

Now that you own it, upkeep and maintenance of your home are your responsibility. What does it take to keep your home comfortable, tidy and safe, while also protecting your investment?

This chapter will help you to understand some of the things you must do to keep your home in good working order. It will also show you how to create a periodic maintenance schedule.

What maintenance tasks should be done periodically?

As a homeowner, it's up to you to do all you can to maintain your investment. Periodic maintenance will go a long way toward ensuring that your home maintains or increases in value. By conscientiously following a maintenance schedule, you'll stay on course for holding your repair and replacement costs to a minimum.

Some activities such like mowing the lawn and picking up litter should be done as frequently as needed in order to keep your property attractive. It's reasonable to perform other tasks, such as replacing furnace/air conditioning filters and checking ground-fault interrupter circuit breakers each month. However, there are many important tasks that call for advance planning to make sure that you'll have the resources you need to get them done. Many jobs can become household projects and some will require outside help. By developing a list, you'll see the difference. You'll also give yourself lead time for setting aside the money you'll need to get them done.

Your goal should be to do the maintenance that will keep your home safe, secure, comfortable and attractive. You'll need to look out for weather and water damage, fire, electrical, safety hazards and problems in major systems such as plumbing, heating and cooling. A practical approach is to list tasks on a seasonal basis and divide them into indoors vs. outdoor work.

Begin your maintenance schedule by reviewing your home inspection report. The suggested Periodic Maintenance Schedules that follow (Tables 10-1a through 10-1d) are examples of what we're talking about.

***“The house-roof fights with the rain, but he who is sheltered ignores it”
- Wolof proverb***

Table 10-1a: Periodic Home Maintenance Schedule (Spring)

Spring Indoor Tasks	Spring Outdoor Tasks
<p>Clean, patch and repair:</p> <ul style="list-style-type: none"> • Windows and screens. • Window and doorsills. • Walls, ceilings, and wood trim. • Wood-burning stoves / fireplaces. 	<p>Check and repair snow / ice damage:</p> <ul style="list-style-type: none"> • Roof, gutters, downspouts. • Window and door frames. • Walls, and siding. • Brickwork, walks, and driveways.
<p>Sweep, mop, vacuum, and dusts:</p> <ul style="list-style-type: none"> • Floors, walls, closets. • Attic, basement, and garage. 	<p>Check roof and foundation for damage and leaks; make repairs.</p>
<p>Check and clean A/C system, filters, and vents.</p>	<p>Check yard for winter damage:</p> <ul style="list-style-type: none"> • Fences, compost, mulch. • Remove dead leaves. • Trim trees and shrubs.
<p>Clean blinds, curtains, and drapes.</p>	<p>Plant flower and vegetable gardens.</p>
<p>Clean kitchen appliances inside and out; clean dust off refrigerator coils.</p>	<p>Check and repair outdoor leaks;</p> <ul style="list-style-type: none"> • Faucets and hoses. • Pools.

Table 10-1b: Periodic Home Maintenance Schedule (Summer)

Summer Indoor Tasks	Summer Outdoor Tasks
<p>Replace batteries in smoke and carbon monoxide detectors.</p>	<p>Major repairs or renovations of structural components.</p>
<p>Major repairs or renovations, such as:</p> <ul style="list-style-type: none"> • Room additions. • Rehabs. 	<p>Check and exterminate:</p> <ul style="list-style-type: none"> • Ants, wasps, and hornets. • Termite. • Rodents and other pests. <p>Repair and paint or stain</p> <ul style="list-style-type: none"> • Fences and storage sheds. • Porches and decks.
<p>Major painting and renovation:</p> <ul style="list-style-type: none"> • Walls and wood trim. • Wallpaper and carpets. • Major redecoration and renovation. 	<p>Check and repair lawn and garden tools and equipment.</p> <p>Clean, repair, and set out lawn furniture and grills.</p>

Table 10-1c: Periodic Home Maintenance Schedule (Autumn)

Autumn Indoor Tasks	Autumn Outdoor Tasks
Check and clean heating system, filters, and vents.	Clean gutters and downspouts.
Winterize: <ul style="list-style-type: none"> Remove and store screens. Caulk and weather strip windows. Caulk and weather strip doors. Check / replace foam and fiberglass insulation, if needed. 	Prepare lawn and garden for winter: <ul style="list-style-type: none"> Rake and mulch / compost leaves. Trim trees and shrubs. Fertilize lawn.
Cover or remove window A / C units.	Clean and store: <ul style="list-style-type: none"> Lawn and garden tools and equipment Outdoor sports equipment Outdoor furniture and grills Check and repair chimneys and flues. Shut off outdoor faucets and hoses.

Tablet 10-1d: Periodic Home Maintenance Schedule (Winter)

Winter Indoor Tasks	Winter Outdoor Tasks
Replace batteries in smoke and carbon monoxide detectors.	Wrap outdoor faucets and pipes.
Add insulation: <ul style="list-style-type: none"> Put plastic sheeting over windows. Wrap water heater. Wrap exposed pipes. 	Snow removal: <ul style="list-style-type: none"> Check shovels and snow blowers. Stock up on sand and de-icer.
Review and update maintenance and repair schedule for next year.	

It's up to you to decide which of these tasks are "do-it-yourself," which are group projects for the family and which will require professional assistance. If you have the skills, tools and time, you can often do it yourself. You can find supplies and equipment, as well as guidance and professional support at local home improvement stores. You can also consult your local library or the Internet for "how-to" information. No matter how you manage the tasks, you will save money in the long run by having the work done regularly.

What major systems need to be monitored?

You'll need to pay attention to how your electrical, plumbing, and heating/cooling systems function. Not only is their efficient operation vital to your safety and comfort, but any malfunctions that aren't quickly corrected can be costly.

