



Home Binder

The house and everything in it: who to call, where things shut off, and the record for every appliance.

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If you only read one page

Most people never finish a home binder. Do these seven things and you are ahead of nearly every homeowner on your street.

-
- 1 **Find the shutoffs today.** Main water, gas and the electrical panel. Label each one and show every adult and older child. A burst pipe does most of its damage in the first hour.

 - 2 **Photograph every label.** The model and serial number are the first thing a repair person, a recall or a warranty claim asks for. One photo per appliance, kept in one album.

 - 3 **Film the house once a year.** Walk every room with your phone, opening closets and drawers. After a fire or a theft, that video is your insurance claim.

 - 4 **Know how old the big things are.** Water heaters last 8 to 12 years, heating and cooling 15 to 20, roofs 20 to 30. Budget for them before they fail on a holiday weekend.

 - 5 **Keep one list of who to call.** The plumber and electrician who already know your house are worth more than the best-reviewed stranger at midnight.

 - 6 **Keep the ownership papers together.** Deed, insurance policy, warranties and renovation permits, in one place, with a note of where the originals are.

 - 7 **Tell two people where this binder is.** A record nobody can find is the same as no record.
-

Then start here: **Shutoffs**, page 25.

What is in here

38 worksheets in ten sections. Start with the first section, then whichever page someone is about to ask you for. A page filled in roughly is worth more than a blank one.

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01 Home

The house at a glance, and where its other binder is.

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Property profile

One page per property, for a family keeping track of more than one house, such as a parent's home as well as your own. Copy it for each and update it as systems are serviced or replaced.

The full guide: hubstone.com/guides/owning-a-home

The property

Address _____

Year built _____

Square footage _____

Profile last updated _____

Property steward (who takes point) _____

Steward's phone and email _____

Utility accounts

Electric account number _____

Gas account number _____

Water and sewer account number _____

Internet or cable account number _____

Key systems

HVAC type and model _____

HVAC last serviced _____

HVAC filter size _____

Water heater type and year _____

Water heater last serviced _____

Roof type and year _____

Roof last inspected _____

Electrical panel location _____

Main water shutoff location _____

Main gas shutoff location _____

Recent maintenance

Work done	Date	Vendor and cost

Vendors

Vendor	Name and phone	Scope	Last visit	Next visit
HVAC				
Plumbing				
Electrical				
Exterior and roof				
Pest control				
Landscaping				
Inspection				
General contractor				

Seasonal tasks

Season	Task	Scheduled	Done	Notes
Spring	Gutter cleaning			
	Roof inspection			
	HVAC tune-up			
	Exterior inspection			
	Landscape assessment			
Summer	AC maintenance check			
	Deck or patio staining			
	Septic inspection			
	Pest control			
	Pool or spa maintenance			
Fall	HVAC inspection			
	Gutter cleaning			
	Weatherproofing			
	Air leak inspection			

Season	Task	Scheduled	Done	Notes
Winter	System winterization			
	Heating system check			
	Ice dam checks			
	Roof leak inspection			
	Foundation inspection			
	Water intrusion check			

- Home
- Contacts
- Property
- Local
- Rooms
- Systems
- Outside
- Garage
- Storage
- Guests

Life overview

The household's papers live in their own binder. This page tells the next person where it is.

The Life Binder is kept at _____

A copy is kept at _____

Who can open it	Phone

The Life Binder covers the people. Wills, powers of attorney, IDs, accounts, health and what to do if something happens. This binder covers the house.

02

Contacts

Who to call when something breaks.

Contractors and home records

10

Home

Contacts

Property

Local

Rooms

Systems

Outside

Garage

Storage

Guests

Contractors and home records

Who to call when something breaks, and the papers you will need for an insurance claim, a refinance, a warranty claim, or a sale.

The full guide: hubstone.com/guides/home-maintenance

The house

Address _____ Purchase date _____
Year built _____ Square footage _____

Who to call

Three names per trade. The one you trust may be booked the week the water heater fails. Put your main contact on the lines and backups in the notes.

Plumber _____ Phone _____
Email _____ License number _____
Rate or service plan _____ Takes emergency calls? _____
Notes and backups _____

Electrician _____ Phone _____
Email _____ License number _____
Rate or service plan _____ Takes emergency calls? _____
Notes and backups _____

HVAC technician _____ Phone _____
Email _____ License number _____
Rate or service plan _____ Takes emergency calls? _____
Notes and backups _____

Roofer _____	Phone _____
Email _____	License number _____
Rate or service plan _____	Takes emergency calls? _____
Notes and backups _____	
Foundation specialist _____	Phone _____
Email _____	License number _____
Rate or service plan _____	Takes emergency calls? _____
Notes and backups _____	

The home file

Two copies, one of them digital. Keep the paper set in one place and a scanned set where a family member can reach it without you.

