



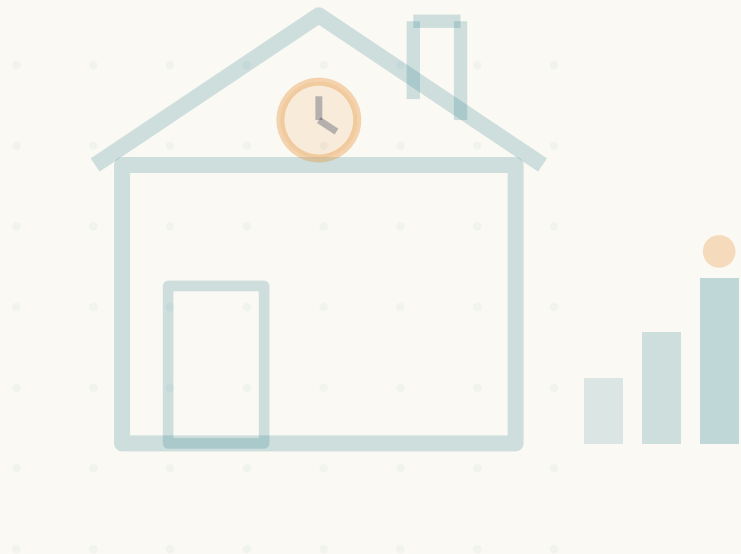
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# First 30 Days in a New Home

The week-one safety pass, the paperwork with a clock on it, and one row of the arithmetic.

Free · a slice of The First-Year Homeowner's Playbook



# Your First Thirty Days

Nobody hands you a manual for a house. You get a folder of documents about the transaction — the loan, the title, the disclosures — and then the door closes behind you and the building is your problem. This is the first month, in the order it actually wants doing.

It is a genuine slice of **The First-Year Homeowner's Playbook**, not a teaser: the week-one safety pass with the reasoning attached, the paperwork that has a clock on it, and one worked row of the arithmetic the book is built around. Nothing here asks for an email and nothing is saved anywhere but your own copy.

## DO THIS BEFORE YOU READ THE REST OF THE PAGE

Go and find the main water shutoff for the house. Turn it fully off, then fully on again. If it will not move, book a plumber this week. It takes ten minutes, and it is the difference between a wet floor and a wet house — a valve nobody has turned in fifteen years is often a valve that no longer turns.

## Week one — four things that improve nothing

None of these make the house nicer. You will not be able to see that you did any of them. All of them are about knowing what you now own, which is the thing that makes every later decision cheap instead of expensive. Do them before the boxes are unpacked, while you still have the energy to crawl into a basement.

### Find the main water shutoff, the gas meter shutoff, and the breaker panel — and open and close the water valve once

45 MIN · DIY

A valve you have never turned is a valve that may not turn. Finding out at two in the morning with water coming through a ceiling is the single most expensive way to learn where it is. Exercising it once now also tells you whether it is seized, which is a \$200 plumber visit today and a flooded floor later. This book tells you to do it and why; if you cannot find a valve at all, the companion Home Emergency Printables Pack has the per-system location guide — where each one typically hides, how to recognize it, and which way it turns.

**Skip it:** The difference between a wet floor and a wet house is usually about four minutes.

**Turn over every smoke and carbon-monoxide alarm and write the manufacture date down**

30 MIN · DIY

Alarms are a dated part, not a permanent fixture, and ten years is the replacement interval the NFPA has long recommended for smoke alarms. A house that has changed hands often has alarms nobody has looked at since the last sale. You are also checking for the thing inspections routinely flag: no CO alarm on the floor where people sleep.

**Skip it:** An expired alarm is a decoration. This is the cheapest life-safety item in the entire book.

**Clean the full dryer vent run, end to end — not just the lint screen**

60 MIN · EITHER

The NFPA identifies failure to clean as the leading contributing factor in home clothes-dryer fires, and you have no idea when the previous owner last did it. If the run is foil or vinyl flex duct, replace it with rigid or semi-rigid metal while you are in there.

**Skip it:** This is the one maintenance item in the house whose neglect is a fire, not a bill.

**Read the date code off the water heater and write it on the tank in marker**

15 MIN · DIY

It is the one system you should replace on age rather than symptoms, because when a tank fails it fails open, over whatever is beneath it. Knowing the year turns a future emergency into a scheduled Tuesday. Write it where the next person will find it too.

**Skip it:** An emergency water-heater replacement costs more, on worse terms, with no time to compare quotes.

# Days Eight to Thirty

The windows that close on a new owner, and none of them send a reminder.

