Insider

The Homeowner's Handbook

A Simple Guide to Home Ownership and Maintenance

By This Old House

TIM LENZ/OTTO (ARCHITECTURE BY JAMES DIXON ARCHITECT)

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The Homeowner's Handbook

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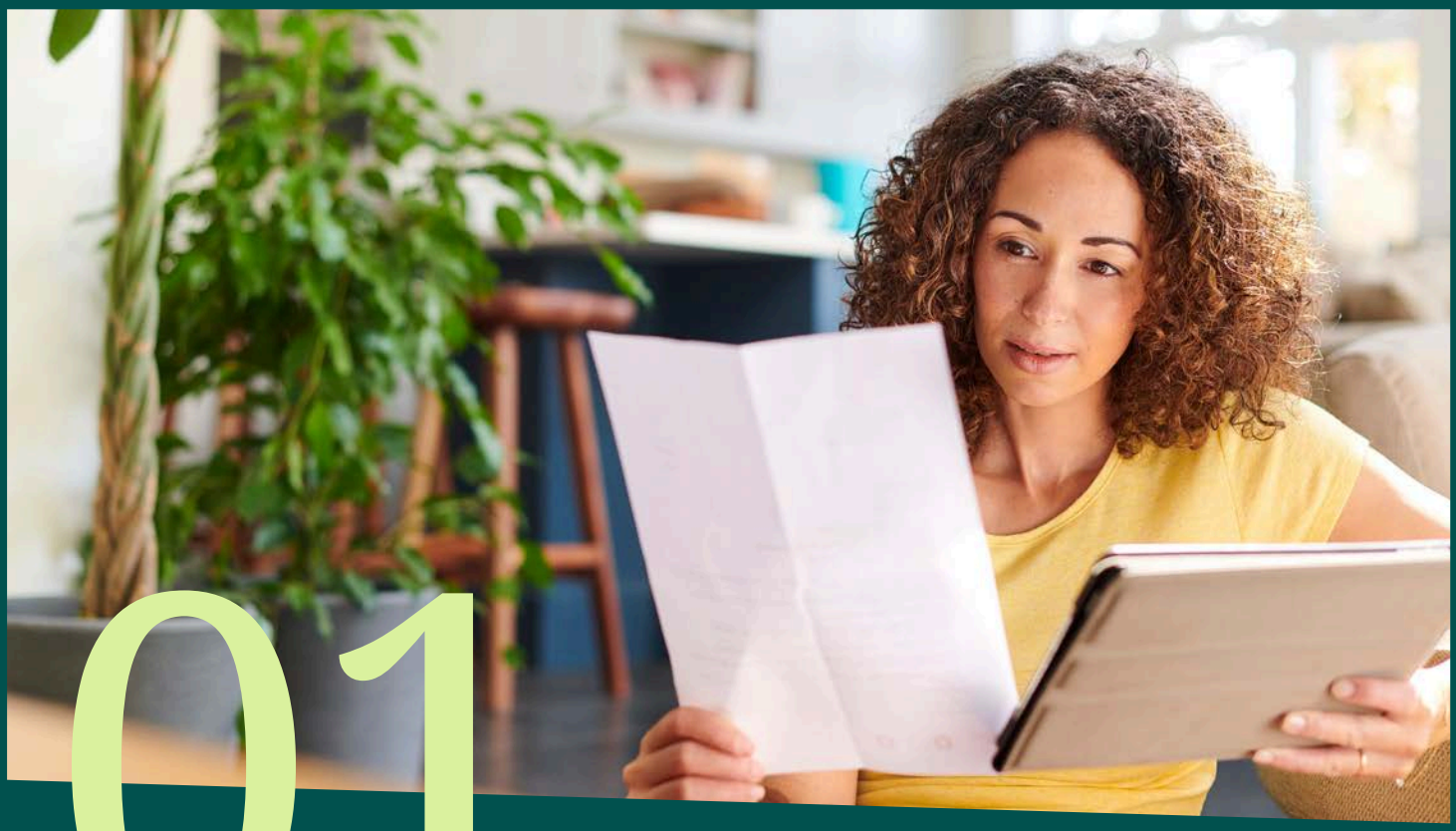
Whether you're just getting your keys to your cozy cottage, or you've been in your home for many years, the real work starts the moment the ink is dry. Your home needs upkeep, repairs, and even a renovation or two to keep it looking its best and serving your needs. And you need a plan.

