

IN THIS CHAPTER

- » Making your home a safer and more comfortable place to live
- » Enhancing your home's value
- » Saving money on repairs and energy

Chapter **1**

Home Maintenance: What It Is and Why It Matters

I grew up in a house that was built by my great-grandfather way back in 1886, and I'm proud to say that it's where my wife and I raised three children and still call home today. Luckily for me, my ancestors must have been pretty handy over the years, taking on painting, plumbing, roofing, and a billion other tasks. Or so it seemed.

However, maintenance is not reserved for older homes. Home maintenance should begin the day the house is completed and continue for as long as the structure exists. But please don't think that you've signed up for years of drudgery. Home maintenance needs shift by house age, and modern building materials perform better than those used in years past. In this chapter, I show you how home maintenance can be fast, easy, and even fun — and how it can save you money in the long run.

Keeping Up with Upkeep

Some homeowners think of maintenance as a challenge, something to take on, overcome, and, with luck, complete. Some see it as a learning experience, looking to master new skills and, in the process, improve their home. Some get into the Zen of it, finding enlightenment in knowing — and truly understanding — the inner workings of their dwellings. And some focus on the bottom line, seeing maintenance as the preservation and enhancement of their huge home investment. Most just want their homes to look nice and work well.

Personally, I find home maintenance projects to be good therapy, minus the therapist and comfy couch. Completing always leaves me with a sense of accomplishment. If that's you, pull up an empty spackle bucket and sit yourself down for an enjoyable read about the world of home maintenance.

From little to big

As you approach maintenance, you have to stay on top of your to-do list to keep little problems from becoming big trouble. It's smart to keep everything looking good, and keeping your home's systems working efficiently also makes financial sense.



REMEMBER

Maintenance is not about big, time-consuming, and expensive projects. In fact, one of the most effective and worthwhile tasks — painting a room — requires only a couple of gallons of paint, a \$15 brush, and a \$5 paint roller. Changing the furnace filter takes two minutes. Caulking a drafty window frame is a five-minute, \$5 job. Doing these little things, and doing them continuously or as needed, makes a huge difference in the appearance, comfort, and efficiency of your home.

Over time, there will be more little projects than big ones. My advice: Do the little ones yourself. Most of them are easy to do. You'll save money, your home will look and work better, and you'll feel as though you've accomplished something. You'll also build skills as you go and become more empowered to take on larger jobs.

Medium-size projects — like adjusting a sticking exterior door or replacing a toilet — need to be evaluated on a case-by-case basis. To decide whether to do them yourself or hire a pro, ask yourself these questions:

- »» Do I have the right skills and knowledge?
- »» Do I have the necessary tools?
- »» Do I have the time?

If you have to say no to any one of these questions, you need to think hard before taking on the job. You may be better off hiring a pro.

Which brings us to the big projects, things like replacing the roof, leveling a floor, or pouring a new driveway. Unless you have some really awesome skills, solid experience, and know-how, as well as a workshop full of tools, hiring a pro is best. You may think you know how to build a deck, even if you've never done it before. However, there are people who build decks every day, people who know how to do the job right. It's worth the cost of hiring a contractor to be satisfied with the end product.

Many of the folks who listen to my *Money Pit* radio show or podcast are homeowners who've taken on projects that are way beyond their expertise, require the purchase of expensive tools, and take much longer than expected. And they're not calling to share how wonderful the projects have gone. They need help putting things back together or advice on how to find someone who can get the monkeys off their backs, so to speak. Don't get caught in this trap. Be smart. Know your limitations.



TIP

I once had a caller to my show ask for help with a plumbing project — after his fifth trip to the hardware store. He figured if he could get a project done in less than five trips, it was worth it before calling a pro! While I don't share his viewpoint, the key takeaway is that your time has a value, and you can waste a whole lot if a seemingly simple project gets the best of you!

The chapters in Parts 2 through 5 contain many of the most common small and medium-size maintenance tasks that you can tackle yourself. And when a task really should be left to a pro, I tell you that, too.

From inside to outside

Homes are complicated. They have many components and systems that need to be monitored and maintained. (See Chapter 2.) Inside, the systems include plumbing, electrical, and heating/air conditioning. Plus, you've got the foundation, structural framing, walls, floors, appliances, countertops, cabinets, sinks, bathtubs, fireplaces, and more to care for. It sounds like a lot (and it is), but you can find all the details you need in Parts 2, 3, and 4.