Almost every deadline a new owner can miss falls inside the first ninety days, and the earliest of them are measured in weeks. This is the highest-value hour-for-hour work of the whole year, and all of it is administrative.

| What                                                                  | The clock                                                                                                     | Why it matters                                                                                                                                                                               |
|-----------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Appliance and HVAC warranty registration</b>                       | Set by each manufacturer — often weeks, sometimes counted from the install date rather than the purchase date | On HVAC equipment especially, registering can be the difference between a few years of parts coverage and ten. It costs nothing and it is the highest-value fifteen minutes in this chapter. |
| <b>Homestead or owner-occupant exemption</b>                          | An application with a filing deadline, in the jurisdictions that offer one                                    | Usually not automatic. It reduces your assessed value or your tax every year you live there, and missing the date generally means waiting a full cycle.                                      |
| <b>Storm-damage claim filing</b>                                      | A window measured in months in many policies, after the date of loss                                          | Hail and wind damage to a roof is often invisible from the ground. If a serious storm passes over, that is the moment for an inspection — not the following spring.                          |
| <b>Builder or new-construction warranty</b>                           | Commonly one year for workmanship, with longer terms on some systems and on structure                         | The one-year mark is where most of the coverage a new-build owner has ends, and the punch list has to be submitted before it does.                                                           |
| <b>Driver's license, vehicle registration, and voter registration</b> | Days to weeks after a move, depending on the state                                                            | Each holds your address independently of the post office, and some carry a statutory deadline.                                                                                               |

## AND START TWO FILES WHILE YOU ARE AT IT

A **house file** for manuals, receipts and warranty confirmations — and inside it, an **improvement log**. Repairs are just receipts. Improvements add to your cost basis, which is what reduces the taxable gain if you ever sell for substantially more than you paid, and those records have to exist years before you need them. Date, work, amount, every time. Nobody reconstructs eight years of receipts at closing.

# One Row of the Arithmetic

The idea the whole book is built on, on a single system.

A house is not one asset. **It is a portfolio of dated parts, each with its own clock.** The roof, the water heater, the furnace, the deck, the alarms on your ceiling — every one has a service life, an age, and therefore a date. Almost everything that feels like bad luck in home ownership is one of those dates arriving unannounced.

Which means owning a house costs something every year even when nothing happens. Take the water heater, because it is the clearest case:

## THE WHOLE METHOD, IN ONE LINE

**Annual reserve = replacement cost divided by service life.** A conventional tank water heater typically runs \$1,400 to \$2,800 to replace and lasts eight to twelve years. Take the middle of each — about \$2,100 over about 10 years — and owning one costs **\$210 a year**, or about \$18 a month. Not to fix one. To own one. That is as true in the nine years when nothing happens as in the tenth.

Do that for every system you actually have, add them up, divide by twelve, and you have a number that is about your house rather than about a rule of thumb. On the worked example in the book — an ordinary a 1,920 sq ft two-story built in 2008, eighteen years old at closing, clean inspection, nothing obviously wrong — the arithmetic returns this:

|                                        | Per year | Per month |
|----------------------------------------|----------|-----------|
| One percent of the purchase price      | \$3,980  | \$332     |
| What its own components actually imply | \$6,029  | \$502     |

The rule of thumb everybody finds online says \$332 a month. This house's own parts say \$502 — about 51% more. That gap is not a rounding error, and it is not unusual: a number anchored to what you paid is a fact about a market, not about a building made of parts.

The book does this for **32 systems**, splits the total into the half you must automate and the half you can flex, and ranks everything by years remaining so the spending order is a dated list rather than an argument. This page is one row of it.

## What is in the full playbook, and not here

This is month one of twelve. The paid playbook is **116 pages across four PDFs** and adds: the other eleven months; the full 32-system reference with four warning signs, what maintenance buys each one years, and whether the work is yours; the must-fund and plan-for split; the years-remaining ranking; the seasonal rhythm and why each task exists; forty common jobs pre-sorted into yours, either, pay someone, or hard stop; a contractor's quote taken apart line by line plus the arithmetic that turns the cheapest headline into the most expensive job; the insurance and escrow chapter; a 54-term glossary; and a one-page annual calendar.

### THE FIRST-YEAR HOMEOWNER'S PLAYBOOK

[See the full playbook >](#) — a one-time purchase, four PDFs you keep. No login, no signal, no subscription, and it will still open in ten years, when the water heater you wrote a date on this month is finally due.

**A note on what this is.** General guidance for homeowners — not professional, legal, insurance, tax, or contracting advice. The service life and cost figures above are typical bands offered for orientation and arithmetic, not a quote: they move a long way with climate, water chemistry, install quality and local labor rates, so use them to get a defensible starting number and replace them with your own real prices as you get them. Where a job is genuinely dangerous the full book says so and tells you not to do it. The example house is invented; the arithmetic is real. American in its assumptions.