Our comprehensive Homeowner's Guide will hold your hand through the process of settling into your home, setting up a maintenance plan, and helping you decide which tools you'll need, which renovations you'll tackle, and even some of your options for paying for them. We compiled this guide using over 45 years of This Old House experience, relying on our expert tradespeople's hands-on know-how and expertise.

As you read through this guide, take note of the sections that apply to your home. Do you have an older roof? Is your basement typically wet? Do you have older windows? Do your doors feel drafty? Does your HVAC system make noises as it cools or heats your home? This will help determine your maintenance schedule and prioritize your repairs and budget.

With our guide, you'll become a steward of your property and enjoy it for years to come. Now, it's time to get to work.

This Old House Staff



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Essential Home Setup and Safety Guidelines

It’s time to get your home up and running. You’ll need to get familiar with the different systems, policies, utilities, and other aspects of homeownership. Don’t let that intimidate you, though. This section will help walk you through the most critical steps and procedures in setting things up.

First 30 Days Checklist

Moving into a new house, whether it's your first or you've done it several times before, is an exciting time. To start homeownership off on the right foot, follow this checklist to keep track of everything that you should try to accomplish in your first 30 days:

Set Up Utilities

- [ ] Coordinate your mail to be forwarded to your new address with the post office.
- [ ] Have the water turned on and the account transferred to your name.
- [ ] Arrange for the electricity and gas turned on and the account transferred to your name.
- [ ] If the city doesn't provide trash services, set up trash and recycling pickups.
- [ ] Have your internet, cable, and other media services transferred to your new home.
- [ ] Set up lawn care and landscaping services if needed.

Protect the Home

- [ ] Get a homeowner's insurance policy to protect it against accidents.
- [ ] Change the existing locks or have them re-keyed and key copies made.
- [ ] Install a security system, either DIY or with professional installation.
- [ ] Install and test smoke detectors, carbon monoxide detectors, and other devices.
- [ ] Develop an emergency plan and preparedness kit.
- [ ] Update outdoor lighting if needed.
- [ ] Ensure gates, garage doors, and other access points are in working order.

Perform a Home Self-Inspection

- [ ] Check plumbing pipes, fixtures, and appliances for leaks.
- [ ] Ensure that windows and doors open, shut, latch, and lock properly.
- [ ] Inspect the home for signs of insects, rodents, and moisture damage.
- [ ] Inspect the foundation for cracks and damage.
- [ ] Inspect the roof for signs of damaged, missing, or loose shingles.
- [ ] Inspect the gutters and downspouts for leaks, poor drainage, or other damage.

Organize and Store Important Documents

- [ ] Home insurance policy
- [ ] Home warranty information
- [ ] Appliance manuals
- [ ] Mortgage documents
- [ ] Title deed and tax information
- [ ] HOA documents

Take Control of Finances

- [ ] Add up homeownership expenses.
- [ ] Reassess the actual budget with the new expenses.
- [ ] Start saving for repairs and upgrades.

Safety First

Home safety should be any homeowner's first concern. It's important to keep yourself, your family, any pets if you have them, as well as your guests safe while in your home. While mishaps can happen, homeowners can hedge their bets against an accident or emergency—if they're armed with the right information.

Detection Systems

The first thing to consider when it comes to your home's safety is your hazard detection devices. These are your smoke detectors, carbon monoxide detectors, heat detectors, and more. These devices are designed to detect a specific hazard and alert the homeowner to the condition so they can take action, whether it's to get out of the house and call 9-1-1 or to shut off a water valve.