Outside, the components that require attention include windows and doors, roof, chimney, garage door, concrete, masonry, and siding. The key thing to know about problems on the outside of your home is that if you don't attend to them, they can become problems on the *inside*, too. That's why I devote entire sections of Chapters, 5, 6 and 16 to helping you prevent and address problems outside.

Benefiting from a Little TLC

There are five major benefits to maintaining your home well:

- » Improved safety
- » Increased comfort
- » Enhanced home value
- » Money savings
- » Energy efficiency

Here's what this list tells you: that home maintenance literally pays off. To put it another way, these five big benefits prove that an ounce of prevention really is worth a pound of cure. And, as you'll soon discover, those are words to live by when it comes to your home.

To your health (and safety)

A poorly cared-for home is not just an aesthetic problem — it can hurt you:

- » A poorly maintained furnace can leak deadly carbon monoxide gas, a leading cause of poisoning deaths in the United States.
- » A smoke detector with a dead battery doesn't work — it's literally playing with fire.
- » A clogged gutter can lead to cracked foundations, flooded basements, and the growth of toxic mold.
- » An air-conditioning system that fails in the heat of summer or a furnace that takes a hiatus in the worst of winter can lead to extreme indoor temperatures, which can be dangerous.
- » A rotted subfloor can result in an unexpected visit to the floor below — complete with bumps, cuts, bruises, and maybe a trip to the hospital.

Simple home maintenance can prevent these disasters and make your house a safer place to live for you and your family. For example, replacing your smoke detector with a new ten-year model that never needs a new battery takes 15 minutes and could prevent you from losing your home, a pet, or a loved one, not to mention years of those annoying low-battery chirps!



REMEMBER

YOU GET WHAT YOU PAY FOR

Here's the first rule of home-maintenance materials: Buy the best that you can afford. Doing so gives your home maximum benefit and protection. If you buy inferior materials, you'll likely be doing the job over again soon. Worse yet, you may end up spending a hefty sum to make repairs that otherwise wouldn't be needed had you spent a little more upfront. Not a bad proposition if you enjoy spending all your free time and spare change fixing up your home.

So how do you spell safety when it comes to your home?

M-A-I-N-T-E-N-A-N-C-E!

Comfort: You'll miss it if it's gone

Your house contains a number of systems and components that make it a comfortable place to live. (See Part 2.) Most people take the comfort systems in their house for granted. They don't think about them until one of the systems breaks down. And then the result is a distinct *lack* of comfort.

For example, your home's electrical system powers lights, your refrigerator, your water heater, and your washer and dryer, among other things. You may not think about your electrical system when you turn on lights, grab a cold can of soda from the fridge, take a hot, relaxing shower, or fold your freshly laundered clothes, but if that electrical system breaks down, you'll quickly realize how much of your day-to-day comfort depends on it.



REMEMBER

Because many of the systems found in houses these days have motors and moving parts, they're especially vulnerable to wear and tear that, without preventive maintenance, could result in major inconvenience — and, at least at my house, lots of swearing.

Money in the bank

Preventing a problem is almost always less expensive than making repairs after a problem occurs. And it's always less expensive to fix a little problem before it becomes big trouble.

Avoiding more expensive repairs

Here's how the ounce-of-prevention thing works: The metal flashing that surrounds a chimney can be the source of a nasty roof leak if it's not maintained. The \$150 it costs to have a roofer reflash the chimney is a fraction of the hundreds or thousands of dollars you would spend to repair water damage to ceilings, walls, and flooring.

Gaps in siding and trim around windows and doors allow cold drafts and moisture to make their way into the wood skeleton of your home. Aside from driving up utility bills, the moisture produces rot that, in turn, weakens the structural elements in your home, and provides a veritable smorgasbord for structural pests like termites and other wood ravagers, as well as creating a breeding ground for dangerous mold. These small gaps can result in thousands of dollars' worth of repairs and, if left unrepaired long enough, can actually lead to the demise of your home. The flip side: Spend five minutes and \$10 to caulk the trim around a window. Your home will love you for it, and you'll love yourself for saving so much of your hard-earned cash.