Where the paper file is _____ Where the digital copy is _____

- ☐ Closing documents, filed
- ☐ Property survey
- ☐ Home inspection report, dated, plus any energy audits or appraisals
- ☐ Insurance policy with coverages listed, and claims history
- ☐ Building permits
- ☐ HOA documents and rules (if applicable)
- ☐ Furnace and AC brand, model, and install dates
- ☐ Water heater brand, model, and install date
- ☐ Roof type, color, install date, and warranty
- ☐ Photos of the furnace, water heater, and AC unit with serial numbers visible
- ☐ Electrical panel brand and a photo of the labeled circuit layout
- ☐ Septic or sewer system diagram (if applicable)
- ☐ Well information and water test results (if applicable)
- ☐ Contractor warranties and certifications, with expiration dates and how to make a claim
- ☐ Receipts from repairs and upgrades
- ☐ Before and after photos of repairs
- ☐ Where the keys, gate codes, alarm codes, and shutoff valves are, written down

03

Property

What you own, what it costs, how it is insured and what was done to it.

Ownership papers	13
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Ownership papers

The papers that prove what you own and what was done to it, and where each original is kept.

The full guide: hubstone.com/guides/owning-a-home

Document	Where the original is	Copy kept at
Deed		
Closing documents		
Title insurance policy		
Survey and plat		
Mortgage note and statements		
Home warranty		
Building permits		
Receipts for improvements		
Property tax records		
HOA documents		

Improvement receipts pay off later. What you spend on improvements can reduce the taxable gain when you sell. Keep the receipts as long as you own the house, plus three years after the sale.

Mortgage lender _____	Loan paid off by _____
Property tax due dates _____	HOA contact _____

Home insurance

What the policy covers and leaves out, and what to change at the next renewal.

The full guide: hubstone.com/guides/home-insurance

What you have and what you need

Coverage	Current amount	Recommended amount	Status or notes
Dwelling			
Personal property			
Liability			
Medical payments			
Deductible			

What the policy leaves out

Ask your agent about each of these and mark the answer.

Wear and tear ☐ Covered ☐ Not covered ☐ Ask the agent

Flood ☐ Covered ☐ Not covered ☐ Ask the agent

Earthquake ☐ Covered ☐ Not covered ☐ Ask the agent

Water damage from burst pipes ☐ Covered ☐ Not covered ☐ Ask the agent

Sewer backup (rider) ☐ Covered ☐ Not covered ☐ Ask the agent

Pest or termite damage ☐ Covered ☐ Not covered ☐ Ask the agent

Code upgrade coverage ☐ Covered ☐ Not covered ☐ Ask the agent

Valuable items

Item	Estimated value	Receipt on file?
Jewelry		
Art and collectibles		
Electronics		
Furniture		

Video walkthrough

- ☐ Set the phone to video, not selfie mode
- ☐ Walk each room slowly, panning across everything
- ☐ Narrate the contents (furniture, electronics, artwork, and so on)
- ☐ Open closets, drawers, and cabinets
- ☐ Get close-ups of valuable items and product labels
- ☐ Film the garage, attic, and basement
- ☐ Save the video to cloud storage (Google Drive, iCloud, or Dropbox)
- ☐ Make a spreadsheet of high-value items with purchase dates and amounts
- ☐ Store receipts or photos of original purchases in the cloud too
- ☐ Redo the video and spreadsheet once a year, and after any major purchase

What to fix, in order

- 1 **Dwelling coverage.** Get it to at least 80 percent of the cost to rebuild.
- 2 **Liability.** Raise it to \$300,000 or more.
- 3 **Personal property.** Switch it to replacement cost value (RCV).
- 4 **Riders.** Add them for high-value items and for the common exclusions above.
- 5 **Umbrella policy.** Consider one. \$1 million of coverage typically runs \$150 to \$300 a year.

Notes from conversations with your agent

What the house costs



What the house costs to run, month to month and year to year, so nothing arrives as a surprise.

The full guide: hubstone.com/guides/owning-a-home

Utilities

Utility	Provider	Usual month	Highest month	Autopay from
Electric				
Gas				
Water and sewer				
Trash and recycling				
Internet				
Propane or oil				

Once a year and on a schedule

Cost	Month due	Amount	Paid from
Property tax			
Home insurance			
HOA dues			
Service plans and warranties			
Pest control			
Chimney or septic			

Repair fund

Home value _____ Set aside each year _____

Set aside each month _____ Where the money is kept _____

Plan on 1% to 2% of the home's value a year. That is a common rule for repairs and upkeep. An older house, or big systems near the end of their life, pushes it toward the high end.

Home renovation

Vetting the contractor and tracking the budget and schedule, on your house or a parent's.

