

## C and C's 2022 Homeowner Vision Plan

Homeownership Spending Categories and Subcategories	Item Amounts	% of Plan	Descriptions and Details
<p>As a starter home we would like to purchase a town house in the Hamilton Neighborhood of Novato CA. This Spanish Colonial style town home is a solar-powered all-electric brand-new home with low HOA dues, and an attached two-car garage with many amenities including quartz countertops, GE appliances, keyless entry, Nest thermostats, and other energy-efficient appliances and materials. ----- We will also have access to a community garden, picnic area, playground, and bocce ball courts. ----- Our salaries will provide the ability to make the monthly payments.</p>			
<b>Move-In Costs</b>			
Appliances	5,000	5.54%	Major appliances if necessary to replace
Cleaning (move-in and move-out)	500	0.55%	Don't make C (she / her) do all of this by herself
Closing Costs	33,000	36.59%	5% of the purchase cost at \$660,000
Customization	2,000	2.22%	House is move-in ready other than minor material changes; additional wish list may apply in the future
Down Payment	33,000	36.59%	5% of the purchase cost at \$660,000
Moving	8,000	8.87%	Moving company with all packing done by C & C
Paint	500	0.55%	Paint only with painting done by C (he / him)
<b>Total Estimated Move-In Costs</b>	<b>82,000</b>	<b>90.91%</b>	
<b>General Contingency at 10% of above (covers unknowns and overages)</b>	<b>8,200</b>	<b>9.09%</b>	
	<b>90,200</b>	<b>100.0%</b>	
<b>Home Category -- Monthly Bills and Estimates</b>			
Cleaners	200	3.08%	
Consumables	100	1.54%	
Mortgage/Taxes/Insurance/HOA	5,000	77.04%	
Non-Consumables	100	1.54%	
Utilities	500	7.7%	
<b>Total Monthly Bills</b>	<b>5,900</b>	<b>90.91%</b>	
<b>General Contingency at 10% of above (covers unknowns and overages)</b>	<b>590</b>	<b>9.09%</b>	
	<b>6,490</b>	<b>100.0%</b>	Six months would be approximately \$39,000 in total costs