

HOW TO PROTECT YOUR HOME

It's your biggest investment. A few fast and simple moves each month can bring peace of mind, and help boost your property's value for decades to come.

Money®

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Termites. Water leaks. Fire hazards. They're all out to turn your biggest asset into a money pit. But home upkeep needn't swallow your weekends and lay waste to your savings.

"Do the maintenance in small doses and you'll avoid the big problems later," says David MacLellan, author of The National Home Maintenance Manual. Some of the moves on the next two pages can be made anytime, depending on your region's weather, and none require much time or money. Best of all, we've paced them across 12 months, so you'll have more time throughout the year to enjoy the sweetest part of home ownership: hanging with the family and doing, well, absolutely nothing.

JANUARY

- Grab a screwdriver and wander the entire house, tightening loose screws on doors, drawers, cabinetry and furniture.
- Conduct a home inventory for insurance purposes.
- 1. Walk through the house and garage and record all your belongings with a camera or camcorder. Camcorder is best. You can narrate.
- 2. Store photos or videotapes in another place, like the in-laws' house or a safe-deposit box. Camcorder is best: You can narrate.
- Clean range-hood filter. Grease build-up can damage the fan motor and plug the ductwork and can be a fire hazard when pan frying. Twice a year: Run the filter through the dishwasher and spritz cleaner on fan blades-10 minutes

FEBRUARY

- Check around washer, fridge and dishwasher for leaks, and replace hoses if they show signs of wear and, (worse), tear. 30% of water-damage claims in a home are tied to a major appliance.
- Pull fridge and freezer away from walls and vacuum condenser coils so that the appliances cool more efficiently. Have cats or dogs? Then do this twice a year.
- Inspect grout and caulk around tubs, sinks and showers. Chip out and replace if seals are cracked or missing to keep water from seeping under floors. \$2 to \$20 for materials

MARCH

- Call to arrange an annual central air-conditioner service visit in April. You'll save as much as \$100 by calling before hot weather hits.
- Assemble (or review) your family's disaster supply kit.
 - o First-aid gear
 - o Battery-operated radio
 - o Canned juices
 - o Visit redcross.org for a complete list.
- Storing firewood close to a back door for the winter freeze? Move the wood at least 30 feet away from the house. It can attract termites in warm weather.
- Check basement sump pump before spring rains to make sure it'll work in the event of flooding. DIY Pour water into the pump silo to raise the float and activate the motor.
- Replace batteries on smoke and carbon monoxide detectors when clocks spring forward for daylight saving time.
- CURB APPEAL: For healthier grass, aerate your lawns before fertilizing and reseeding. PRO - \$108 per 5,000 square feet of lawn. DIY - \$70 a day to rent an aerator

WINTER: HIRE FAIR-WEATHER HELP Planning to have your home's exterior painted over the summer? Call now, not later, to schedule the job on time.

APRIL

- Eyeball house's brick and mortar for cracks or crumbling from winter freezes. Fill gaps as needed. While you're at it, check walkways and driveways for similar freeze damage. PRO - At least \$200 a day. DIY - Instructions at quikrete.com and bonsal.com
- Inspect crawl space or basement floors and walls after heavy rains for water stains or pooling. Portable dehumidifiers (\$50 to \$75)



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can help dry out spaces in some cases. If damp conditions persist, call a contractor.

MAY

- Order firewood for next winter. You can often buy it for less this time of year – up 20% off. Plus, the extra months of summer will help season the wood. Unseasoned, it can spark chimney fires.
- Do you need pest control? Inspect the ground around foundation walls for signs of termites, such as tunnels or dirt bridges. Contact an exterminator if you suspect termites or other bug problems.
- Examine outdoor wood structures – posts, railings, windowsills – for signs of deterioration, especially rot. Use a small awl to probe for soft spots.

JUNE

- Clean and seal wood decks during a sunny stretch. When the deck is dry, apply deck cleaner and scrub; next day, apply deck sealer. Also, if nails are popping up, consider replacing them with galvanized screws.
- Schedule annual chimney cleaning (every two years if you don't use your fireplace frequently). \$30 to \$50 for an inspection; \$60 to \$130 for cleaning.
- Replace air-conditioning and heating filters to boost energy efficiency. At least twice a season. \$10 to \$25 a dozen
- Hose down your house's exterior. Wash away grime with an ordinary garden hose and a mild detergent. (Pressure-washers can harm exterior finishes.) Be on the lookout for winter damage to siding.