The full guide: hubstone.com/guides/home-renovation

The contractor

Contractor name _____ Phone _____
Email _____ License number _____
Insurance company _____ Policy number _____

- ☐ Licensed and insured, and showed you the documents
- ☐ Gave three references from the past 18 months, and you called them
- ☐ Explained the change order process
- ☐ Explained how problems mid-project get handled
- ☐ Payment terms in writing (10 percent deposit, 80 percent on completion, 10 percent final)

Budget

Plan the contingency before you need it. Set aside 20 to 30 percent of the subtotal for what turns up once the walls are open.

Item	Estimated	Actual	Difference
Demolition and prep			
Structural work			
Electrical			
Plumbing			
HVAC			
Drywall and finishing			
Flooring			
Fixtures and hardware			
Paint			
Labor (miscellaneous)			
Permits and inspections			

Item	Estimated	Actual	Difference
Debris and cleanup			
Subtotal			
Contingency (20 to 30%)			
Total budget			

Schedule

Phase	Planned start	Planned end	Actual start and end	Notes
Demolition				
Rough work (electrical and plumbing)				
Framing and structural				
Drywall and finishing				
Paint and flooring				
Fixture installation				
Final inspection				

04

Local

Trash day, utilities, and the services that come with the address.

Around the home

20

Around the home

The local services and numbers that belong to this address.

Trash and recycling

Trash day _____

Recycling day _____

Yard waste day _____

Bulk pickup _____

Utilities and urgent help

Service	Company	Phone
Power outage		
Gas emergency		
Water		
Sewer		
Internet		

Local context

Water district and where its water quality report is _____

Local emergency alerts signed up for _____

Flood or fire risk noted _____

Nearest hospital and urgent care _____

HOA and contact _____

05

Rooms

Paint, flooring and finishes, room by room.

Rooms and finishes

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Home

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Property

Local

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Outside

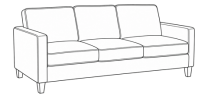
Garage

Storage

Guests

Rooms and finishes

Room by room: paint, flooring and the details you will want the next time something needs matching or replacing.



Floor plan kept at _____

Square footage _____

Room	Paint brand and color	Sheen	Flooring	Notes
Entry				
Living room				
Kitchen				
Dining room				
Primary bedroom				
Bedroom				
Bedroom				
Bathroom				
Bathroom				
Laundry				
Garage				
Exterior and trim				

Keep the leftovers labeled. Write the room on every leftover paint can and box of tile. Touch-ups and repairs match far better from the original batch.

06

Systems

Shutoffs, the big systems, one record per appliance, and the monthly walk.

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Shutoffs

Where to turn off water, gas and power in a hurry. Walk the house with everyone old enough to use them.

The full guide: hubstone.com/guides/home-maintenance

Shutoff	Where it is	How to turn it off
Main water		
Water heater		
Toilets and sinks		
Washing machine		
Outdoor spigots		
Irrigation		
Gas meter		
Main electrical panel		
HVAC		

Keep the tool with the valve. A gas meter valve usually needs a wrench. Store one next to it. If you smell gas, leave the house first and call the gas company from outside.

Electrical panel map

Breaker	What it controls	Breaker	What it controls
1		2	
3		4	
5		6	
7		8	
9		10	
11		12	
13		14	
15		16	
17		18	
19		20	

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Home systems and upkeep

How old the big systems are and when each is likely to need replacing, plus what to look at each season.

The full guide: hubstone.com/guides/home-maintenance

Age and remaining life

System	Year installed	Expected lifespan	Replace around	Estimated cost
HVAC system		15 to 20 years		
Furnace or boiler		15 to 20 years		
Water heater		8 to 12 years		
Roof		20 to 30 years		
Electrical panel		25 to 40 years		
Refrigerator		10 to 15 years		
Washing machine		8 to 12 years		
Dishwasher		9 to 12 years		

Season by season

Spring	Summer	Fall	Winter
Clean gutters and downspouts, and check that water drains away from the foundation	Change or clean the AC filter monthly while it is running	Clean gutters again, and once more after the leaves are down	Watch pipes for freezing
Inspect the roof for winter damage, missing shingles, or debris	Schedule AC service if it was not done in spring	Trim branches away from the roof and siding	Inspect the roof after heavy snow or ice
Check exterior caulking around windows and doors	Inspect the deck or patio for structural problems	Have the furnace and chimney inspected before heating season	Check gutters for ice dams
Check the basement or crawl space for water damage	Check that the grading slopes away from the house	Caulk and weatherstrip windows and doors	Listen to the furnace for unusual sounds
Check the foundation for cracks	Test the sump pump	Check the basement for new cracks or seepage	Watch the basement for water
Test outdoor faucets and hose connections	Keep an eye on water usage	Seal gaps where utilities enter the house	Check attic insulation
Have the air conditioning serviced			Test GFCI outlets

Service and repair log

Add to it as work happens. Once a quarter, look it over and fill in anything missed. Dates and costs are what an insurer or a buyer will ask for, and what whoever takes over the house will need.

