

## CHAPTER 5

# Taking Care of Your Home

Moving into a new home can be exciting. You might have larger rooms to spend time in, a better view, and extra space for furniture and artwork.

Some people move into a new home and remain there for the rest of their lives. Whether that sounds like you or not, you likely want to keep the space in great shape as long as you have it.

If you stay there for years, taking care of the home will ensure it stays in great shape as you work, play, sleep, and eat every day. On the other hand, if you plan to sell the home someday, keeping it in perfect shape is just as important. You want to be sure that you put a house onto the market that has great value so that buyers are interested and willing to pay more for the pleasure of moving into the space.

The truth is that a little bit of maintenance can go a very long way. Home maintenance is about being prepared. By purchasing appropriate cleaners, keeping a well-stocked tool kit, and doing a bit of maintenance every month, you can prevent small problems from turning into large ones. If a huge issue does come up, you'll be in a better place to take care of it quickly.

## What To Know About Home Warranties and Home Insurance

Whether it's new or used, you will likely be offered a home warranty with the purchase of a home. This is protection against any unforeseen and expensive repairs in the future. A home warranty isn't the same thing as homeowner's insurance. Homeowner's insurance covers things like hail, fire, and property crimes. On the other hand, home warranties are a contract between you and a company to offer discount replacements and repairs on things like plumbing, furnaces, HVAC systems, and electrical components.



The differences between home warranties and home insurance include:

### Coverage

Insurance covers personal property and structural damage but doesn't cover damage based on wear and tear for things like appliances. For instance, it would cover the cost of replacing plumbing components but not the damage caused by a leaking pipe.

### Requirements

Those with mortgages are typically required to have home insurance. A warranty is an optional addition. In some cases, the person selling the home will add in a home warranty as a perk for the person buying the property.

### Claims

If something covered by a home warranty is damaged, you can contact the home warranty provider to get service. A repair expert will be sent out to diagnose the issue. If a repair isn't possible, the company will replace it. Depending on the warranty you choose, there may be fees or coverage limits to be aware of.

## Seasonal Home Maintenance Tasks

When you create home maintenance task lists for each season, you ensure all maintenance gets done. In addition, it prevents you from forgetting something that needs to be done in summer that might not be appropriate in winter. Below, we'll be sharing some of the tasks you should do on a seasonal basis to keep your home in perfect shape. When your home is in great condition, that lets you maintain the value of the house.

### Spring

If you have central heating and air conditioning in your home, contact a local HVAC technician to make an appointment for a biannual checkup and servicing. This process involves checking your ductwork for damage, servicing and cleaning the furnace, and making sure the air conditioner compressor is in good order. You or the technician should also clean the bathroom vents at this time.

Do you use steam heat in your home? If that's the case, you should take this time to drain your boiler. This removes any accumulated sediment and keeps things in great shape.



Take a look at the pipes in your home, especially under sinks, to look for leaks. Look for water signs on the ceilings, as well. See if the faucets are dripping or the flapper in the toilet is worn out. If there are repairs you can do, go ahead with that. If not, bring in a plumber to take care of the pipes. You'll be glad you did when an issue doesn't have the chance to get worse.

