



YOUR HOMEOWNER GUIDEBOOK

# How to be a Homeowner





THE INTRODUCTION

# How to be a Homeowner

Welcome home! In this guide, you will find all the information you need to become a successful homeowner, from tips on how to maintain your property to advice on how to finance home improvements.

With practical insights and helpful resources, this guide will help you navigate the challenges of homeownership and enjoy the benefits of owning a home.



JoAnn Echtler  
REAL ESTATE AGENT

Cell: 724-713-0831  
Office: 724-776-3686  
Jechtler@TPRsold.com



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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

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- Check and replace air 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 for signs of rust/corrosion. Flush to remove sediment.



# Vendor List

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## CHIMNEY REPAIR



BK Chimney

724-538-3488  
bkchimney.com

## ROOFING



Chris Miller Roofing

724-996-3240  
chrismillerroofing.com

## LANDSCAPING



Joshua Titus

724-991-6512

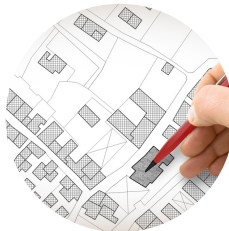
## STRUCTURAL ENGINEERING



Justin L. Kovach, P.E.

814-258-2906  
gatewayengineers.com

## LAND SURVEY



Graff Surveying

724-352-3811  
graffsurveying.com

## TREE REMOVAL



Ken Wagner

412-614-9000

# Vendor List

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## INTERIOR PAINT



Echtler Painting

412-610-1753

## ELECTRICAL



Rob Smorada

412-592-7947  
cardello.com

## HVAC



Kohl Heating &  
Cooling

724-538-5587  
kohlheatingandair.com

## BLINDS



Doug Miller  
Budget Blinds

724-234-4311  
budgetblinds.com

## FLOORING



Robco Flooring

724-898-2145

## Exterior Work



Brick and Mortar  
Repair

412-848-2124  
TomTLorch@gmail.com

# Home Info List

PROPERTY ADDRESS

PURCHASE PRICE

DATE OF PURCHASE

MORTGAGE LENDER

ACCOUNT #

INSURANCE COMPANY

POLICY #

HOA INFORMATION

WARRANTY INFORMATION

SECURITY SYSTEM INFORMATION



# 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 1 month of living expenses, working up to 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. (As me about this!)

**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.