Date	What was done	Who did it	Cost

Appliances at a glance

Every appliance and system in one table. Give the important ones a full page of their own on the next sheet.

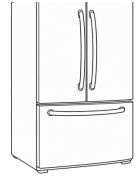
The full guide: hubstone.com/guides/home-maintenance

Item	Room	Brand and model	Installed	Warranty until
Refrigerator				
Dishwasher				
Range or cooktop				
Oven				
Microwave				
Washer				
Dryer				
Water heater				
Furnace				
Air conditioner or heat pump				
Water softener or filter				
Garage door opener				
Sump pump				

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Refrigerator

Details, parts and service history. Photograph the label and keep the photo with this page.



Room _____

Brand _____

Model number _____

Serial number _____

Installed on _____

Bought from _____

Warranty until _____

Warranty kept at _____

Parts and supplies

Part	Number	How often	Last replaced
Water filter			
Air filter			

Manual kept at _____

Service company and phone _____

Service history

Date	What was done	By	Cost

Dishwasher

Details, parts and service history. Photograph the label and keep the photo with this page.



Room _____

Brand _____

Model number _____

Serial number _____

Installed on _____

Bought from _____

Warranty until _____

Warranty kept at _____

Parts and supplies

Part	Number	How often	Last replaced
Filter			

Manual kept at _____

Service company and phone _____

Service history

Date	What was done	By	Cost

Range and oven

Details, parts and service history. Photograph the label and keep the photo with this page.



Room _____

Brand _____

Model number _____

Serial number _____

Installed on _____

Bought from _____

Warranty until _____

Warranty kept at _____

Parts and supplies

Part	Number	How often	Last replaced
Igniter or element			
Oven light bulb			

Manual kept at _____

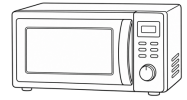
Service company and phone _____

Service history

Date	What was done	By	Cost

Microwave

Details, parts and service history. Photograph the label and keep the photo with this page.



Room _____

Brand _____

Model number _____

Serial number _____

Installed on _____

Bought from _____

Warranty until _____

Warranty kept at _____

Parts and supplies

Part	Number	How often	Last replaced
Charcoal filter			
Grease filter			

Manual kept at _____

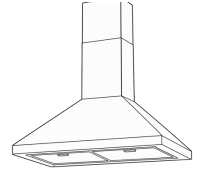
Service company and phone _____

Service history

Date	What was done	By	Cost

Range hood

Details, parts and service history. Photograph the label and keep the photo with this page.



Room _____

Brand _____

Model number _____

Serial number _____

Installed on _____

Bought from _____

Warranty until _____

Warranty kept at _____

Parts and supplies

Part	Number	How often	Last replaced
Grease filter			
Bulb			

Manual kept at _____

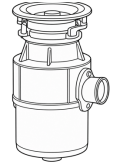
Service company and phone _____

Service history

Date	What was done	By	Cost

Garbage disposal

Details, parts and service history. Photograph the label and keep the photo with this page.



Room _____

Brand _____

Model number _____

Serial number _____

Installed on _____

Bought from _____

Warranty until _____

Warranty kept at _____

Parts and supplies

Part	Number	How often	Last replaced
Splash guard			

--

Manual kept at _____

Service company and phone _____

Service history

Date	What was done	By	Cost

--

--

Washer

Details, parts and service history. Photograph the label and keep the photo with this page.



Room _____

Brand _____

Model number _____

Serial number _____

Installed on _____

Bought from _____

Warranty until _____

Warranty kept at _____

Parts and supplies

Part	Number	How often	Last replaced
Supply hoses			
Drain pump filter			

Manual kept at _____

Service company and phone _____

Service history

Date	What was done	By	Cost

Dryer

Details, parts and service history. Photograph the label and keep the photo with this page.



Room _____

Brand _____

Model number _____

Serial number _____

Installed on _____

Bought from _____

Warranty until _____

Warranty kept at _____

Parts and supplies

Part	Number	How often	Last replaced
Lint screen			
Vent duct			

Manual kept at _____

Service company and phone _____

Clean the vent every year. A clogged dryer vent is a common cause of house fires. Clean it all the way to the outside wall.

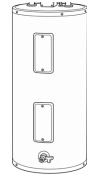
Service history

Date	What was done	By	Cost



Water heater

Details, parts and service history. Photograph the label and keep the photo with this page.



