

» The best-seller advice “Don’t Sweat the Small Stuff” may work to reduce stress. But it falls short when applied to home maintenance. Fact is, if you ignore the little things, you’ll add stress, especially to your wallet. Follow these tips to help keep your budget — and frustration — in check.

1 ROOF

✓ **Clear leaves and twigs from roof, gutters, and downspouts.**

When: Annually — before winter in regions susceptible to freezing temperatures

Why: Prevents water buildup and structural damage to the eaves

Cost now: About 45 minutes

Cost later: \$800-\$2,500 for new gutters, and more when water backs up and seeps in through the attic

✓ **Check for curled, missing, or cracked shingles.**

When: Every six months

Why: Identifies gaps where water can enter

Cost now: One hour

Cost later: \$200-\$400 per 10-by-10 section for shingle replacement; for tile roofs, \$300-\$800, depending on material type; more for interior water damage

2 BASEMENT

✓ **Clear debris from the sump pump, its screens, and its drains.**

When: Monthly in rainy regions; otherwise, every two to three months

Why: Avoids backup or overflow

Cost now: About 45 minutes

Cost later: \$150-\$1,000 for a new pump

3 ATTIC

✓ **Inspect your attic for water stains or wood rot.**

When: Annually

Why: Prevents leaks and water damage

Cost now: About 30 minutes

Cost later: \$400-\$10,000 for repairs

4 UTILITY ROOM

✓ **Remove lint from dryer filter.**

When: After each use

Why: Prevents dryer vent fires and motor burnouts

Cost now: About one minute

Cost later: \$300 or more for a new dryer, or up to the entire value of the house

✓ **Have dryer exhaust duct and vent professionally inspected and cleaned.**

When: Every three years

Why: Prevents duct fire

Cost now: \$60-\$150

Cost later: \$2,000 or up to the entire value of the house

✓ **Check washing machine hoses for leaks, cracks, or bulging.**

When: Every six months

Why: Avoid water damage

Cost now: \$10-\$20 for hoses, depending on type; replace rubber hoses with more durable, flexible, stainless-steel hoses

Cost later: \$3,000-\$10,000 for water damage

✓ **Inspect water heater for rust or cracks.**

When: Every six months; drain the tank each year

Why: Prevent water damage and electrical malfunctions

Cost now: About 15 minutes

Cost later: \$200-\$600 plus the cost to replace anything water-damaged



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do your Home Wc



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Home pages

Visit HouseFixIt.com for "The National Home Maintenance Manual," ashi.org for home inspection information, and flash.org for home safety tips.

5 LANDSCAPE

✓ Remove dead plants, shrubbery, and limbs around your house.

When: Annually
Why: Reduces wildfire risk and eliminates debris that could damage your home in severe weather

Cost now: About two to three hours, depending on yard size and debris amount

Cost later: \$1,500 or more to repair damage caused by fallen trees or branches

6 BATHROOMS

✓ Replace cracked or missing caulk around sinks, tubs, and toilets.

When: Annually
Why: Prevents leaks

Cost now: \$2.50-\$5 per tube of caulk
Cost later: \$200-\$700 to replace damaged flooring or walls

7 INTERIOR

✓ Have heating/cooling system inspected and cleaned.

When: Annually
Why: Improves efficiency and lifespan

Cost now: \$300-\$900 for professional service provider
Cost later: \$5,000-\$6,000 for a new system

✓ Have chimneys inspected and cleaned.

When: Annually
Why: Removes buildup that can cause chimney fires
Cost now: \$150-\$300
Cost later: \$3,000 or up to the entire value of the house

✓ Replace air conditioning filters.

When: Every two to three months, depending on dust buildup
Why: Saves energy and improves efficiency

Cost now: \$2.50-\$50 per filter, depending on type and size
Cost later: Higher energy bills

Evaluate homeowners coverage yearly

The demand for construction labor and building materials has skyrocketed nationwide — as have costs. So if you've renovated, make sure you have enough insurance to cover the updates. You may pay a higher premium, but the price of being underinsured is far greater.

8 KITCHEN

✓ Pull out refrigerator and vacuum condenser/compressor coils.

When: Annually
Why: Removes dust, lint, and pet hair
Cost now: About 30 minutes
Cost later: \$500-\$600 for a new compressor

Costs are based on averages. Actual costs may vary based on price of labor and materials, geographic location, or extent of repairs.

Sources: David E. MacLellan, author of "The National Home Maintenance Manual," American Society of Home Inspectors, Rocky Mountain Insurance Information Association, Institute for Business & Home Safety, and Federal Alliance for Safe Homes.



» Simple assignments keep your house — and your wallet — in A+ shape