There are several detection devices that homeowners should consider:

- **Smoke detectors** detect the presence of smoke particles in the air. Ionization detectors detect fast-flaming fires, while photoelectric devices are better for slow, smoldering fires. Our suggestion is to get a dual-sensor model.
- **Carbon monoxide detectors** detect the presence of the colorless, odorless gas known as CO, or carbon monoxide. This gas is produced by fuel-burning appliances like water heaters, furnaces, gas stoves, and other similar machines, and it prevents the body's cells from receiving oxygen, which can lead to serious illness or death.
- **Heat detectors** are best set up in kitchens or garages where vapors from cooking, painting, and other activities are performed that could result in the accidental tripping of traditional smoke detector. These devices are sensitive to rapid changes in temperature or certain high-temperature thresholds.
- **Natural gas detectors** are for use in homes with natural gas, and they can be installed near gas-burning appliances, like a stove, hot water heater, or dryer, to alert residents to leaks.
- **Radon detectors** identify the presence of radon, a naturally occurring poisonous gas that can cause lung cancer. Every home should be tested for radon initially before purchase, but if you live in an area prone to the presence of radon, these devices are a must-have.
- **Water leak detectors** can be placed under sinks, on utility room floors, around a washing machine, and other areas throughout the house. They can alert you of a plumbing failure or pipe burst if they detect water.
- **Temperature sensors** signal when the temperature in a room drops too low. Opposite of a heat detector, these devices notify homeowners of cold conditions, such as room temperatures below 40°F, providing residents time to correct an issue before pipes freeze.

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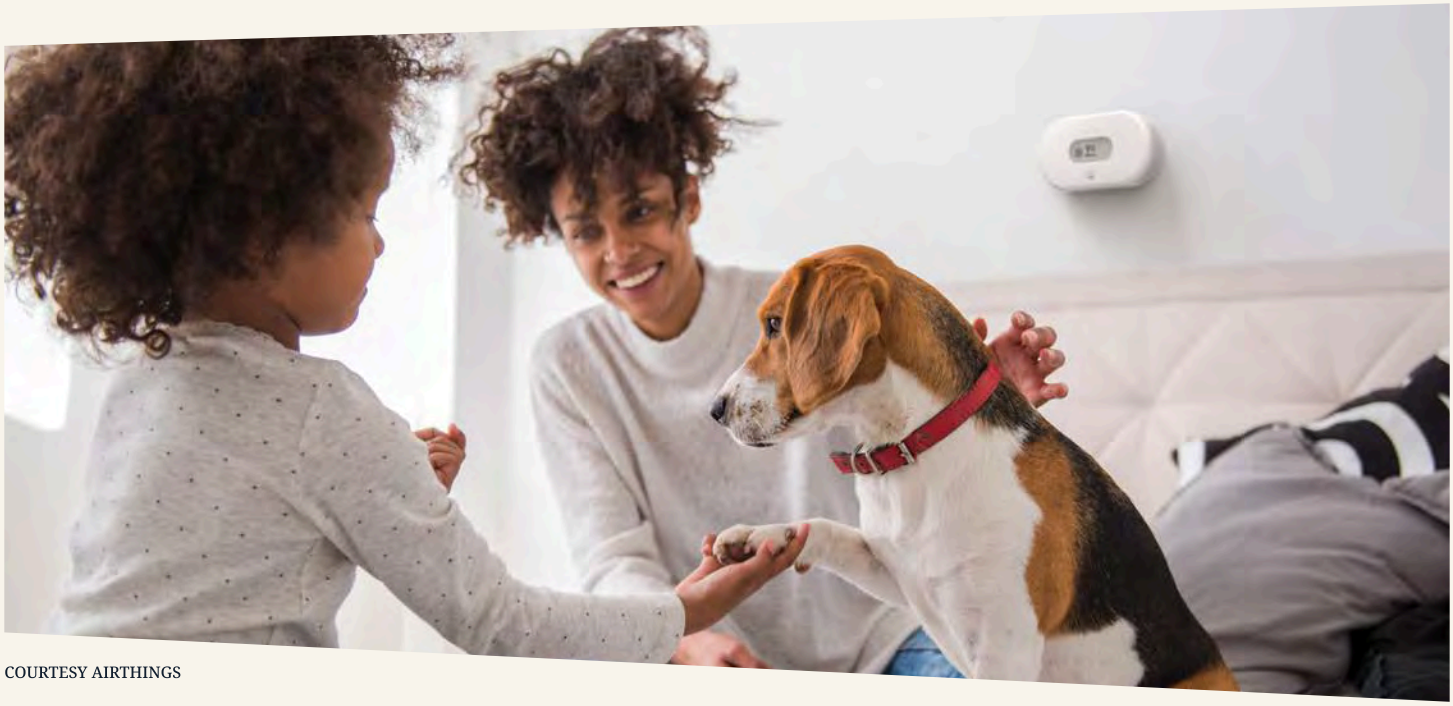