Room _____

Brand _____

Model number _____

Serial number _____

Installed on _____

Bought from _____

Warranty until _____

Warranty kept at _____

Parts and supplies

Part	Number	How often	Last replaced
Anode rod			
Relief valve			

Manual kept at _____

Service company and phone _____

Gas or electric _____

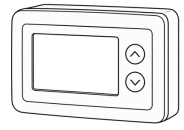
Tank size or tankless _____

Service history

Date	What was done	By	Cost

Heating, cooling and thermostat

Details, parts and service history. Photograph the label and keep the photo with this page.



Room _____

Brand _____

Model number _____

Serial number _____

Installed on _____

Bought from _____

Warranty until _____

Warranty kept at _____

Parts and supplies

Part	Number	How often	Last replaced
Air filter size			
Thermostat batteries			

Manual kept at _____

Service company and phone _____

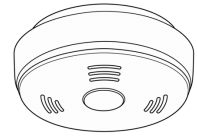
Furnace or heat pump model _____

Outdoor unit model _____

Service history

Date	What was done	By	Cost

Smoke and carbon monoxide alarms



Details, parts and service history. Photograph the label and keep the photo with this page.

Room _____

Brand _____

Model number _____

Serial number _____

Installed on _____

Bought from _____

Warranty until _____

Warranty kept at _____

Parts and supplies

Part	Number	How often	Last replaced
Batteries			
Alarm replacement (usually every 10 years)			

Manual kept at _____

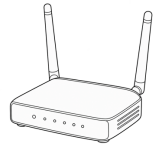
Service company and phone _____

Service history

Date	What was done	By	Cost

Internet and Wi-Fi

Details, parts and service history. Photograph the label and keep the photo with this page.



Room _____

Brand _____

Model number _____

Serial number _____

Installed on _____

Bought from _____

Warranty until _____

Warranty kept at _____

Parts and supplies

Part	Number	How often	Last replaced
Router			
Modem			

Manual kept at _____

Service company and phone _____

Internet provider _____

Account phone _____

Network name _____

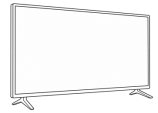
Admin login kept at _____

Service history

Date	What was done	By	Cost

TV and sound

Details, parts and service history. Photograph the label and keep the photo with this page.



Room _____

Brand _____

Model number _____

Serial number _____

Installed on _____

Bought from _____

Warranty until _____

Warranty kept at _____

Parts and supplies

Part	Number	How often	Last replaced
Remote batteries			

--

Manual kept at _____

Service company and phone _____

How to turn it on and switch inputs

Service history

Date	What was done	By	Cost

--

--

Other appliance or system

Copy this page for anything else worth a record: a generator, a water softener, a sump pump, a pool pump.

Item _____	Room _____
Brand _____	Model number _____
Serial number _____	Installed on _____
Bought from _____	Price paid _____
Warranty until _____	Warranty kept at _____

Label photo taken, or paste a copy of the label here

Parts and supplies

Part	Number	How often	Last replaced
Filter			

Manual kept at _____

Service company and phone _____

Service history

Date	What was done	By	Cost

- Home
- Contacts
- Property
- Local
- Rooms
- Systems
- Outside
- Garage
- Storage
- Guests

Maintenance calendar

The routine jobs that keep small problems small, grouped by how often they come around.

The full guide: hubstone.com/guides/home-maintenance

Every month, about 15 minutes

- ☐ Test smoke and carbon monoxide alarms
- ☐ Check the HVAC filter, and change it as the maker recommends
- ☐ Run water in any unused sinks and showers
- ☐ Clean the dishwasher and disposal filters

Spring and fall, an afternoon each

- ☐ Clean the gutters and downspouts
- ☐ Service the furnace or heat pump before winter, and the air conditioner before summer
- ☐ Check the roof, siding and caulking for damage
- ☐ Test the sump pump
- ☐ Turn outdoor water off before the first freeze, and back on in spring
- ☐ Change the batteries in alarms that use them

Once a year, most of a day

- ☐ Clean the dryer vent all the way to the outside
- ☐ Flush the water heater
- ☐ Check fire extinguishers
- ☐ Clean refrigerator coils
- ☐ Look over the electrical panel for warm or scorched breakers
- ☐ Review the home insurance policy

Our own jobs	When	Done

The monthly walk

Fifteen minutes, once a month, with this page in hand. Start at the front door and go room by room. Most big repairs start as something small you could have seen.

