



YOUR HOMEOWNERSHIP GUIDEBOOK

Hello Homeowner!





THE INTRODUCTION

Crushing it at being a homeowner.

You did it! Here you'll find my preferred vendors, a sprinkling of advice, and tips on how to maintain your property.

With a little planning and maintenance, you'll be ready to enjoy the benefits of owning a home!

Never hesitate to reach out with questions, for advice, or just to say hi! I'll miss chatting you after we're closed! (seriously!)



Sandy Palmer
REAL ESTATE AGENT


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Monthly Home Maintenance

Regular home maintenance is essential for keeping your property in good condition and preventing small problems from turning into major issues. By completing this Monthly Home Maintenance checklist each month, you can catch potential problems early, keep your home running efficiently, and save money on costly repairs. It will pay off in the long run too; maintaining your home properly can help you preserve its value and ensure that it remains a safe and comfortable place to live for years to come.



Monthly Home Maintenance Checklist

- Check and replace HVAC filters as necessary.
- Inspect plumbing for leaks, drips, or water stains.
- Test smoke and carbon monoxide detectors
- Check fire extinguisher to make sure it's charged and accessible.
- Clean gutters and downspouts to prevent clogging
- Inspect windows and doors for air leaks. Apply weatherstripping or caulking.
- Clean dryer vent to prevent fire and improve efficiency.
- Check outdoor lighting and replace bulbs as necessary.
- Clean appliances, including dishwasher and range hood filters.
- Check water heater and boiler for signs of rust/ corrosion.



Vendor List

HANDYMAN/CONTRACTOR SERVICES

Gene Altieri Construction, 802- 999-8929 <https://mr-punchlist.com/>
LLC gene@mr-punchlist.com

Dynasty Property Services, 802-556-1592 <https://www.dynastyproperty.com/>
LLC dynastypropertyservice@gmail.com

HEATING SYSTEM SERVICES

Falcon Plumbing & Heating 802-878-0077 <https://www.falconplumbingvt.com/>

Vermont Gas 802-863-4511 <https://vgsvt.com/>
Emergencies- 800-639-8081

PLUMBING

Platinum Plumbing & Heating 802-777-5719 <https://www.platinumplumbingvt.com/contact>
contact@platinumplumbingvt.com

Benoure 802-864-7156 <https://www.benoure.com/>
info@benoure.com

ELECTRICIANS

Jon Quong New England Electric	802-922-2961	https://www.newenglandelectric.com/pro_team.php
Chris Meyer Meyer Electric	802-338-2821	meyerelectricvt@gmail.com

APPLIANCE REPAIR

Electronics Hospital	802-863-5066 nancy@electronichospital.com	vendor@website.com
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INSPECTORS

Eric Barouxis	802-318-7540 onpointvt@gmail.com	https://www.onpointvt.com/
Michael Clark	802-578-5606	https://inspectvermont.com/

HOUSEKEEPING

Shannas Green Clean	413-530-7892 shannasgreenclean@gmail.com	https://www.facebook.com/shannasgreenclean
Vermont Dryer Ducts	802-448-5590	https://vermontdryerduct.com/

PEST CONTROL

Grenier's Pest Control Michelle Fuller	802-879-2602 grenierspestcontrol@gmail.com	https://grenierspestcontrol.com/
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SEPTIC COMPANIES

P&P Septic Service Inc	802-655-4312 dispatch@pandpseptic.com	http://www.pandpseptic.com/
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TRASH REMOVAL

Myers Container Service	802-655-4312	https://www.theredcanfamily.com/
Duffy's Waste & Recycling, Inc.	802-849-2309	http://www.duffyswaste.com/

POWER WASHING

The Waterboy House Washing	802-370-1402 waterboyhousewashing@gmail.com	https://thewaterboyhousewashing.com/
Vermont Dryer Ducts	802-448-5590	https://vermontdryerduct.com/

FIREPLACE/CHIMNEY SERVICES

Artful

802-658-3253
info@artfulchimney.com

<https://artfulchimney.com/>

LANDSCAPING

The Green Side Eco-Friendly
Landscaping

802-881-2515
info@thegreensidevt.com

<https://www.thegreensidevt.com/>

PAINTERS

Lafayette Painting

802-863-5397
info@LafayettePaintingInc.com

<https://www.lafayettepaintinginc.com/>

Valley Painting

802-355-0392

ROOFING REPAIR / REPLACEMENT

JSS Roofing

802-578-5107

Homeowner Tips



As you settle into your new home, I'm excited to share some tips to make the transition to homeowner as seamless as possible. Follow these proactive measures to ensure stress-free homeownership!



