



# Opening Doors to Housing Success

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***You will need an emergency fund for unexpected expenses. Plus, budget 1 to 2 percent of your home's purchase price for annual maintenance and repairs.***

## **Do You Have a Plan for Home Maintenance?**

Owning a home is a major responsibility. Not only do you have the obligation of paying the mortgage each month, but you also have to maintain your home so that it remains a good investment. Home maintenance is a crucial part of homeownership and can require a great deal of time, money, and effort.

Inspect your home – inside and outside – regularly. Use a checklist to help you familiarize yourself with the condition of your house and state of repair. Making minor, routine repairs helps to prolong the life of the home and may prevent the need for major repairs. An inspection also helps you plan and save for major improvements. Use the *Maintenance Check List* on the back page to guide you in what and when inspections need to be done.

## **Home Repairs**

You can save a lot of money by doing some repair or remodeling jobs yourself. Before tackling a job, however, make sure that you have the skills, knowledge, and time needed to do the job. Many building supply stores have instruction manuals or classes for the “do-it-yourselfer.” If you do a poor job or aren't satisfied with how the project looks, you may end up spending more time and money than if you had a professional do the work.

Even if you're “handy,” there may be some jobs that you're not able to do or don't have the right tools for. You may need to hire someone to do extensive plumbing, electrical, or structural repairs. Whether doing the job yourself or hiring someone, check to see if there are codes or regulations that need to be followed or permits that must be obtained before you start the job.



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## Do You Have A Plan for Home Maintenance?

### Plan Ahead

Various parts of the house will wear out, so you need to have an emergency fund in case your roof leaks or the water heater needs to be replaced.

Budget 1 to 2 percent of the purchase price of the home for annual maintenance and repairs. If your home or the appliances are older, you may need to save an even bigger amount.

Plan ahead for major purchases. Estimate when you might have to purchase something new. According to industry officials, the average life span for the following appliances is estimated at:

- Roof – 20-25 years
- Heating system – 25 years
- Refrigerator – 20 years
- Freezer – 20 years
- Clothes dryer – 18 years
- Range/oven – 18 years
- Room air conditioner – 15 years
- Clothes washer – 13 years
- Water heater – 13 years
- Central air conditioner – 12 years
- Dishwasher – 12 years

For safety reasons, know where the turn-off valves are for water, gas, and the fuse/breaker box for electricity before starting a job. If digging outdoors, call JULIE at 1-800-892-0123 or your local utility company to locate any underground utilities. You may need to give them 48 hours notice, so plan ahead.

### Hiring a Contractor

If you need to hire someone, make a list of contractors by checking with friends, neighbors, coworkers, building supply stores or the phone book. Request references and check them out. You may also want to contact the Consumer Fraud Bureau of the Attorney General's office, the Better Business Bureau, or your local chamber of commerce to see if complaints have been filed against the contractor.

Get a written estimate from two or three contractors to make sure that the amount quoted is reasonable. Determine if the contractor has adequate insurance, as well as check your homeowner's policy to see if workers are covered while on your property. Before starting the job have the contractor or sub-contractor sign a "waiver of lien." This will protect you if they don't pay their bills.

### Keep Good Records

Start a notebook and record the repairs you make or equipment you purchase. These will be valuable if you resell your home, need to document when work was done or what it cost, and help plan for future purchases.

Work done	By	Date	Cost
Bedroom carpet	Carpets Galore	5-25-96	\$630
Refrigerator	Appliance Mart	3-14-97	\$800
Bathroom lighting	A & B Electric	8-10-99	\$150

Keep receipts, guarantees, and warranties in a file. These will also provide information in case of a problem.

# Do You Have A Plan for Home Maintenance?



## Conserve Energy

Conserve energy and keep costs down by using energy conservation practices: weatherstrip and caulk doors and windows, insulate the attic, install storm windows, buy energy efficient appliances. Fall is a good time to conduct an inspection to get the home ready for winter. Some of the areas that need to be inspected include:

- 🔑 Check weatherstripping around doors and windows for damage and tightness. In the fall, hardware, building supply, and discount stores often have sales on a variety of products.
- 🔑 Check caulking at doors, windows, and other openings. If replacement is needed, be advised that many caulking products need to be applied when the outdoor air temperature is above 45-50 degrees. Check the label on the package for application instructions.
- 🔑 Check vents, louvers, chimney caps and housings, and gutters and downspouts for bird nests and other debris.
- 🔑 Have the heating system checked by a qualified service person. Clean around the furnace. Replace the filters monthly during the heating season or as recommended by the manufacturer.
- 🔑 Remove window air conditioners. Weatherstrip window openings if needed.
- 🔑 Clean and repair window wells, storm drains, etc. and remove any leaves or other debris. Even a few leaves can clog outlets.
- 🔑 Drain outdoor hoses and water lines to prevent freezing.
- 🔑 Clean humidifiers and replace the filters as recommended.
- 🔑 Add insulation to walls, attic, and other areas. Check with building supply stores for the recommended R-value.