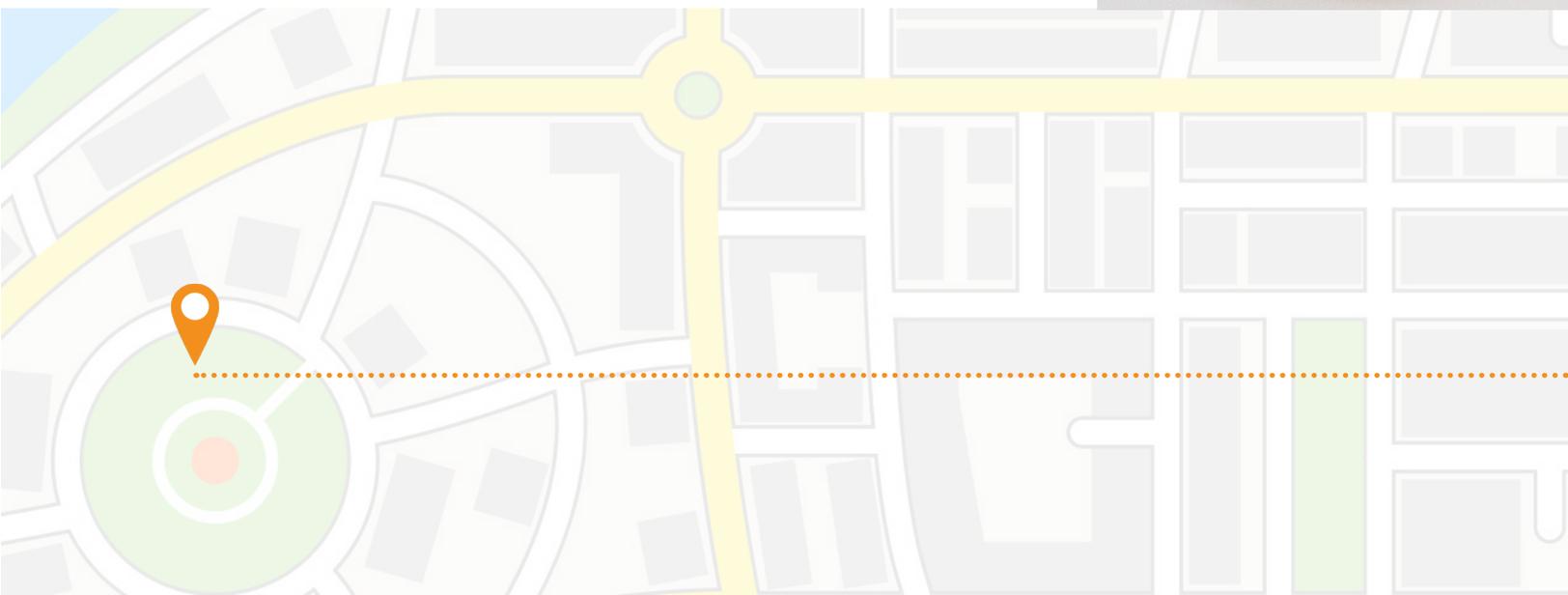
All three of the maintenance tips above are designed to ensure your home runs smoothly. For example, if the air conditioner compressor goes bad, the vents aren't cleaned, or there are other issues, your air conditioner or central heating unit might break down and leave you dealing with uncomfortable temperatures. Draining the boiler keeps it from being dirty and potentially becoming damaged. If you let water leaks worsen, it can create serious problems that are expensive and time-consuming to repair.

If your foundation vents have covers, remove them to allow air to circulate in the crawlspace and reduce moisture, which can cause mold.

Spring is a rainy season, so you should inspect the sump pump to see if it drains correctly. The last thing you want to do is wait until the first major rainstorm to find out that the motor is shot and you have a serious problem. It can cause serious flooding in the basement, which will necessitate a large amount of cleanup.

Whether you use the fireplace or not, the chimney needs a regular checkup. It's responsible for moving dangerous gases out of your home. Have it inspected at least once a year. If you use it on a regular basis, this may need to be done more often. Consider doing so twice a year instead of just once.

The final maintenance tip for spring is checking your carbon monoxide detectors and smoke alarm. This is also a good time to change out the batteries to ensure these devices are working. If you want to be extra safe, consider installing smart detectors that give alerts through voice instead of typical alarms.





## Summer

The summer season isn't a time most people like to clean and do repairs. Instead, you likely want to enjoy your home. However, there are a few tasks that you should get out of the way. Once you handle these things, you can use all your free time to swim in the pool, have barbecues, and play with the kids.