Increasing efficiency

Most people know that the more efficiently a mechanical device works, the less it costs to operate. A well-tuned automobile engine, for example, delivers far better fuel efficiency than a clunker. The same holds true with many of the machines that you have around your home. Your furnace is a great example. An annual service by an HVAC (Heating, Ventilation and Air Conditioning) technician keeps the burners at peak efficiency. Along with a clean furnace filter, the furnace operates more efficiently, consumes less energy, and is less susceptible to breakdowns.



REMEMBER

Energy savings equal money savings. Keeping the appliances in your home running efficiently also helps the environment — a major benefit for yourself and the planet.

Many times, improving efficiency requires the replacement of the system or appliance in question. A brand-new refrigerator is twice as efficient as one just seven years old. A new tankless water heater is significantly cheaper to operate than the tank-style water heater you've been using. Your 15-year-old air-conditioning system? Terribly wasteful! New ones feature more environmentally friendly refrigerants and must meet significantly tougher efficiency standards. The repair-versus-replace decision is complicated when it comes to appliances and energy-consuming systems. You need to consider whether it's worth repairing an old, inefficient unit and whether the new one will pay for itself (and how long that will take). The handy chart in Chapter 14 will help guide that decision.

ROOTS: A HAMMER, NAILS, AND BLOCK OF WOOD

Precocious. That's as good a word as any to describe me as a youngster. I had a habit of always getting into things I shouldn't, until one day my parents figured out the perfect way to keep me busy. They pulled out a hammer, nails, and a block of wood. There I sat on the back porch of our house gleefully driving nails into wood, and the rest, as they say, was history.

I was blessed to have parents who knew which end of the hammer to hold. Whether by osmosis or DNA, I picked up skills and learned the value of taking care of our family home from those very early days forward. But I know that's rarely the case today for many young homeowners, who rely on YouTube, Instagram, TikTok, or Home and Garden TV, where every project comes out perfectly — every time — or conveniently gets edited out long before you hit the Play button. Regardless of whether you consider yourself a capable do-it-yourselfer or not, I promise to show you the tips and tricks I've learned over the years to maintain your home — and help make sure you don't become a do-it-TO-yourselfer!

Maintaining and increasing your home's value

If you're like most people, your home is the single largest investment of your lifetime. Besides just wanting a roof over your head, you may have also made this investment with the hopes of making some money on it when you sell the house. Thus, it makes good sense (and big bucks) to keep your home in tip-top shape.

As a former professional home inspector, I can tell you that homes with curb appeal sell faster and for more money than those with a worn, poorly maintained exterior. Conversely, a poorly maintained home can be a real eyesore and worth significantly less than its well-maintained counterpart. Even if you don't intend to sell your home in the near future, maintaining your home is key to maintaining your initial investment.

Ready-Set-Go!

Now that you have an idea of what it is about your home that needs to be maintained and why it's important to do so, you can use the information in this book to charge forward to tackle projects that have been on your to-do list. Keep in mind that when it comes to project order, you should crawl before you walk and walk before you run. So as not to become discouraged or end up with a mess on

your hands, I suggest that you attempt smaller, more doable projects first. This approach gives you the opportunity to get comfortable using tools and materials you may not be so familiar with.



TIP

Callers to my radio show are often folks who've recently moved into a home and are charged up to take on a dozen or more projects — all at the same time! My advice? S-L-O-W D-O-W-N. Not only is it hard to manage many projects at once, but it's also smart to live with what you have for a little while. One of two things will happen: You'll either get used to the way things are and save a whole bunch of money by not doing the project, or the desire to make the change will persist and you'll ultimately get the project done, but at a more manageable pace. Either way, you can't lose.



REMEMBER

Safety first! Always have the right tools and equipment for the job and never be in a hurry. Haste makes waste and is a recipe for potential injury and poor results. I suggest that you have a look at Chapter 3 for suggestions on what projects to take on first and the basic tools that you'll need to accomplish most home-maintenance projects. Start with small projects and work your way up the ladder — literally and figuratively — to more-complex projects. With time and experience, you'll grow increasingly comfortable and confident wielding a hammer in one hand and a caulking gun in the other.

When all's said and done, the idea is to protect your home, save money, and have fun in the process. Who knows? You may just find that you like this home maintenance stuff. Let the adventure begin!