components

Radon Monitor

Smoke Alarm

Solar Lights and Appliances

Sump Pump Backup Pump

Chapter 7/ Energy Efficiency

Smart Thermometer Benefits

Energy-Saving Home Appliances

Insulation and Air-Sealing

Energy Audits

Chapter 8/ Landscaping Maintenance

Fencing and Decks

- Fence Upkeep

- Deck Schedule

Lawn and Plantings

- Lawn Maintenance

Trees and Shrubs

Chapter 9/ Home Repairs

Electrical Repairs

- How to Replace an Overhead Light Fixture

Plumbing Repairs

- How to Fix a Leaky Faucet

- How to Fix a Running Toilet

Walls and Ceilings

- Surface Repairs

- Interior Painting

- Exterior Painting

Chapter 10/ Ways to Boost Home Value

Annual Property Reviews

8 Value-Adding Upgrade Projects

BONUS INFORMATION

I. Seasonal Checklist

II. How Long Will It Last? Life Expectancy of Home Components

III. The Best Way to Choose Home Contractors

Acknowledgments

OVERVIEW

Congratulations on becoming a new homeowner! Whether or not this is your first home, taking ownership and moving in can be an exciting and stressful time. We're here to help. If you're a veteran homeowner who's been around the block a few times, we've included updated content to make this book useful to you as well. These days, the debate about whether a home is an asset or a liability persists. We at HomeBinder prefer to focus on the experience. We just want you to be successful in your ownership.

This book is your key to HomeBinder's tool chest, as well as a summary of the many aspects of home maintenance that preserve and enhance the value of your property. It is not a comprehensive fix-it guide; there are plenty of those out there. Instead, this book is meant to get you up to speed fast on the workings and condition of your home, and to make keeping track of them a breeze. If you start now, you'll spend less time being frustrated, and more time enjoying your new property.

QUICK START GUIDE

So, you're ready to move in. There's no need to read this book from cover to cover. It's arranged so you can hit the right sections when you're ready to learn and prepare, or to

troubleshoot as issues arise. Right now, though, here are a couple of crucial chapter links to get started:

Section (Click to follow links below)	Why?
CHAPTER 1/ MOVING IN: FIRST THINGS TO DO	Make sure to configure HomeBinder when you move in, to get the most value, identify any appliance recalls, and ensure that your maintenance schedule is “dialed in.” Your inspector may have started this process for you.
CHAPTER 2/ PRIMARY SAFETY ITEMS TO MAINTAIN	Safety starts from day 1. Here are the most important steps to protecting yourself and your family in your new home.
CHAPTER 7/ ENERGY EFFICIENCY	Getting ahead of what powers your home will save you money. The sooner you do it, the better off you’ll be.

WHY HOMEBINDER?

Many homeowners receive this book from home inspectors along with their report. That’s because home inspectors care about their clients! The information they relay during an

inspection or in their report is critical to safety and getting the most out of a major investment. But the volume of facts can be overwhelming. Inspectors know that folks are already busy with moving plans, new jobs, new schools, and the myriad things that go into buying a new place. Yet, they need a way to remember inspection information and details, in order to prevent issues from arising in the future.

HomeBinder offers a way to break down and organize what you learn from your inspector, your real estate agent/broker, and from first-hand experience living in your new home—all in one place. You'll add to your binder, listing upkeep and upgrade information. Convenient? Yes. But, more important, from a property value standpoint, HomeBinder offers continuity. It's a record of your home's "life" from the day you purchase through the day you sell (more about that value below.)

Get to know HomeBinder like you would a helpful, new neighbor. We'll be there with tips and reminders, so that caring for your home—and its eventual sale—will run like clockwork.

HOW IT WORKS

We have designed HomeBinder to streamline home care and track all the efforts you make to improve your property. There's a place to record photos and need-to-know data—an inventory of furnishings, a schedule for upkeep, contacts for contractors, etc. If you received this book as a gift, a professional may have pre-loaded your home's basics into your account.

We'll offer prompts to make it easy to know what information to include for each additional item. Then, you'll automatically get maintenance reminders that either you or the home inspector have set up for you.