During the pre-purchase inspection, your home inspector should test each electrical outlet and tell you if any are not in working order. The inspector can also say if you have ground fault circuit interrupters in areas where electrical outlets and plumbing fixtures are close together. These are designed to protect you from accidental electric shock and should be tested monthly. For safety's sake, you should be familiar with the location of your main power panel, which contains your circuit breakers or fuses. Circuit breakers and fuses are designed to protect your home from accidental electrical overloads and possible fires. You should also know the locations of all smaller panels that distribute electricity to separate sections of your home. If all or part of your house goes dark, you'll know where to check for a tripped circuit breaker or blown fuse.

It's important to know where your water cut-off valves are located. Your main valve is usually located where the water supply enters your home. If a pipe cracks or bursts, you'll be able to shut off the incoming water supply and avoid possible water damage to your property and possessions. There should also be separate cut-off valves for each sink, bathtub or shower, toilet, water heater and appliance that uses water. That way, if any of these develops a leak, you can turn off the water supply at a specific location and make repairs without having to turn off the water supply for the entire house. You'll want to look out for minor problems such as dripping faucets, low water pressure and slow-flowing drains that you can fix inexpensively yourself. Otherwise, they may become major problems that require expensive plumbing repairs.

If your home is in an area where winter brings very low temperatures, you'll also want to make sure that all exposed pipes are well insulated before cold weather arrives in order to prevent freezing and bursting. If your home has a septic tank, familiarize yourself with its operation. Learn what you can and cannot send down the drains or flush down the toilets and add septic tank cleaning, which is done by professionals to your maintenance schedule every one to three years.

Your heating and air conditioning system will require regular attention to function economically and efficiently. You'll find do-it-yourself maintenance information on the Internet or at the library. However, some maintenance and repair work is best left to professionals. Whether you have oil, electric, or gas, heat with steam, hot water, or forced air heat, you'll need to schedule monthly checks for the following items:

- Thermostat
- Gas or oil burner or electric heating element
- Steam heat boiler
- Ducts, pipes or radiators

Check your central air conditioning system monthly for leaks and clogs in the drain hose and evaporator unit. Make sure the filter, condenser, and evaporator are clean and not blocked by anything that prevents air from circulating freely.

Each monthly heating, ventilation, and air conditioning check should include a look at your home's ventilation system. This may include attic fans and exhaust fans in your kitchen and bathrooms. Proper ventilation will help keep odors, moisture and excess heat from becoming problems inside your home. If you have an attic fan, annual

maintenance includes cleaning of the blades, screen and attic vent, tightening all bolts and screws, and oiling the fan bearings. For exhaust fans, clean the screen grills and blades at least once or twice each year. For your range hood fan, wash the grease filter once each month.

How long should the fixtures, major components, and appliances last?

If your home is new, you’ll get this information from the owner’s manuals that come with your new fixtures and appliances. If you purchase an older home, ask the previous owner for the manuals. If you cannot get manuals, you can contact the appliance manufacturers or use the following chart as a rough guide.

“A man’s home is his hassle!”

-Anonymous

Table 10-2: Expected Useful Life

Appliance /Item	Years it should Last
Clothes washer or dryer	10
Water Heater	11-14
Furnace	18
Furnace with heat pump	15
Central air conditioner	15
Humidifier	8
Dishwasher	10
Range	18-20
Refrigerator	14-19
Freezer	16
Disposal	10
Paint – Interior	5-10
Paint – Exterior	7-10
Wallpaper	7
Carpeting	8-12

What basic tools will I need?

Your basic set of hand tools for most small home repair and maintenance tasks should include the following:

- Flashlight and batteries.
- Work gloves and safety goggles.
- Claw hammer.
- Wire cutter.
- Pliers.
- Adjustable wrench.
- Socket wrench set.
- Flat-head screwdrivers.
- Phillips screwdrivers.
- Metal rasp.
- Plunger.
- Sanding block and sand paper.
- Handsaw.
- Nails, screws, and bolts.

If you're more than a weekend handyman, you may have a selection of power and other specialized tools to make your work faster and easier. Whatever your skill level, make sure you have a basic first aid kit to take care of minor accidents in your home and garage.

Keep in mind the need to have working smoke alarms and fire extinguishers in your home. If your home has gas or oil heat, a fireplace or a wood-burning stove, you may also want to install a carbon monoxide detector.

Why do I need a reserve fund?

Having a healthy cash reserve will allow you to make major repairs and replacements without postponing necessary work until money becomes available or taking on additional debt.

You can use the *Expected Useful Life* chart or your owner's manuals to determine approximate timelines for replacing appliances and other components in your home. Sales inserts in your weekend newspapers will give you approximate replacement costs. With this information, you can figure out how much money to save in a reserve account.

For example, in a five-year-old house the expected useful life for the roof may be 20 years, but for the dishwasher it's 10 years. If a roof replacement will cost \$6,000, the homeowner would have 20 years to put as much as possible of that amount into a reserve. For a dishwasher that costs \$350, the homeowner would have 10 years to accumulate the replacement cost. While it may not be practical or possible to save enough money to cover replacement costs for everything, by saving even a portion of the amount you'll have to borrow less money when you need to make replacements.

Where can I go for more information?

You can find advice, printed material and weekend workshops at the local outlets of many major hardware chain stores such as Lowes or Home Depot. You can also find how-to manuals at your local library. The following websites offer a wealth of information on home maintenance and repair:

- www.hgtv.com
- www.homedepot.com
- www.lowes.com

Summary

The careful upkeep and maintenance of your home are ongoing activities that will protect your comfort, safety and financial commitment.

- Set a maintenance schedule and stick to it.
- Plan for replacement and repair of your appliances and systems.