What is a household binder, and what goes in it?

Key facts

- Smoke alarms should be tested monthly and replaced 10 years from the date of manufacture printed on the unit (U.S. Fire Administration, checked 2026-09-17).
- The Consumer Product Safety Commission recommends changing smoke and carbon monoxide alarm batteries at least once a year, often tied to the twice-yearly clock change (CPSC, checked 2026-09-17).
- ENERGY STAR recommends inspecting a central air conditioner, furnace or heat pump filter monthly and changing it at least every 3 months (ENERGY STAR, checked 2026-09-17).
- A conventional tank water heater typically lasts 10 to 15 years; annual flushing and inspection helps it reach the higher end of that range (U.S. Department of Energy, checked 2026-09-17).
- Chimneys, fireplaces and wood stoves should be inspected, and cleaned if needed, once a year by a certified specialist (U.S. Fire Administration, checked 2026-09-17).
- Homeowners should test private well water annually for total coliform bacteria, nitrates, total dissolved solids and pH, and run a full chemical panel every 3 to 5 years (EPA, checked 2026-09-17).
- Before hiring a contractor, confirm their license with your state or local licensing board and ask for proof of insurance (FTC, checked 2026-09-17).

This guide is general information for people in the United States. It is not legal, tax, financial or medical advice.

Printable household binder checklist

- [ ] Utility accounts listed with account numbers and contact info
- [ ] Contractor and service provider contacts, with dates of past work
- [ ] Appliance and system warranties, manuals, model and serial numbers filed
- [ ] Home warranty or service contract terms and company contact info, if you have one
- [ ] Homeowners or renters insurance policy number, agent contact and declarations page filed
- [ ] Fire extinguisher locations noted, with pressure gauges and last-check dates
- [ ] Garage door opener reverse function tested; septic tank inspection or pumping date noted, if applicable
- [ ] Seasonal maintenance calendar started, with last-done dates
- [ ] Spare key locations and what each key opens noted
- [ ] Wi-Fi network name, water shutoff and electrical panel location noted
- [ ] Alarm, garage and smart lock codes stored securely, not written in the open binder
- [ ] Pet vet, emergency clinic, feeding and medication instructions written out
- [ ] Emergency contact list or Ready.gov communication card filled out

- [ ] Home inventory (photos, video or written list) completed and a copy stored off-site
- [ ] Smoke and carbon monoxide alarms tested; batteries and units checked against replacement dates
- [ ] Binder reviewed and updated after any repair, purchase or move

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