The full guide: hubstone.com/guides/home-maintenance

Where	What to look for	Notes
Ceilings and walls	Water stains, bubbling paint, new cracks	
Under every sink	Drips, damp cabinet floors, a musty smell	
Kitchen	Fridge and dishwasher lines, the hood filter, the disposal	
Bathrooms	Cracked caulk, slow drains, a toilet that keeps running, the fan	
Laundry	Bulging or cracked washer hoses, lint behind the dryer	
Furnace and water heater	The filter, rust or water at the base, new noises	
Electrical panel	A warm, buzzing or scorched breaker	
Alarms	Press test on every smoke and carbon monoxide alarm	
Windows and doors	Drafts, sticking, locks that do not catch	
Outside	Gutters, downspouts aimed away, foundation cracks, the roof from the ground	

Write it down the day you see it. A stain that grows between walks is a different call than one that stays the same. The date is what tells you.

Date	What we noticed	Next step

Filters, batteries and parts

Everything in the house that gets replaced on a schedule, with the size or number to buy. This is the page you take to the store.

Item	Size or part number	How often	Last replaced
HVAC air filter		1 to 3 months	
Refrigerator water filter		6 months	
Range hood grease filter		Clean monthly	
Dishwasher filter		Clean monthly	
Whole house water filter			
Water softener salt			
Humidifier pad		Yearly	
Smoke and CO alarm batteries		Yearly	
Thermostat batteries		Yearly	
Garage remote batteries			
Light bulbs (hard to reach)			

Fix it or call a pro



Most small problems have one safe thing to try first. Some do not, and those are at the top.

The full guide: hubstone.com/guides/home-maintenance

Stop and call now

- ☐ You smell gas: leave the house first, then call the gas company from outside
- ☐ A carbon monoxide alarm goes off: get everyone outside and call 911
- ☐ Sparks, a burning smell, or a hot outlet, switch or panel
- ☐ Water on or near the electrical panel or outlets
- ☐ Sewage coming up through a drain
- ☐ A new crack in a foundation or wall wider than a pencil

Try this first

Problem	Try this first	Call a pro if
Toilet keeps running	Replace the flapper inside the tank	It still runs with a new one
Slow drain	Clean the stopper and trap, then a hand snake	More than one drain is slow
Breaker tripped	Unplug things on that circuit, reset it once	It trips again
Outlet is dead	Press reset on it or on the nearest GFCI outlet	It will not reset
No hot water	Check the breaker or relight the pilot using the label	There is water at the base of the tank
Heat or AC is off	Check the thermostat batteries, the filter, the breaker and the switch	It is still off after that
Disposal only hums	Turn it off, press the reset button underneath, turn it with the hex key	It is still stuck
Dishwasher will not drain	Clean the filter in the bottom	Water still sits

Open this binder when you call. The model, age and last service on the appliance page get you a better quote and a shorter visit.

07 Outside

The roof, the yard, and everything outside the walls.

Outside

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Outside

The roof, the yard and everything outside the walls, with when each was last looked after.



The full guide: hubstone.com/guides/home-maintenance

Item	Material or model	Installed	Last serviced
Roof			
Gutters			
Siding and paint			
Deck or patio			
Fence			
Irrigation controller			
Outdoor lighting			
Grill			
Pool or spa			
Trees			
Irrigation zones		Controller kept at	
Landscaper		Phone	
Pool service		Phone	

08 Garage

Vehicles, titles, insurance and renewals.

Vehicles

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Vehicles

One block per vehicle: where the title is, the insurance, and when things renew.



First vehicle

Year, make and model _____

Driver _____

Title kept at _____

Loan or lease with _____

Insurance company _____

Registration renews _____

Oil change due _____

Tires replaced _____

Second vehicle

Year, make and model _____

Driver _____

Title kept at _____

Loan or lease with _____

Insurance company _____

Registration renews _____

Oil change due _____

Tires replaced _____

Third vehicle

Year, make and model _____

Driver _____

Title kept at _____

Loan or lease with _____

Insurance company _____

Registration renews _____

Oil change due _____

Tires replaced _____

Spare keys kept at _____

Roadside assistance and phone _____

09

Storage and collections

Valuables, and where things are kept.

Storage and collections

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Storage and collections

Valuable things and where they are kept, for insurance and for the people who inherit them.

The full guide: hubstone.com/guides/home-insurance

Item	Room or storage	Value	Appraised	Photographed	Insured separately

Appraisals and receipts kept at _____

Storage unit address and access _____

Check the policy limits. Home policies often cap what they pay for jewelry, art and collections unless each item is listed on a rider.

10

Guests and helpers

What a sitter, guest or helper needs, and the pages some homes need.

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For guests and helpers

Written to hand over. Everything a house sitter, babysitter or visiting family needs, and nothing they do not.