Once summer comes, you want to reverse your ceiling fan blades, so they move in a counterclockwise manner. This will push the air down toward you and create an excellent breeze. If you are unsure if your fan is turning the correct direction, stand under the fan and look up. If the fan is spinning to the left and you feel the air moving, it's correctly set for summer. If you don't feel much air movement and the blades are spinning to the right, the fan is turning the wrong direction.

You should also be cleaning your air conditioner filters once a month. This applies whether you rely on window units or central air. If you are running the air conditioning most of the time, this is especially important. Dirt can clog up the filter and make it harder for the air conditioner to run.

Since summer often brings serious heat, you should prepare for that. First, check the weatherstripping near the doors and windows to be sure it's keeping cold air in. If you have windows that let in afternoon or morning sun, cover those with drapes. Since heatwaves sometimes result in loss of power, be ready with bottled water, batteries, canned food, a radio, and a first-aid kit.

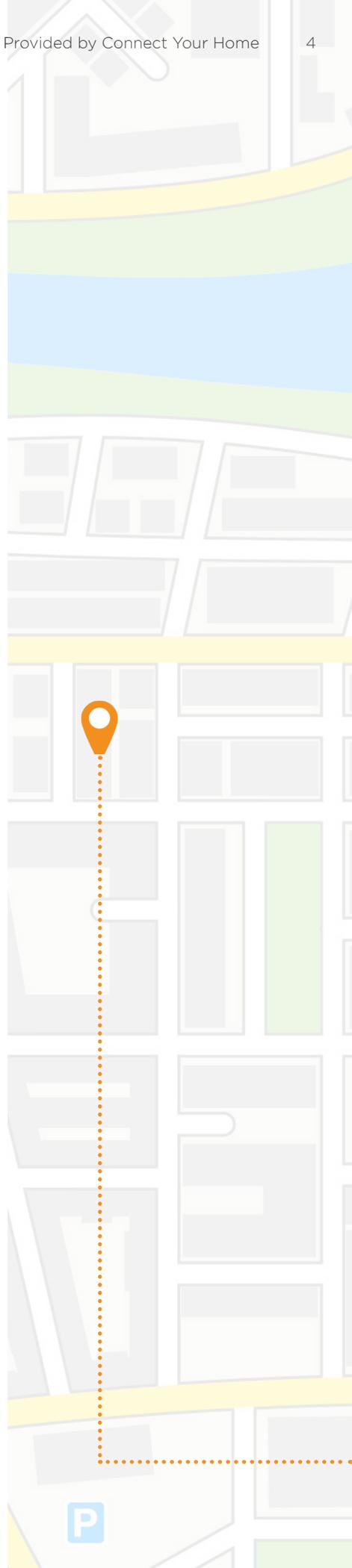


## Fall

Things cool off as the leaves change color in fall. This is an indication that you should get the home ready for winter. Of course, the amount of work you have to do depends on the climate you live in. For those with warmer winters, you may not have as many special tasks to handle.

Now is the time to have your air conditioner serviced. If you have a window unit, it can stay there, assuming it is sealed. Cover the inside and outside and add insulation to provide protection from the weather. However, you can also take it out and put it somewhere safe until next year. It should be stored upright to ensure no damage occurs to it.

At the same time as you service the air conditioner, you also want to do the same for the ductwork and furnace. A clean furnace is going to be more efficient. Plus, an inspection will alert you to potential problems. Check your air filters and replace them if needed. You should also test that the thermostat is working and make sure the heating vents are open.