- ✓ Keep up with regular maintenance tasks to avoid costly repairs down the road.
- ✓ Invest in energy-efficient upgrades to lower your utility bills and reduce your carbon footprint.
- ✓ Create a budget and stick to it to ensure you can afford all your home-related expenses and unexpected mishaps.
- ✓ Consider adding security measures to protect your home and family.
- ✓ Stay organized by decluttering and finding efficient storage solutions.
- ✓ Hire qualified, insured and reputable professional contractors when needed.
- ✓ Create a budget for home repairs and improvements.
- ✓ Prioritize safety measures, such as smoke detectors and carbon monoxide detectors.



Financial Tips

What I always share with my clients!

Create a budget: Create a budget to help manage your expenses. Make sure to include all of your expenses, including mortgage payments, property taxes, utilities, and maintenance costs.

Set up an emergency fund: Owning a home can come with unexpected expenses, such as a leaky roof or broken appliance. To prepare, set up an emergency fund that can cover at least 3 - 6 months of living expenses.

Understand your mortgage: Understand the terms of your mortgage, including the interest rate, payment schedule, and any prepayment penalties. Keep an eye on interest rates and consider refinancing if it makes sense for your situation.

Consider making extra payments: Making extra payments on your mortgage can help you pay off your loan faster and save money on interest in the long run (by 5 or 6 figures!). Check with your lender to see if there are any prepayment penalties.

Shop around for homeowners insurance: Homeowners insurance can be expensive, so it's important to shop around for the best rates. Make sure to compare coverage and deductibles from multiple providers before choosing a policy.

Plan for property taxes: Property taxes can be a significant expense for homeowners so be sure to plan for them in your budget. You may be able to deduct property taxes from your income taxes - keep track of your payments and consult a tax professional.

Energy-Saving Tips

Use LED light bulbs: LED bulbs use up to 80% less energy than traditional incandescent bulbs and last *much* longer. They'll be more expensive upfront, but they'll reduce your energy bill in the long run.

Install a programmable thermostat: A programmable thermostat allows you to set the temperature in your home to automatically adjust to your schedule, so you're not wasting energy while you're away.

Seal air leaks: Air leaks can waste a lot of energy, as your HVAC system has to work harder to keep your home at a comfortable temperature. Check for air leaks around doors and windows, and seal them with weatherstripping or caulking.

Use energy-efficient appliances: When it's time to replace appliances, look for ones with the ENERGY STAR label. These appliances are designed to use less energy and can help lower your energy bills.

Insulate your home: Proper insulation will help keep your home at a comfortable temperature and reduce the amount of energy you need to heat or cool it.





Home Renovation & Remodeling Tips

Determine your budget: Determine how much you can comfortably afford to spend on the renovation.

Prioritize your projects: Once you have a budget in mind, Make a list of what you want to accomplish and prioritize which projects are most important to you.

Consider your financing options: There are several ways to finance a home renovation, including personal loans, home equity loans, and home equity lines of credit (HELOCs). Compare interest rates and terms from different lenders.

Plan for unexpected expenses: Renovations can be unpredictable, so it's important to plan for unexpected expenses. Set aside an additional 10-15% of your budget for unforeseen expenses.

Get multiple quotes: When selecting contractors, get multiple quotes and choose a reputable, insured professional.

DIY where possible: Depending on your skills and experience, consider doing some of the work yourself to save money. Just make sure you're capable of completing the project safely and correctly.

Be patient: Renovations can take time, so be patient and allow for delays or unexpected issues. Rushing the project can lead to mistakes and additional costs.

Handy Home Info

PROPERTY ADDRESS

PURCHASE PRICE

DATE OF PURCHASE

MORTGAGE LENDER

ACCOUNT #

INSURANCE COMPANY

POLICY #

HOA INFORMATION

MISC. INFORMATION

SECURITY SYSTEM INFORMATION