COURTESY AIRTHINGS

Guide to Detector Placement: How Many You Need and Where They Go

Detector Type	How many needed	Where to place
Smoke Detector	At least one on each level, in every bedroom, and outside sleeping areas.	Near bedrooms and on each level of home.
Carbon Monoxide Detector	At least one on each level, near sleeping areas.	Near bedrooms and on each level of home.
Heat Detector	One in the kitchen, garage, and utility room.	In areas prone to high heat or fire hazards.
Natural Gas Detector	Near gas appliancse like a stove, furnace, and water heater.	High up, near gas appliances.
Radon Detector	Typically, one, if necessary (check radon levels first).	In the lowest level of the home.
Water Leak Detector	Near sinks, a water heater, or a washing machine, or in a basement.	Under sinks or near the base of appliances with water connections.
Low-Temperature Dectector	Typically, one or two, in unheated or minimally heated areas.	In unheated areas prone to freezing, such as basements, attics, or garages.

Fire Extinguishers

The goal is always to avoid fires, and if they occur, for the detection system calls for help. But, it's also important to have fire extinguishers on hand in case. Fire extinguishers are pressurized tanks full of extinguishing chemicals that can quickly extinguish a fire. Some work by removing the heat source, while others work by removing or preventing oxygen from reaching the fire.

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To use a fire extinguisher, remember the P.A.S.S. acronym

Pull the pin from the extinguisher handle.

Aim the nozzle at the base of the fire.

Squeeze the handle to discharge the chemical inside the extinguisher.

Sweep back and forth at the base of the fire to extinguish the fire.

Like detection devices, there are multiple types of fire extinguishers. We suggest ABC and K-type extinguishers for homes, but it's important to understand these different types (especially if you have one in your home already):

- **Class A** extinguishers are designed for ordinary combustibles such as wood, paper, and cloth.
- **Class B** extinguishers are designed for flammable liquids such as gasoline, oil, and grease.
- **Class C** extinguishers are designed for electrical fires involving wiring, appliances, circuit breakers, and similar electrical devices.
- **Class D** extinguishers are designed for combustible metals (magnesium and titanium, for example). These are rare in homes.
- **Class K** extinguishers are designed for fires involving cooking oils and fats, and they're specifically designed for kitchen use.
- **ABC** extinguishers are a combination of A, B, and C

Most fire officials will agree that ABC fire extinguishers are the most helpful for the average home, as homeowners won't need to guess which extinguisher to use in a fire. They can handle the most common household fires. K-type extinguishers are also important. They're mandatory in commercial kitchens but can be just as vital for controlling oil and grease fires in a standard kitchen.

It's recommended to keep at least one fire extinguisher on every floor and in high-risk areas like kitchens, garages, or near appliances and heating systems. In the kitchen, place the extinguisher near a door, away from the stove. In the garage, position the extinguisher near a door or an easily accessible wall. For bedrooms, store the extinguisher in the hallway between the rooms. In a basement, put it near appliances like a furnace and water heater.

