



## The Home Maintenance Guide

Words of encouragement from your SAFECO agent.

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### Protect your home. Protect your investment.

Taking care of your home with regular maintenance will protect your financial investment and can save you money by eliminating many big problems before they occur. It will also make your home safer by reducing the risk of in-home accidents.

The best way to begin a regular routine is to organize an annual schedule of seasonal and monthly maintenance jobs. Use this guide to help remind you of these tasks and to help keep your home in tip-top shape.

To start getting things done on a regular basis, adopt a seasonal inspection plan and monthly task list. Remember that the purpose of a home inspection is to keep your home in working order by finding items that need repair or replacement. You're also checking and preparing for major repair jobs that require financial planning and will probably require professional assistance – such as a new roof.



Because taking care of your home is so important, don't be afraid to ask or hire someone to help you if you are unable to do all of the work yourself.

Of course, keeping a sense of "home humor" always helps.

After all, what household doesn't have an occasional minor catastrophe?

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## Spring and summer. Make all things new again.

What's your idea of spring? Of summer? A continuation of the warm, sunny weather you've enjoyed all year long? Release from the cold winter woes? The beginning of torrential rains?

How you see it, of course, depends on your geographic location. So does the extent of your seasonal home maintenance chores.

Review this list. Decide what's appropriate. Add your own thoughts. Then take action – all the way through summer.

### Bring in the air, bring in the light.

- Take down storm windows, install screens.
- Test your air conditioner before the temperature soars.
- While you're at it, replace the air-conditioning (and furnace) filter.
- Turn off the humidifier. Clean, repair, store.
- Check fire extinguishers and replace if needed.
- Look to the bathroom. Check grout and seals for cracks.
- Check under sinks and behind toilets for drips and water damage.
- If you live in an older home, regularly check the wiring.
- Remove lint from your dryer vent and hose (this should be done twice a year).

### Back (and front) yard basics.

- Remove moss from decks and steps. Paint, seal or otherwise protect.
- Rake up winter debris.
- Be kind to your yard: fertilize and weed.
- Prune trees. If signs of disease are present, consider calling a specialist. Large, older trees may need professional help to stay healthy.
- Clean drainage ditches and drain tiles.
- Yards with large depressions indicate draining problems. Be aware.

### A great lawn mower gives great (safe) results.

- Change oil, replace sparkplugs and air filter.
- Check all cables and levers, sharpen the blades.
- Remember to check the belts, charge the battery and inflate tires.
- Run machine for 10 minutes – or until any “blue-black” smoke disappears.

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Do a good deed. Save energy. It's what happens with good insulation and window weather stripping. All it takes is a little attention and a few hours.

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### On the home exterior prowl.

- It's window patrol time. Cracks in the caulk or frame should be repaired.
- Check to see how the exterior paint is holding up.
- Wash exterior siding to prolong life.
- Look at your roof gutters and downspouts. Clean, check for leaks.
- So how's the roof? Check for damage, remove moss and leaves.
- Trim bushes and trees away from the house exterior.
- Inspect brickwork, masonry and sidewalks for cracks.

### Take a look inside.

- It's been a long, cold winter. Have your chimney (or furnace) cleaned.



### Have a swimming pool?

- Clean cover before removing or retracting.
- Check exposed plumbing for cracks and holes; likewise for exposed seals and gaskets.
- If necessary, replace sand in filter.
- Inspect pump motor. Does it need to be oiled?

## Fall and winter. Snuggle in.

Where you live determines how busy you'll be in the fall. Whether you live in a cold, harsh climate, or you live in a place where the temperature barely changes, we've prepared a basic checklist geared toward a moderate climate. Add to (or subtract from) this "to do" list as appropriate to your particular climate conditions.



### Inside the house.

- Prepare the air. Change your furnace filters.
- Take a look at your heating vents. Clean? Furniture kept away?
- Have your furnace ducts professionally cleaned once a year. This is especially important if you have allergies.
- Check weather stripping around doors and windows. Replace if cracked.

### The outdoor chill.

- Store patio furniture.
- Drain garden hoses. Store inside.
- Insulate outdoor faucets.
- Check doors and windows. For gaps, use caulk.
- Clean all glass, put up storm windows.
- Clean gutters and downspouts to discourage ice build-up.
- Prune trees and shrubs. Keep branches away from the house.
- Chop, stack or order firewood. Store in a dry area.
- Clean chimney of soot buildup.

