

## Home Maintenance and Repair

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.

When talking about taking care of your home, most folks lump home maintenance and repair into one category. The truth is, the number of repairs needed can be reduced if regular maintenance is conducted. Regular, preventive maintenance can pay off in peace of mind, utility cost savings, durability, and even resale value.

Home maintenance is a crucial part of homeownership and can require a great deal of time, money, and effort. Regularly inspect your home – inside and outside. Use a checklist to help



you familiarize yourself with the condition of your house and its state of repair. Doing minor, routine maintenance 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. Using a Maintenance Check List can help you identify and schedule what and when inspections need to be done.

There are numerous Home Maintenance Schedule documents on the Internet. Sometimes they are also called Home Maintenance Calendars. Most of them divide the maintenance task according to seasonal needs.

- The University of Illinois Extension posts a “Maintenance Check List” at <http://urbanext.illinois.edu/housing/tables/06.html>.

- Microsoft has an online template titled “Home Maintenance Schedule” at <http://office.microsoft.com/en-us/templates/home-maintenance-schedule-TC006090433.aspx>.
- A “Homeowner Recommended Maintenance Schedule” can be found at <http://www.cabuildingstandards.com/images/HOMEOWNER%20RMS.pdf>.

Home maintenance can be expensive and time consuming. However, it can add to the value of your investment when you decide to sell your home in the future. Remember the wise advice of Benjamin Franklin, “An ounce of prevention is worth a pound of cure.” Regular, routine maintenance enhances curb appeal, ensures safety, and prevents neglected upkeep from turning into costly major repairs.

Even though you do regular maintenance, repairs will be needed. You can save a lot of money by doing some of the repair if you have the time, knowledge, and skill needed. Fact sheets on making many of the repairs that you might need to do can be found on your state’s Cooperative Extension website. Many of the home improvement stores have instructional manuals, online guides, or classes for the “do-it-yourselfer.” Even if you are skilled at home repair jobs, there may some jobs that you’re not able to do or don’t have the right tools to do. The key is to recognize which repairs you are capable of doing. Typically, you may need to hire someone to do extensive plumbing, electrical, or structural repairs.



If you need to hire a contractor to do the repair, make a list of contractors based on

recommendations of friends, neighbors, coworkers, or building supply stores. Request references, and check them out. You might also want to check with your local Better Business Bureau (<http://www.bbb.org>). Once you decide on two or three contractors, get a written estimate from each of them. These estimates will help you know if the amount quoted is reasonable. Ask each contractor what kind of insurance they have. Get your agreement in writing: cost, work to be done, time schedule, guarantees, payment schedule, insurance, permits, etc. Get and keep copies of everything you sign. Never pay in full or sign a completion certificate before the work is finished.

Replacements will also be needed as the house ages. The University of Illinois Extension has posted a table that shows estimates of the average life span for common household appliances (<http://urbanext.illinois.edu/housing/maintenance.html#>). This chart helps homeowners plan ahead for major purchases. The chart lists the average life span for the following appliances according to industry officials:



- 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



Most financial experts recommend that you budget to spend 1-3 percent of your home's value for annual repairs and maintenance. For example, if your home is worth \$250,000, you should set aside \$2,500 to \$7,500

for repairs and maintenance. Of course, the amount actually spent on home maintenance and repairs will vary from year to year. Some years, the amount spent will be much less; other years, the amount spent will be more. With this in mind, it is wise to set aside the unspent money so that it can be carried forward to the following year. Generally, the older the home, the more maintenance and repairs it will need.

In summary, a schedule or plan for conducting routine maintenance on your home will help you identify and correct problems before they become serious. A maintenance problem ignored can become a safety problem, as well as a major repair. Preventive maintenance can extend the life of materials and equipment and will be less expensive in the long run than replacement. Your challenge as a homeowner is to find a home maintenance schedule that will work for you. Find a plan that you can add to or revise to meet your needs.

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