



**DEMO**

First chapter only

# The Zero-Friction Home Manager

Automate Seasonal Maintenance, Filter Subscriptions, and Emergency Repairs Without Becoming a Project Manager



## **The Zero-Friction Home Manager**

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**Published by** Pragma Vision LLC

First edition, 2026.

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# 1

## The Invisible Costs of Homeownership



**Figure 1.** Preventive tasks of \$40, \$25, and \$150 produce a 5-7x return, keeping typical costs near \$400-600/yr instead of \$2,000-4,000/yr surprise repairs

## 1.1 Welcome to the Club Nobody Told You About

The day you got the keys, somebody handed you a stack of papers, shook your hand, and said congratulations. What they did not hand you was a calendar. A list of the seven or eight small, boring chores that quietly stand between you and a five-figure repair bill.

Welcome to the club. Most of us got the same orientation — none at all. We grew up in apartments where things just got fixed by someone else, or in houses where a parent quietly handled it without mentioning what “it” was. Then one day we owned a house, and a clock started ticking on a dozen invisible systems we did not know existed.

# \$8,000+

average cost of a full HVAC system replacement when the compressor fails from neglect<sup>1</sup>

These systems will absolutely break if you ignore them. The good news is that the work to keep them happy is shockingly small — most of it takes less time than putting away groceries. The hard part has never been doing the work. It has always been *remembering* to do it.

This book hands that remembering job to something that does not forget: an AI assistant, a few well-chosen subscriptions, and a calendar that fires on its own. You stay in charge. You just stop being the project manager.

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<sup>1</sup>HomeAdvisor 2025 True Cost Guide: HVAC replacement.

## 1.2 What Surprise Repairs Actually Cost

Start with the numbers. Here is what neglected systems quietly bill you when they finally give up.

Surprise Bill	Typical Cost	Prevention Cost
HVAC compressor failure	\$4,800–\$8,000	\$89–\$140 (annual tune-up)
Water heater burst (tank rupture)	\$1,500–\$3,500 + flood damage	\$25 (annual flush)
Slab leak from corroded pipe	\$2,000–\$15,000	\$0 (annual visual check)
Roof leak repair (single area)	\$400–\$1,800	\$150 (biannual inspection)
Sewer backup cleanup	\$2,000–\$10,000	\$250–\$500 (annual scope)
Frozen pipe burst	\$5,000–\$70,000 + insurance hike	\$15 (foam insulation)
Dryer vent fire	\$15,000+ (or worse)	\$0 (annual lint clean)
Refrigerator coil failure	\$1,200 (replacement)	\$0 (twice-yearly vacuum)

Look at the prevention column. Most are under \$200; several are literally free. The HVAC tune-up is the priciest line and it still costs about the same as a single nice dinner out.

### Key Insight

The math on home maintenance is the most lopsided math in adult life. A typical homeowner who follows a basic seasonal cadence spends \$400–\$600 a year on preventive care and avoids an expected \$2,000–\$4,000 a year in surprise

repairs over the long run. That is a 5–7x return on a few hours of attention per quarter. There is no investment account that pays that well.

### 1.3 Why Smart People Forget

If the math is this clear, why does practically every homeowner you know have at least one expensive horror story? It is not laziness. It is the simple fact that home maintenance is invisible, infrequent, and irregular — which is the exact recipe for a brain to drop something.

Think about everything you reliably remember. You remember to eat because you get hungry. You remember to pay your mortgage because you get a notification. Every reliably-remembered thing has a built-in reminder system attached. HVAC filter changes have none — no notification, no hunger pang, no signal at all until the bill creeps up.

#### Pro Tip

Stop blaming yourself for forgetting filter changes. You are not bad at being a homeowner — you are a human, great at remembering things with built-in signals and terrible at remembering things without them. The fix is not to try harder. The fix is to add the signal.

### 1.4 The Three Layers of Forgetting

**Layer 1: Consumables (filters, batteries, water filters).** Too frequent for memory, too infrequent for habit. Every 90 days is exactly the wrong cadence for human brains.

**Layer 2: Seasonal tasks (gutter cleaning, HVAC service, water heater flush).** Once or twice a year, and the calendar rolls by faster than we think. “I will do that in the fall” becomes “oh, it is February now.”

**Layer 3: Long-cycle CapEx (roof replacement, water heater swap, HVAC end-of-life).** A 10–20 year horizon, and nobody plans for a 15-year event. Then a contractor stands in your kitchen quoting \$11,000 and you stare at your shoes.

## 1.5 What This Book Does About It

The rest of this book builds a system that handles all three layers without requiring you to become a project manager. By the end you will have:

- A universal monthly + seasonal maintenance calendar adjusted for your climate (Chapter 2)
- A complete subscription stack for filters and consumables that delivers on the right cadence automatically (Chapter 3)
- A pre-vetted contractor bench — the names and numbers you wish you had before the pipe burst (Chapter 4)
- A 30-minute emergency response protocol for six common disasters (Chapter 5)
- A simple replacement-fund formula so the 15-year HVAC failure is a planned purchase, not a panic (Chapter 6)
- An AI assistant + calendar setup that runs the entire cadence for you (Chapter 7)

If you do nothing else from this book, do Chapter 7. The whole thing collapses into one weekend of setup that then runs itself for the next decade.

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