### The pool: closed for the season.

- Review the manufacturer's directions for seasonal preparations.
- Drain water to desired level. Add winter chemicals.
- Drain lines, filter and pump.
- Cover the pool. Secure against wind and snow.
- Add RV antifreeze to pump (or take pump inside for the winter).

### Winter yard duties.

- If you value your lawn, apply winter fertilizer.
- Rake leaves and other debris.
- If a snowplow is a familiar sight in your neighborhood, stake the sides of your driveway.

### Out-in-the-garage jobs.

- Winterize lawn equipment. Store or cover.
- Seal concrete floors. Keep salt/ice damage to a minimum.
- Rodents like attached garages. Set traps.
- If you have a snowblower, remember to drain gas, wash off salt residue and spray moving parts with light oil.
- Don't forget to find your snow shovel.

## One-job-a-month households.

You know who you are: the homeowner for whom a list of projects is so overwhelming only a mid-afternoon nap will calm your jitters. Relax. Doing even one small maintenance job a month makes a difference in your home's overall condition. Perhaps you'll even discover that fixing things up isn't as bad as you imagined.

### January.

Replace the air filters in your heat and air-conditioning units. This should be done every other month, but once a year is better than never.

### February.

The winter chill can account for a whopping utility bill. Check the weather stripping around your doors. If it's not a good fit, you could be sending dollars out the door. It's a simple job with big rewards.

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When it's time to change your clocks in preparation for a new season, remember to change the batteries in your smoke and fire alarms. It's too good a habit to miss.

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### March.

It's the annual water heater/dishwasher/washing machine check. Look for water stains or evidence of rusting. Check hoses for leaks. Clean well.

### April.

OK, it's spring. You should be able to handle two small jobs: Check the batteries in your smoke alarm, check your electrical cords and plugs for signs of wear.

### May.

Take a look at your windows. Is water getting inside? Can you see light through the gaps? You may have to seek outside help for repairs, but you can do the primary check for damage all by yourself.

### June.

It's caulk time. Check the sealant around tubs, showers and tile floors and repair if necessary. A bothersome chore for some, but it can make the difference in terms of serious water damage to walls, tiles and enclosures.

### July.

Check wood decks, fences, handrails, steps and posts for decay and insect damage. Apply water sealant to all exterior wood surfaces.

### August.

Hose power. Wash exterior painted wood or vinyl siding.

### September.

This chore requires making a phone call – and writing a small check. Have a professional check and clean your fireplace and chimney (or furnace) flue. It's a small financial sacrifice when you consider what a fire can do.

### October.

Take your caulking skills outside. Check windows and doors. If exterior paint is cracking, sand and reseal. Think of it as a chance to meet your neighbors.

### November.

Fall can mean leaves and other debris. Clean roof gutters before winter sets in. While you're at it, trim overgrown trees and shrubs that could damage siding.

### December.

Have a great holiday break. Celebrate the New Year.

# Getting your head (and tools) together.

Some home maintenance projects can be completed in five minutes. Others take half an hour.

How can you improve your chances of getting things done?

Here's a suggestion: Make a list of all the "fix it" items you'll need, then make one organized trip to a home improvement or hardware store. If what you need is at hand, chances are you'll get the job done sooner rather than later.

## Maintenance tools and materials.

Most home maintenance projects will require only a few simple tools. Here are a few that you may find useful.

- Adjustable/crescent wrench
- Buckets and heavy-duty sponges
- Caulk gun and caulk
- Combination saw
- Drain auger (plumber's snake)
- Drill
- Duct tape
- Electrical tape
- Flashlight
- Gloves: rubber gloves and work gloves
- Grease, wax and/or spray lubricant (such as silicone)
- Hacksaw
- Hammer
- Power washer/sprayer
- Pruning sheers
- Putty knife
- Razor-blade scraper
- Shop-grade vacuum cleaner
- Pliers: slip joint and needle nose
- Ladders: six-foot step ladder and extension ladder
- Screwdriver sets: straight/flat screwdrivers and Phillips screwdrivers
- Tape measure
- Utility knife

## More home resources.

- Ask your SAFECO agent for copies of the *SAFECO Natural Disaster and Homelife Safety Guides*.
- Visit a bookstore. Stop at the magazine stand. Turn on the television.
- Search the Web. Simply enter the words "home maintenance" or "home repair" into your search engine of choice and watch as the search results appear.



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Thanks for your time.

If you'd like to share your experiences with us, SAFECO would be more than happy to take notice. Contact us at:

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This publication is not meant to be a complete listing of safe practices, but merely an introductory guide.