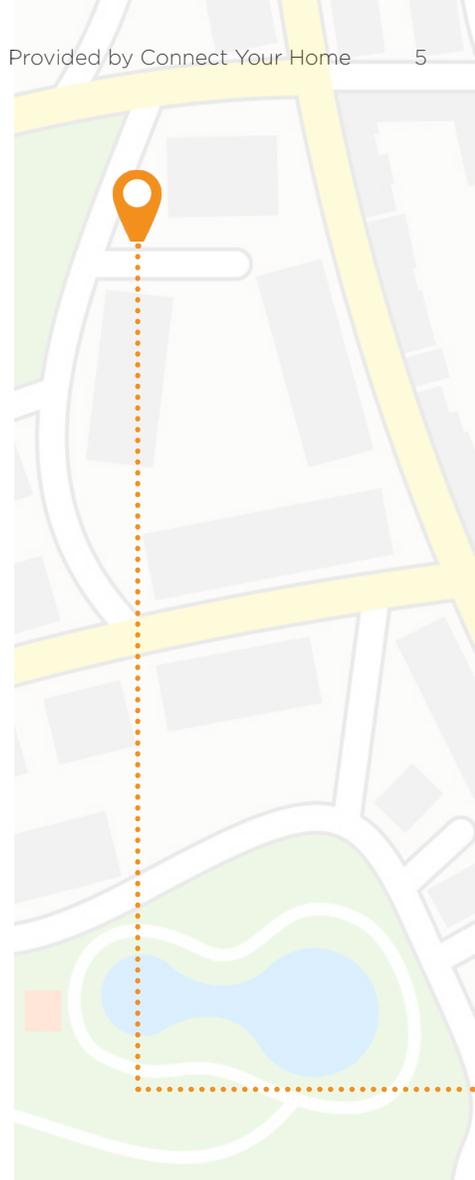
For steam-heated homes, make sure a plumber checks the boiler. Drain the water from it to get rid of sediment. However, make sure it is filled back up before being used. A plumber can also look at your radiators to make sure all the valves are in good shape and working correctly. This is also the ideal time to check the thermostat.

For those who didn't get the chimney inspected and cleaned in spring, now is the time to do it. You want to make sure this is complete before you use your furnace or fireplace.

Take a walk around the house, checking on doors and windows for drafts. Use caulk on window and door frames as needed. As fall moves forward, make sure your storm windows are installed. The glass panel on them will help keep heat in and prevent the cold from getting inside.

One of the major causes of house fires is the dryer, so you want to be sure you keep it in good shape. Lint is one reason a fire can occur, which is why you should have the vent cleaned or inspected each year by an HVAC professional. Make sure this expert specializes in this kind of work.

This is the second time each year to check your carbon monoxide detectors and smoke alarms. Change any low batteries. Otherwise, fall is a good time to get started with home improvement projects. If you already called for contractor bids, now is the time to book the work you want to be done.



## Winter

Winter is largely a season where we cozy up at home and avoid going outside. Consequently, major improvement projects aren't recommended since the weather may be unpredictable. There are a few tasks that you should handle in winter, though, to keep your home in great shape for the upcoming spring.

Inspect your heating system and check and change the filters. Depending on the brand and model of your system, these may need to be replaced as often as once a month or as little as twice a year. For those with boilers, keep an eye on the water levels to ensure it doesn't get too low.

If water gets in pipes and freezes, it expands and can crack or damage the pipes. Once the ice melts, the water will end up flooding your home. The pipes that are mostly like to burst are those outside of your home. Make sure these are drained and shut off before the weather gets cold. Insulate any pipes that you can, and keep cabinets under sinks open on cold nights to let in warm air. It's also a good idea to keep the faucet running at a drip on cold days to ensure the water keeps moving.

If your house has foundation vents and you live in a place with freezing temperatures, be sure to cover the vents. These vents allow outside air to circulate in the summer, which helps prevent moisture buildup. Covering the vents in winter helps reduce the chance that pipes in the crawlspace will freeze.

A portable generator is a great option for winter when blackouts may occur. It should be turned on at least every three months. It also should be serviced twice a year, even if you rarely or never use it. Motor oil or fuel should be available for an emergency. Don't let fuel sit in the tank for extended periods since that can cause damage.

A printable checklist for yearly maintenance can be found at the end of this booklet. [Click here.](#)