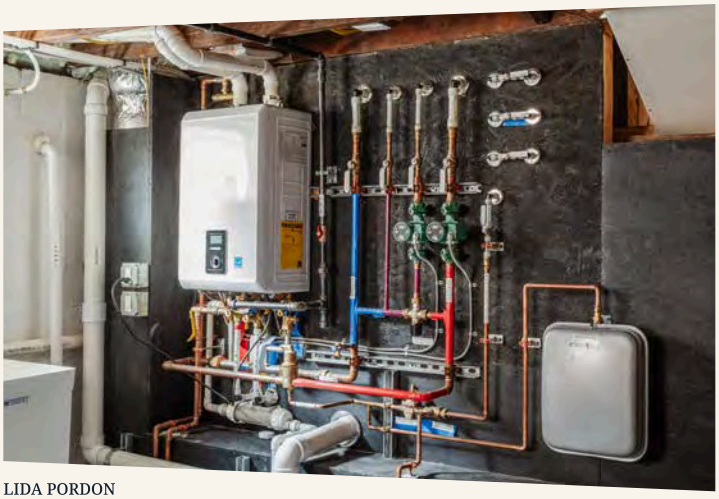
Gas and Water Shutoff

It's important to know where your gas and water shutoff valves are located—as well as how to use them—to help keep your home safe in an emergency. If you suspect there might be a gas leak, shut the gas supply immediately and then leave the house and call your local gas utility company from a safe place. If you have a water leak, shut the water off quickly to prevent major damage. Here's how to find your shutoff valves.

Locate and Shut Off Your Gas Valve

Finding your gas valve is relatively easy. Head to your gas meter—it's usually outside the house, but it may be in a garage or basement. Look for a large lever or knob on the gas supply, which is a pipe that is coming out of the ground and connected to the meter. In most cases, the valve will be a lever. Turn the lever a quarter turn left or right so that it's perpendicular to the gas pipe to stop the flow of gas to the home. If there is a knob, turn it counterclockwise until the knob will no longer turn. Keep in mind that you may need to an 8-inch or larger adjustable wrench to turn the valve, so you may want to keep an extra one nearby for an emergency.

→ ***Important:*** *Once the gas valve has been shut off, do not attempt to open it yourself. Call your local gas company and they will send a professional to restore the gas, relight any pilot lights on appliances, and perform the necessary safety tests.*



