

Housing Ledger & Key Contacts

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Put every dollar and contact in plain view. Map true monthly housing expenses, hidden fees, reserves, and critical contacts and renewal dates.

MONTHLY HOUSING COSTS

Actual numbers, not estimates. Update after any rate change.

Rent / Principal & Interest	
PMI / MIP	
Property Tax (monthly share)	
Homeowners / Renter's Insurance	
Flood / Supplemental Insurance	
HOA / Condo / Co-op Fees	
Fixed Add-ons (Parking, Storage, Pet)	
Electric & Gas	
Water, Sewer & Trash	
Internet & Landline	
Maintenance Reserve	
Total True Monthly Cost	1-2% home value or emergency fund

KEY & EMERGENCY CONTACTS

Landlord / Property Manager	
24/7 Emergency Maintenance	Phone:
Mortgage Servicer	Phone:
Insurance Agent / Carrier	Acct #: Phone:
HOA / Condo Board	Policy #: Phone:
Preferred Plumber / Electrician	Phone:
Utility Outage Lines	Phone:
	Electric: Gas: Water:

RESPONSIBILITIES

Write: Tenant, Owner, Landlord, HOA, or Shared.

Major Maintenance & Repairs

Yard Work & Lawn Care

Snow & Ice Removal

Appliance Servicing

Pest Control

Filters & Alarm Batteries

CRITICAL DATES

Payment Due & Grace Period End

Lease / Mortgage Renewal

Insurance Renewal

Property Tax Due Dates

Seasonal Service (HVAC, Gutters)