

Peace of Mind Is Yours When You Treat Your House Right

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Owning a home is much more than just making a mortgage payment. Just like you do for your car, you must maintain a home to keep things running smoothly.

Some home maintenance tasks are easy to do on your own, but a few things require the expertise of a professional.

That means you will need to have a plan to pay for home maintenance projects. Keep in mind, too, that maintenance is usually cheaper than repairs and replacements. It's a good idea to put away \$200 a month for routine maintenance but be prepared for something bigger every few years — like having the house painted.

“It is very important to maintain the value of your property. To me, routine maintenance is relatively inexpensive but the damage caused by lack of it can be very expensive,” said home inspector John Wanninger. He and his INSPECTIX team in Nebraska have inspected more than 30,000 homes.

Wanninger suggests several home maintenance projects you should do periodically.

Not every expert agrees on the frequency of some of these tasks, and where you live and its climate also make a difference.

3 Primary Home Maintenance Priorities

Several themes stick out when talking about home maintenance:

- Moisture prevention
- Appliances and equipment upkeep
- Exterior condition

Preventing Moisture Problems

We need water to live, but it can also be a major enemy when it shows up in places it shouldn't. Any issues with water should be addressed as soon as possible.

Gutters

A home's gutter system is designed to move water from the roof to the ground without making any stops in between.

Wanninger suggests at least once a year, before your area's rainy or snowy seasons, checking your gutters and drainpipes to make sure water is flowing freely and there are no blockages.

Remove any leaves or debris that is inhibiting the flow.

Do not do this task alone. Make sure someone is spotting you on the ladder.

If you choose to hire someone, HomeGuide says the average cost of gutter cleaning is \$150.

Sump Pumps

In the midst of a rainstorm is a bad time to find out your basement sump pump isn't working.

"You should test your sump pump every month, especially during the wet seasons, to make sure that the pump is activating and the float is working," Wanninger said.

To check the sump pump, make sure it is switched on, pour some water into the pit area to make sure it starts properly. Don't forget to check the system's backup battery also.

Water Heaters

Many experts say it's important to drain your tank water heater annually to remove sediment that may have settled in the bottom. Usually this is done with a long hose from the spigot to a sink or shower drain or an outdoor area.

Wanninger has a warning about this.

"You have to start it from the time that it's new and that will keep rust and corrosion that would normally build up in the bottom of your water heater from occurring," he said.

Draining a water heater for the first time two years, more or less, after you've installed it could result in trouble. The rust and debris that has built up could clog the water heater's spigot and prevent you from closing it. This could cause a permanent leak or, worse, a flood in your home from the water in the tank.

Bathroom Maintenance

To make sure everything is OK in each bathroom, periodically flush toilets and run water through faucets and drains you don't use often.

Check for any leaks around toilets and under sinks and that they don't wobble.

Make sure caulk and grout are still intact in bathtubs, showers and behind the sinks.

"It prevents water from getting behind the wall and if water sits there, it will deteriorate out the wall and eventually cause a very expensive repair," Wanninger warned.

Septic Tanks

According to the Environmental Protection Agency, a professional should inspect your septic tank at least every three years and pump it out every three to five years.

Wanninger said this is something many people don't do which could lead to the system not working properly or backing up.

If your system has electrical float switches, pumps, or mechanical components, someone should inspect it annually.

According to HomeGuide, cleaning and pumping a septic tank costs between \$250 and \$895 with most people spending about \$375.

Irrigation Systems

When working properly, lawn irrigation systems keep grass and plants lush and beautiful.

Malfunctioning systems can cause lots of problems besides just a dry lawn.

Wanninger suggested an annual check to make sure sprinkler heads are working properly and watering where they are supposed to. He said many homes he inspects have sprinklers hitting the house which can cause rotting and other damage.

Broken or leaking heads can cause high water bills because the water has to go somewhere if the heads are not coming out of the ground.

HomeGuide says replacing a sprinkler head costs between \$65-\$95 for a professional and about \$2-\$12 if you do it yourself.

Maintaining Appliances and Equipment

HVAC Maintenance

We rely on our heating, ventilation, and air conditioning system to keep us cool in the summer and warm in the winter.

It's important to change the air filters monthly and have a routine service call to check to make sure everything is working properly.

An annual maintenance call costs about \$100.

Make sure there is a clear area around your outside compressor and that there are now leaves or debris inside the unit.

For more details about how to best maintain your HVAC system

Laundry Room

In the laundry room, check the connections between the water source and the washing machine to make sure they are tight.

Wanninger said he sees lots of floor and wall damage because of loose connections.

After every few loads in the dryer, make sure to clean the lint filter.

Also, every year or so (more if you do a lot of laundry) it's a good idea to hire a professional to clean the dryer vent.

A clogged dryer vent can keep your dryer from working properly and could even cause a fire.

A professional dryer vent cleaning with either a vacuum, brush, or a combination of both costs about an average of \$145, according to Fixr.

Kitchen Maintenance Tasks

Your kitchen appliances can use a little TLC every now and then.

