

Home Maintenance

Homeownership is a Long-term Commitment With Many Responsibilities.

Your home may be the biggest purchase you ever make, so you'll want to protect your investment! One way to do this is through home maintenance.

Home maintenance includes routine checks, upkeep and repair. Maintenance can be anything from clearing a clogged pipe, cleaning and repairing gutters and changing the air filters, to larger projects such as replacing a roof. In many cases, keeping up with repairs will improve the value of your home.

Maintain your personal spending plan you created in Virginia Housing's free First-time Homebuyer class. Using that plan can help ensure you're saving enough money for home maintenance. Review and adjust your spending habits every few months, especially when your income and/or expenses increase or decrease significantly.


Budget money to save for home maintenance and emergency repairs. A good rule of thumb is to save 1% of the purchase price of your home each year for home maintenance expenses. However, any amount you can save is better than not saving at all.

Housing counselors can help you create a realistic spending and savings plan.

By keeping up with home maintenance, you can identify and correct small issues before they become worse and potentially costly. Use the home maintenance checklist to keep track of the routine checks you should be performing monthly, quarterly, annually and seasonally.

If you hire a contractor or technician, get multiple estimates in writing before you authorize any work. This helps ensure you're getting the best price for the work and that all costs are disclosed up front. To find local businesses or contractors in your area, use resources like the Better Business Bureau or home services websites with verified reviews.

Check and see if you have a home warranty or builder warranty. Some maintenance and repair work may be covered under those policies, though not all maintenance and repair work require a contractor to fix (like patching nail holes in a wall). Consider saving money by performing the work yourself, if possible.

HOUSEHOLD SPENDING PLAN			
Indicate # of people in household:			
Adults	Children		
NET MONTHLY INCOME		FLEXIBLE EXPENSES	
Source 1	NOW	W/HOUSE	NOW
Source 2			W/HOUSE
Other Income			
Total Income (A)			
FIXED EXPENSES			
Rent/Mortgage	NOW	W/HOUSE	
Electric			
Gas/Oil			
Water/Sewer			
Telephone (basic)			
			
Home Maintenance Checklist			
Monthly			
<input type="checkbox"/> Air filters <input type="checkbox"/> GFCI (ground fault circuit interrupters) <input type="checkbox"/> Smoke detectors <input type="checkbox"/> Carbon monoxide detectors <input type="checkbox"/> Fungus <input type="checkbox"/> Power wash <input type="checkbox"/> Missing, cracked, broken shingles			
Quarterly (Interior)			
<input type="checkbox"/> Attic <input type="checkbox"/> Washing machine hose <input type="checkbox"/> Bathroom/kitchen leaks			
Quarterly (Exterior)			
<input type="checkbox"/> Ground (standing water) <input type="checkbox"/> Water pipes (leaks)			
Annual			
<input type="checkbox"/> Crawlspace <input type="checkbox"/> Exterior siding, doors, & windows			
<i>(See other side for Seasonal Upkeep Checklist)</i>			
		AL EXPENSES (E) Maintenance (M) Auto Maintenance (A) Home Maintenance (H) Barber/Beauty Shop Tuition/Books Church/Charity Alcoholic Cigarettes Newspaper/Magazines Gasoline/Bus/Taxi Clothing Entertainment/Hobbies Eating Out Lunch (week/school) Groceries Savings	
		DIFFERENCE + or - (A - E) (B) (C) (D) (E) (F) (G) (H) (I)	
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Home Maintenance

Another part of home maintenance is keeping your home energy efficient. Caulking windows and installing weather stripping are a few things you can do to maintain an energy-efficient home. It will also help reduce your bills during the winter and summer months.

Periodic home inspections can help. A home inspector will check the condition of all systems and their components in your home and present you with a detailed report. Consider having a home inspection done every five to 10 years.

Consider purchasing a home warranty. A home warranty contract may cover your appliances, heating and cooling systems, electrical system, plumbing systems and more. It can provide for repairs and/or replacement of any warranted items that malfunction during the coverage period.

If your home is in a planned community or subdivision, you could have additional responsibilities to your homeowners association (or HOA). It's important to review your HOA's requirements and expectations for maintenance and general upkeep of your home and property. The HOA may assess fees and other penalties for non-compliance with its rules and requirements.

As a homeowner, you now have a vested interest in your community. Knowing which resources and services offered by your locality, such as tree removal and trash pickup, can help you plan your home maintenance. It's also important to identify if there are any city or county codes or regulations that might require you to perform maintenance or upkeep.

Remember, home maintenance protects your investment in your home.

Use your resources, like the home maintenance checklist, the spending and savings plan and your "Guide to Homeownership" handbook to stay up-to-date on your responsibilities.

What You Should Do:

- Find a housing counselor in your area at VirginiaHousing.com/HousingCounselors
- Access the home maintenance checklist at VirginiaHousing.com/Checklist
- Resources and publications from the Virginia Cooperative Extension at ext.vt.edu
- View the "Guide to Homeownership" at VirginiaHousing.com/Homeowners



For more information, visit: VirginiaHousing.com/Homeowners, VirginiaHousing.com/Serviceing