

Maintaining Your Home

After you move in, you can't afford to sit back and wait for something to break before you fix it. Staying on top of things will both increase your home's value and minimize unexpected repairs. Putting together a seasonal checklist will help you to protect your investment.

Fall/Winter

- Yard work (raking leaves and shoveling snow)
- Clean gutters and drain pipes so that leaves won't cause a clog.
- Check weather-stripping and caulking around doors and windows. Repair if necessary.
- Check roof for leaks.
- Check for cracks in house siding. Fill any cracks with caulk.
- Remove window air-conditioning units or put weatherproof covers on them.
- Check chimney for damage. The chimney should be cleaned periodically (depending on amount of use) to reduce the risk of a chimney fire.
- Have heating system serviced by a professional. Change filters regularly.
- Inspect wood framing for termites; re-treat as necessary.
- Check attic for adequate insulation.
- Test and check batteries on smoke and carbon monoxide detectors. (Daylight Savings Time)
- Check all faucets for leaks; replace washers if necessary.

Spring/Summer

- Yard work (watering plants, mowing the lawn and removing over grown trees/branches)
- Check house for cracked or peeled paint; caulk and repaint as necessary.
- Clean exterior and garage doors.
- Check flashing around vents and skylights for leaks.
- Replace filters on HVAC systems.
- Clean drapes, blinds and windows.
- Check and clean dryer vent, range hood and ceiling fans.
- Check basement for any wet spots or cracks in the foundation. Repair if necessary.
- Clean fireplace.

If you feel you don't have the time or patience to repair any problems around your home, consider getting a home warranty. A home warranty provides protection against unexpected repairs and/or replacement of major appliances such as washers, dryers, ovens and refrigerators as well as plumbing, electrical, heating and air conditioning systems. Most warranties do not cover the roof or exterior of a home.

Annual premiums for a home warranty generally range from \$300 to \$500. There is an additional service fee per incident which can range from \$50 to \$100. Before signing up for a home warranty, make sure you understand how the home warranty works and review your budget.

If you choose not to purchase a home warranty, put aside \$50-100 each month for maintenance and repairs on your home.