Take a few moments to set up your HomeBinder today, and it will pay dividends throughout your ownership. From giving you an alert if an appliance gets recalled, to having remote access to home information (such as filter sizes) and easy reference to a paint color or a home pro you used in the past, the more you put into your binder, the more you'll get out of it (as with a lot of things in life!). When you're ready to sell, you can share this wealth of information with brokers, appraisers, and prospective buyers to make your transaction as successful and valuable as it can be.

How HomeBinder Helps Today

- 24/7 access to all your home details, from wherever you are
- Email maintenance reminders, for a nudge when you need it
- Appliance recall alerts you might not otherwise know about
- Records of previous projects and pros, so you won't forget them
- Optional Annual Property Reviews to catch problems when they're small

Using our interactive application, you'll be able to access your home info from your computer or mobile device. HomeBinder takes preventive upkeep a step further by pairing with professionals in your area (typically, the person who first inspected your home) to

perform Annual Property Reviews at your request. You'll get a real-time assessment of your home and grounds that will show you how well things are holding up and point out trouble spots before they become disasters. Learn more about **Annual Property Reviews** in Chapter 10, Ways to Boost Home Value.

How HomeBinder Pays Off When You Sell

- Offers buyers a complete ownership history of your home
- Displays pictures and features that get your property noticed
- Gives appraisers accurate data to speed the transaction
- Provides full disclosure to help you get the best sale price
- Collects cost records that may reduce capital gains taxes

Although selling your home may be the furthest thing from your mind right now, you are putting money into something that will have real value, and it is important to maximize it. Given that a sale may be decades from now, how will you preserve all the records and data you'll need to disclose to appraisers and buyers? HomeBinder makes that part easy. Just enter information as you go. Even a few items a year will start to accumulate fast! When it's time to sell, you'll have a secret weapon: the [HomeBinder Seller Report](#). It's free with your account.

Buyers today expect to see and know as much as possible about a home before considering viewing or purchase it. Having a HomeBinder Seller Report will put you at the

top of their list. You'll be able to share unique details about your property and neighborhood. A full record of inspections, maintenance, and upgrades will **move the transaction along faster**. And, since you probably loved your home, giving buyers the "playbook" on how to manage it will ensure that it is taken care of, going forward.

Appraisers, however, have little time for research and rely on public records these days. This limited data may result in insufficient "comp" (comparable home prices sold), especially in upward markets where homes are gaining value. A HomeBinder Seller Report passes along home details that appraisers can't get from public sources (such as a kitchen renovation, sunroom addition, new master bath, or all upgraded appliances). This increases their accuracy and **prevents an appraisal from holding up the deal**.

Sellers (that's you!) want the transaction to go smoothly and want to maximize home value. Your up-to-date Seller Report answers buyers' questions and shows them pictures of your home's features and improvements. This boosts their comfort level and confidence in the value that they see, making them more likely to meet your asking price. Additionally, the report helps you **avoid unnecessary taxes at the time of sale**. Your HomeBinder will contain evidence to help you reconcile capital gains that exceed federal limits. For instance, if you bought the home for \$250K and can show that you put \$100K into it, when sold for \$400K, your capital gains were really just \$50K. (Under today's tax law there is a generous allotment of "free" \$250K capital gains for an individual and \$500K for a married couple, but that may not always be the case. Tax laws change, so it's important to be prepared, given the significant financial implications.)

CHAPTER 1/ MOVING IN: FIRST THINGS TO DO

To get the most value, safety, and security out of your investment, start by safeguarding your loved ones and belongings by changing exterior door locks and various system filters. Then, move on to record keeping. It only takes a few minutes. Finally, move on to getting your water supply tested.

FIRST: CHANGE THE LOCKS AND FILTERS

- ✓ Change exterior and garage door locks
- ✓ Change furnace and central air conditioning filters
- ✓ Change water system filters

Before you move into your new home, secure your property and protect indoor air and water quality. **New locks**—or, if using an electronic keyless system, new configurations—are a must. Replacing filters on your heating and cooling systems will optimize the quality of indoor air circulation, and **new filters** on your refrigerator or drinking water supply, if