- **Replace water filters:** If you have a water or ice dispenser, you probably have a filter that removes impurities to keep your water and ice tasting good. Your owner's manual will tell you how often to replace them, but usually it is about every six months. New filters can cost around \$50.
- **Vacuum the refrigerator coils:** The coils of your refrigerator can get dirty, which could cause your refrigerator to need more electricity to keep it running. Vacuuming them periodically can help keep them clean.
- **Clean your filter on the range hood or over-the-range microwave:** A grease buildup on these can keep the fan from working property or can leave a film on appliances and walls.

- **Check GFI:** Make sure your ground fault interrupters work properly. GFIs protect you from getting an electrical shock, especially when an electrical outlet is close to a water source. Check all outlets and switches throughout the house.

Exterior Maintenance

While it's important to pay attention to many things inside your house, don't ignore the outside. Several things on the exterior also require maintenance, and make sure you've set something aside in your budget for home maintenance. Paint alone could put a \$5,000 ding in the budget.

Keeping Dirt Away

Water should drain away from the house, not toward it. This will help prevent water damage.

"The dirt around your house is referred to as backfill. When that house was built, the dirt was disturbed from its original condition," Wanninger said. "So when you dig a foundation and backfill it, that dirt still will continue to settle for many, many years."

He tells his clients to monitor the dirt around the house and if they notice any pooling or an area that is flat, they should build up the grade so the water drains away from the structure.

Paint and Siding

Paint does more than make your house look good. It also acts like a skin and protects the house from damage.

"The wood that we put on homes today is not weather resistant like the lumber we used to use," Wanninger said. "That material left unpainted will deteriorate very quickly so sealing and painting the exterior of the home is extremely important. Painting a home is probably about an every five year project."

According to HomeGuide, repainting the exterior of a house is between \$2,600 and \$5,700.

Also, periodically check siding to make sure there are no cracks or soft spots that might indicate moisture got under the siding. Water damage is one of the common repair costs.

Exterior Caulk

If there is no caulking around siding or window trim, look out. The lack of sealer can cause significant moisture damage to the siding and to the house structure, Wanninger warned.

He suggested annually inspecting and caulking around windows, doors, chimneys, and anything else that penetrates the exterior of the home. If you aren't up to the job yourself, hire a professional window maintenance company. Depending on the size of the job, it could

cost about \$500.

Fireplace and Chimney

Speaking of chimneys, if you have a fireplace, make sure you annually inspect the flue and chimney. A blockage could cause dangerous gasses to go back into your home or start a fire.

HomeGuide says the average cost of a chimney cleaning and inspection is \$155.

Garage Door

Electric garage doors are a great convenience and can last for many years.

Many garage door companies say it is important to service your electric garage door at least once a year.

Garage door maintenance often includes:

- Lubricating moving parts of the door.
- Tightening bolts and screws.
- Adjusting the tension of the spring.
- Inspecting and replacing weather stripping.

It's also important to check the safety mechanisms that will keep the door from closing if something is in the way.

Put something blocking the electronic eyes or a broomstick on the ground to test the pressure return and make sure the door kicks back up.

HomeGuide says a garage door maintenance call is about \$85.

No matter what you do to maintain your home, there are a few things every person should know about where they live.

- The location of the electrical fuse/breaker box.
- The location of the main water shutoff.
- How to shut off water to toilets, sick faucets, or washing machines.
- The location of the main shutoff for heating fuel.

Wanninger said a mistake many people make is thinking because their home is new or new to them, it does not need maintenance.

“As we do inspections, we educate our clients about this maintenance right away when you move in and then you get it on a routine schedule.”

How Much Money Do You Need to Budget for Home Repairs

Mary Bell Carlson, blogger at Chief Financial Mom and certified financial planner and accredited financial counselor, just bought a new house and is finding out firsthand about the importance of home maintenance.

She advised her clients to start what she calls a life fund.

“It’s not your emergency fund because your emergency fund is for when something catastrophic happens. This is if something in the house breaks and we have to replace it. It’s for that ongoing maintenance piece that you constantly have to be feeding,” she said.

The relatively small fees for professional home maintenance or even for supplies to do it yourself add up. A \$100 here, \$95 there, and \$150 the next month can add up to a few thousand dollars a year.

Carlson suggested having a home maintenance fund and putting a few dollars into it each month to pay for the types of maintenance Wanninger suggests.

“If you put \$200 a month aside and you don’t have any home maintenance things that month, at the end of the year you’ve got \$2,400 and you can kind of debit that as things come up,” he said. “You have somewhere to pull from that isn’t taking away from your monthly spending nor jeopardizing your other savings goals.”

Accepting Maintenance Costs

The key is to try to prevent a problem and that’s why it’s worth paying the maintenance costs.

“Look around your house for issues. Don’t wait for an issue to become known. Go find it before it becomes a big issue. Inspect your own property,” Wanninger said.

Even though some of these chores don’t require special training or equipment, if you are not comfortable doing any of them, hiring a local handyperson might be a good idea.

Tiffani Sherman is a Florida-based freelance reporter with more than 25 years of experience writing about finance, health, travel and other topics.