Address _____ Nearest cross street _____

Guest Wi-Fi network _____ Guest Wi-Fi password _____

Getting in and locking up _____

The alarm, and who to call if it goes off _____

The TV and remotes _____

Heating and cooling _____

Trash and recycling days _____

The animals

Feeding and walks _____

Where the food and leashes are _____

Who to call

For	Name	Phone
Us		
A neighbor with a key		
Plumber		
Electrician		
Vet		

Nearest urgent care and hospital _____

Print if this applies

Vacation rental

The seasonal checks, the turnover routine, who does what, and what to hand off, for a family that rents out a cabin or beach house or is taking one over from a parent.

The full guide: hubstone.com/guides/vacation-rental

Season by season

Spring (March to May)	Summer (June to August)	Fall (September to November)	Winter (December to February)
HVAC filter	Pest control	HVAC heating check	Monitor heat
Condenser coil	Pool chemistry	Gutters	Snow and ice
Power wash	Grass trim	Weather stripping	Freeze prevention
Roof inspection	Deck check	Spigots	Humidity
Gutters	Humidity	Chimney	Lights
Freeze check	Linens	Pipe insulation	Filters
Windows	Caulking	Snow removal	Spring setup
Caulking	Lights	Ice melt	Schedule the spring work

Turn day

Area	Tasks	Done	Notes
Before arrival	AC or heat, lights, temperature		
Primary bedroom	Vacuum, dust, sheets		
Primary bath	Scrub, shower, towels		
Kitchen	Fridge, surfaces, stove		
Living areas	Vacuum, dust, pet hair		
Other bedrooms	Sheets, vacuum, lights		
Laundry	Wash, dry, fold		
Final walk	Beds, baths, kitchen, doors		

Vendors

Type	Name	Phone	Rate	Response time
Cleaning				
HVAC				
Plumber				
Electrician				
Handyperson				
Landscaping				
Pool				

Handing it off

- | | |
|--|--|
| ☐ Vendor list completed | ☐ Emergency procedures written down |
| ☐ Property manual written | ☐ Financial setup explained |
| ☐ Booking platform logins transferred | ☐ 30-day shadow period scheduled |
| ☐ Cleaner introduced and set up | ☐ Agreement signed |

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Print if this applies

Cleaning team

What clean means in each room, how the deep tasks rotate through the month, and what to say when something is missed. Use it for a parent's weekly cleaner or a rental's turnover crew.

The full guide: hubstone.com/guides/managing-cleaning-team

Define what clean means. Observable tasks (the grout, the baseboards, under the bed, the top of the fridge) are easier to check and easier to ask about than a general standard. The checklist and the log do the managing so you do not have to.

Bedroom

Task	How often	Notes
Dust surfaces (dresser, nightstands, shelves)	Weekly	
Vacuum thoroughly, including under furniture	Weekly	Check under the bed and in the closet
Change bedding if requested	Weekly	Or per the homeowner's preference
Wipe mirrors and glass	Weekly	
Empty trash	Weekly	
Clean and organize closet shelves	Monthly	Week 2 rotation
Wipe baseboards and door frames	Monthly	Week 2 rotation
Clean ceiling fan and vents	Monthly	Week 2 rotation

Bathrooms

Task	How often	Notes
Clean and disinfect toilet	Weekly	Bowl, seat, base, and exterior
Scrub sink and faucet	Weekly	Wipe the countertop too
Scrub shower or tub surfaces and fixtures	Weekly	Squeegee glass if applicable

Task	How often	Notes
Sweep and mop floor	Weekly	Pay attention to corners
Empty trash, refill soap dispensers	Weekly	
Clean tile grout	Every 2 weeks	Week 1 rotation
Wipe baseboards and door frames	Every 2 weeks	Week 1 rotation
Clean exhaust vent and light fixtures	Monthly	Week 1 rotation
Deep clean mirror and glass	Monthly	Check for streaks and water spots

--

Kitchen

Task	How often	Notes
Wipe and organize counters	Weekly	Clear clutter, wipe down
Clean stovetop and backsplash	Weekly	Inside as applicable
Sweep and mop floor	Weekly	Including under appliances
Clean microwave interior	Weekly	
Deep clean inside sink cabinets	Monthly	Week 1 rotation

--

Monthly rotation

Spread the deep tasks across the month so no single visit runs long and the cost stays even.

Week	Primary focus	Secondary	Deep tasks
Week 1	Bathrooms and kitchen	Entry, hallways	Grout, baseboards, cabinets
Week 2	Bedrooms and closets	Hallways	Under furniture, organization
Week 3	Windows and doors	Common areas	Glass detail, door frames, walls
Week 4	Entry and laundry	Maintenance items	Equipment maintenance, deep vacuum

What to say

Situation	What to say
Task was missed	"I noticed [specific task] didn't happen. Can we confirm it on the checklist and the timing?"
Quality issue	"The [area] didn't meet our standard. Let's walk through the checklist together."
Schedule change	"I'd like to adjust when [task] happens. Can we test this next week?"
Good work	"I noticed the attention to [specific area]. Thank you, it makes a difference."
New request	"Can we add [task] to the rotation? Let's discuss timing and priority."

