Home Expenses Worksheet

Home ownership requires expenses beyond your mortgage and property taxes, and creating a budget before you purchase your new home is a smart idea. Get started by identifying monthly and seasonal payments, as well as some long-range maintenance costs, associated with the home you want to buy.

MONTHLY EXPENSES		
Expense	**Monthly Payment**	**Annual Budget**
Mortgage payment		
Homeowners insurance (if not included in mortgage payment)		
Real estate taxes (if not included in mortgage payment)		
Condo fee		
Gas/oil/fuel		
Electric		
Water/sewer		
Fire Department taxes		
Other		

ANNUAL/SEASONAL EXPENSES		
Expense	**Cost/Frequency**	**Annual Budget**
Lawn/garden maintenance		
Snow removal		
Garbage service		
Clean gutters		
Clean windows		
Driveway maintenance		
Pool/hot tub maintenance		
Pest control		
Chimney cleaning		
Power wash siding, decks, fences		
Seal stone, brick, pavers used for steps, walkways and patios		
Annual boiler/furnace/AC cleaning and servicing		
Security system monitoring fee		
Landscaping sprinkler system maintenance		
Other		

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ONE-TIME PURCHASES

Item	Estimated Cost
Lawn and garden equipment	
Snowblower	
Ladder	
Tool set (hammer, screw drivers, pliers, etc.)	
Window treatments (blinds, curtains, shades, valences, etc.)	
Rugs and carpeting	
Light fixtures (tabletop, floor, ceiling, exterior)	
Audio/visual system	
Security system installation	
Other	

LONG-RANGE MAINTENANCE
Your home inspection is a great time to get input on when you may need to update or replace these items.

Item	Notes on condition and timing	Estimated replacement or upgrade cost
Exterior painting/siding		
Roof		
Chimney		
Fence, deck, patio		
Boiler/furnace/heat pump		
Air conditioning		
Clothes washer/dryer		
Refrigerator		
Stove		
Dishwasher		
Microwave		
Garbage disposal		
Trash compactor		
Floor refinishing, tiling, carpet replacement		
Windows, screens, storm doors and windows		
Electrical upgrades		
Insulation/energy upgrades		
Bathroom upgrades		
Interior painting		
Lawn sprinkler system		
Other		