SPRING: OPTIMIZE IRRIGATION Test outdoor sprinkler systems – the spray shouldn't hit the house or other structures.

JULY

- Inspect roof eaves for water stains (a sign of leakage). Use binoculars if necessary. Also scan for:
 - o Cracks in roofing
 - o Loose or missing shingles or loose granules on asphalt shingles
 - o Shifting of metal flashing in roof valleys and around chimneys
 - o Cracked skylights
 - o Nests in power fans
- Dispose of old paints and solvents. They're too flammable to store. Check with local agencies on disposal rules.
- Got a septic tank? Have it inspected annually for "issues" and pumped every three to five years. \$50 to \$150 to inspect; \$150 to \$175 to pump

AUGUST

- Call heating service and schedule the system's annual checkup before the busy fall season. \$60 to \$150
- Clean gutters. Check for damage, and use a hose to flush summer debris from downspouts. Consider adding leaf guards that allow fall leaves to slide off easier. Starts at \$60 for a 2,200-square-foot home.
- CURB APPEAL Your lawn needs about an inch of water every five to seven days this time of year.
- To prevent drain clogs that'll require a plumber (or worse), remove drain traps under sinks and wipe their innards clean. Twice yearly. An easy how-to guide can be found at mrrooter.com. 15 to 20 minutes.

SEPTEMBER

- Vacuum dust from vents, baseboard heaters and cold-air returns to aid heating system. If you don't remove and store window ACs, then cover with plastic to protect them during winter and prevent heated air from escaping your home.
- Weekend project! If winter brings snow and ice your way, apply a coat of epoxy to the garage floor to help prevent road salt from eating holes in the concrete. Rust-Oleum garage floor kit: \$60
- Drain and refill hot-water heater once a year to keep it fully functional. Also:
 1. Test the water heater's temperature/pressure relief valve, as shown in the manufacturer's instructions.
 2. If little or no water flows out or the relief valve doesn't shut off, replace it as soon as possible. PRO \$60 to \$150. DIY Search for "water-heater maintenance" on diynetwork.com. A bad relief valve can cause an explosion.



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SUMMER: RUN A SECURITY CHECK A solid week before your vacation, test light timers and motion detectors.

OCTOBER

- Examine weatherstripping and caulk around doors and windows. Replace worn or damaged material that's no longer blocking air. About 45¢ a foot.
- A tip for the twice-a-year switcheroo from window screens to storm windows (and vice versa). Label pieces going into storage so you can put them up faster next time.
- CURB APPEAL. In most areas, fall – not spring – is the best time to add sod and plant trees and bushes.

NOVEMBER

- Clean gutters and downspouts again. Also, trim tree branches and shrubs that touch the house to prevent storm damage and discourage squirrel visits.
- Turn off outside water supply. Store hoses. If your sprinkler system is below ground and your area freezes in winter, have a pro "blow out" any water. \$50 to \$150
- Lubricate garage-door rollers with light oil to avoid the dreaded wintertime stickies. (Test safety features too, such as automatic stops.) Throughout the house, lightly lube locks and hinges on windows and doors.
- Time again to change new batteries in smoke and CO detectors when clocks fall back

FALL: TIME TO STOCK UP For melting ice, skip the salt. Magnesium chloride and calcium chloride are less corrosive. Mix with hot water after a snowfall.

DECEMBER

- Review family's fire-escape plan with the whole household. Check pressure and expiration date on fire extinguishers. A new extinguisher is \$10 to \$50, depending on size.
- Look inside bathroom vanities and kitchen-sink cabinets for moisture and other signs of leakage. Inspect pipes for condensation or slow drips. 5 minutes.
- Check clothes dryer vents and hoses for lint buildup that can cause a fire. Clean if necessary. PRO About \$130 for a thorough cleaning. DIY \$40 for a brush-and-rod tool like the LintEater (go to linateater.com). A similar rig can be found at a good hardware store. 15,000 estimated clothes dryer fires that occur annually in the U.S.
- End the year with a little extra financial protection: Pay January's mortgage bill before Dec. 31 so that you can deduct more interest from the year's tax return.