Visit log

Date	Who	Rotation week	Issues or notes

Print if this applies

Property handoff

What the next person running this house needs to know, whether that is a family member stepping in, a property manager, a tenant, or a buyer.

The full guide: hubstone.com/guides/property-handoff

Property address _____

Prepared by _____ Date prepared _____

Utility accounts

Electric (account number, online portal, billing schedule)

Gas or heating (account number, service contact)

Water and sewer (account number, shutoff valve location)

Internet and phone (provider, account number)

Warranties and service records

HVAC (warranty, service history) _____

Roof (warranty, installation date) _____

Water heater (warranty, installation date) _____

Appliance warranties (if included) _____

Foundation inspection reports _____

[Home](#)[Contacts](#)[Property](#)[Local](#)[Rooms](#)[Systems](#)[Outside](#)[Garage](#)[Storage](#)[Guests](#)

Access and security

Garage door opener codes and where the remotes are _____

Gate codes or keys _____

Alarm codes and override procedure _____

Wi-Fi network name and password _____

This page holds alarm codes and passwords. Keep it in the binder, and tell only the people who need it where the binder is.

Diagrams and photos

- ☐ Photo of the circuit breaker box, with the breakers labeled
- ☐ Photo of the plumbing shutoff locations
- ☐ Photo of the gas valve locations
- ☐ Floor plan with room labels

Vendors

Trade	Name	Phone	Service area or specialty	Last service
Plumber				
Electrician				
HVAC service				
Roofer				
Landscape or yard service				
General contractor (for referrals)				

Known issues and quirks

Foundation and structure

Roof

HVAC

Plumbing

Electrical

What this house needs each season

Spring

Summer

Fall

Winter

Print if this applies

Selling the family home

What has to be disclosed, what the sale will actually net, how the proceeds get split, and the order things happen in.

The full guide: hubstone.com/guides/selling-family-home

What to disclose

- ☐ Structural issues (foundation, settling, previous damage)
- ☐ Roof condition and age, including recent repairs or replacement
- ☐ Water damage or flooding history
- ☐ Pest damage (termites, wood rot)
- ☐ Mold or asbestos
- ☐ Lead paint (houses built before 1978)
- ☐ Radon test results, if any
- ☐ Environmental issues (flood zone, nearby hazards)
- ☐ Previous insurance claims, with dates
- ☐ Code violations or permits on file
- ☐ Neighborhood nuisances or easements
- ☐ Furnace and HVAC age and condition
- ☐ Plumbing problems or needed updates
- ☐ Whether the electrical system has adequate capacity

What the sale nets

Item	Amount
Sale price (accepted offer)	
Less: agent commission (typically 5 to 6%)	
Less: closing costs (title, escrow, legal)	
Less: property taxes (final adjustment)	
Less: HOA transfer fees (if any)	
Net proceeds to seller	

Capital gains

Item	Amount
Original purchase price	
Sale price	
Capital gain (sale minus purchase)	
Less: federal exclusion (\$250,000 or \$500,000)	
Taxable gain	
Federal tax rate (15 to 20%)	
Estimated federal tax	
State tax rate (varies by state)	
Estimated state tax	

If you inherited the house, start from the stepped-up basis on the Inheriting property page rather than the original purchase price, and the home sale exclusion may not apply. Ask an accountant.

Splitting the proceeds

Heir	Personal items claimed	Value of items	Cash distribution	Total received
Totals				

Timeline

- 1 Three months before.** Hire a real estate agent. Get the home inspected and reviewed. Gather the disclosure documents.
- 2 One to two months before.** Prepare the disclosure form and have an attorney review it. Make minor repairs and improvements. Get professional photos and the listing up.
- 3 While it is listed.** Track showing activity. Negotiate offers, and accept or reject based on market conditions.
- 4 At closing.** The buyer does a final walkthrough. Coordinate with the title company, provide all disclosure documents, and sign the final paperwork.
- 5 After closing.** Distribute the proceeds per the agreement. Keep a copy of the closing statement for taxes, and file the capital gains exclusion on your return.

This does not have to stay paper

You have just written down the things your family would otherwise have to work out under pressure. Keep this binder somewhere two people know about, and tell them it exists.

Paper goes stale. A phone number changes, a policy renews, a parent moves, and the page you filled in last spring is quietly wrong.

Hubstone holds the same record and keeps it current. Enter something once, and share each page only with the people who should see it. When a detail changes, the record changes with it, and the reminder comes before the deadline. The Home Binder is free to print. In Hubstone, it fills itself in from your records.



Fill it in once

Scan to start at hubstone.com/start. No card needed.

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