Home maintenance can be expensive and time consuming. But, it can add to the value of your investment if you decide to sell your home in the future. The *Maintenance Check List*<sup>1</sup> on the back page can help you identify and schedule home maintenance.

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<sup>1</sup> The activity, *Maintenance Check List*, is reprinted by permission of the University of Illinois School of Architecture/Building Research Council from its copyrighted publication, *Maintaining the Home*. Other publications in this series on home building are available at a nominal fee. For more information and a list of publications visit [www.arch.uiuc.edu/brc](http://www.arch.uiuc.edu/brc), call 1-800-336-0616, or write to the Building Research Council, One East St. Mary's Road, Champaign, IL 61820.

### Sources:

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For more information on housing, see other *Opening Doors to Housing Success* fact sheets.



# Do You Have A Plan for Home Maintenance?

## Maintenance Check List<sup>1</sup>

The frequency of inspection and service given in the chart reflect the minimum amount of time and service your house and household appliances will require. Items may need to be checked more often depending on the number of occupants, types of materials, local conditions, household pets, and other variables.

	Spring	Summer	Fall	Winter
<b>FOUNDATIONS AND BASEMENT</b>				
Inspect for signs of termite infestation.			✓	
Check grading to assure that water will drain away from the foundation.			✓	
Check basement or crawl space for dampness and/or leakage following wet weather.			✓	

### DOORS AND WINDOWS

Check doors, windows & trim for finish failure.	✓			
Check glazed openings for loose putty.	✓			
Check for broken glass and damaged screens.	✓			
Check and lubricate window hardware.			✓	
Check weatherstripping for damage and tightness of fit.	✓	✓		
Check caulking at doors, windows, and all other openings and joints between dissimilar materials (i.e. wood-masonry).	✓			

### EXTERIOR WALLS

Check masonry for cracks and loose joints.	✓			
Check painted surfaces for paint failure.	✓			
Check siding and trim for damage or decay.	✓			

### ROOF

Check for damaged or loose shingles, blistered roofing, etc.	✓			
Check underside of roof where accessible for water stains or dampness.	✓			
Check for damaged flashing.	✓			
Check for damaged gutters, downspouts, hangers, strainers, and rust.	✓			
Clean gutters and downspouts.				✓
Sweep debris from flat and low slope roofs.			✓	
Evaluate roof for future replacement.			✓	
Check vents, louvers, and chimney caps and housings for bird nests, etc.	✓	✓		
Check fascias and soffits for paint failure.	✓			
Check antenna guy wires and supports.			✓	
Check masonry chimneys.	✓			

### INTERIOR SURFACES

Check all joints in ceramic tile, laminated plastic, and similar surfaces.	✓	✓		
Check grouting on tubs, showers, and sinks.	✓	✓		

	Spring	Summer	Fall	Winter
<b>FLOORS</b>				
Check for wear and damage, particularly where one material meets another.			✓	
Evaluate for replacement or refinishing.			✓	

### ELECTRICAL SYSTEM

Check condition of lamp cords, extension cords, and plugs – replace at first sign of wear or damage.	✓	✓		
Check exposed and overhead wiring for damage and missing insulation. Replace or repair as needed.			✓	
If fuses blow or breakers trip frequently, call an electrician to locate the cause and make repairs.				✓
If you feel a slight shock or tingling from touching any appliance, disconnect it and make repairs.				✓
Test Ground Fault Circuit Interrupters.	✓	✓		

### HEATING AND COOLING SYSTEM

Clean or change any air filters.				✓
Clean dirt and dust from around furnaces.	✓	✓		
Have heating and cooling system checked by a qualified service person.	✓			
Remove window air conditions for winter.			✓	
Service humidifier and/or dehumidifier.			✓	

### PLUMBING SYSTEM

Check flush valves, faucets, hose bibs, and supply and drainage piping, including those in basement and/or crawl space.			✓	
Check septic tank.				✓
Check water heater.			✓	

### GROUNDS AND YARD

Drain outside water lines and hoses.		✓		
Clean area wells, window wells and storm drains.	✓	✓		✓
Check driveways and sidewalks for cracks, yard for settlement and soil erosion.	✓			
Check safety and reversing mechanism on electric garage door operators; adjust if needed.			✓	