LIDA PORDON

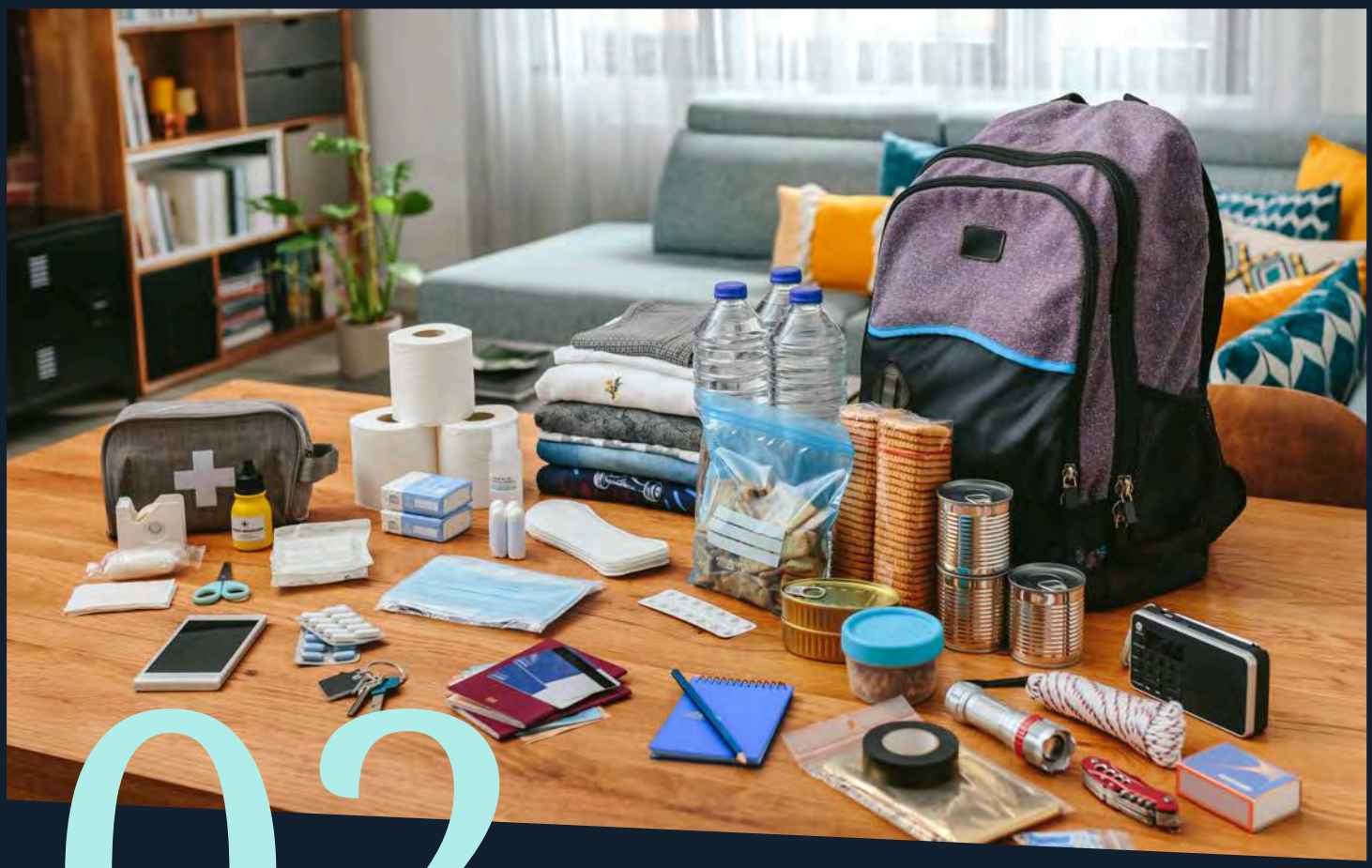
Locate and Shut Off Your Water Supply Valve

Finding a water supply valve can be trickier than a gas valve. There are typically two valves: one at the street, which is only accessible by the municipality, and one inside the home. Locate where the water enters the basement, crawlspace, or lowest floor. Inspect the pipe to determine whether you have a ball valve, which looks like a lever-style handle, or a gate valve, which looks like a wheel. Give the ball valve a quarter turn so it's perpendicular to the pipe. For a gate valve, turn it clockwise until it stops.

!

Other Controls to Be Aware of

The main electrical power to the home and fuel supply valves are two other controls in which a homeowner should be informed. The main electrical power breaker or control switch is the large 150- or 200-amp breaker in the electrical panel. Shutting these off cuts the power to the entire home. The fuel cut-off valves supply oil or gas to the furnace or boiler system, and they're found on supply pipes near these appliances. Knowing where these controls can help prevent an emergency from getting worse.



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02 Emergency Prep

Unfortunately, emergencies are a part of life. But homeowners who prepare for them ahead of time typically fare better than those who are caught off guard.

Develop a Home Emergency Plan

Devise your action plan now so you and your family won't waste precious minutes in the event of a true emergency. Here's what you need to do to establish an emergency response:

AMY LAMB

01

Research your surrounding area's potential for hazards like fires, floods, earthquakes, severe weather, or power outages. Then take a close look at your home and consider the effect these events might have on your property and what you could do to provide additional protection and/or preparation.

02

Create a list of emergency contacts, both digitally and as a physical copy. This will include local emergency services, family members and neighbors, contractors and utility companies, and an out-of-town contact that can be reached on your behalf if local lines are down.

03

Map out escape routes and set up a meeting place for your family. Identify at least two exits from each room in your home in case one way gets blocked. Then pick a place that's a safe distance from the home where everyone should reconnect.

04

Make sure all family members know the locations of fire extinguishers throughout the home. Also check there are smoke detectors and carbon monoxide detectors in the appropriate locations.

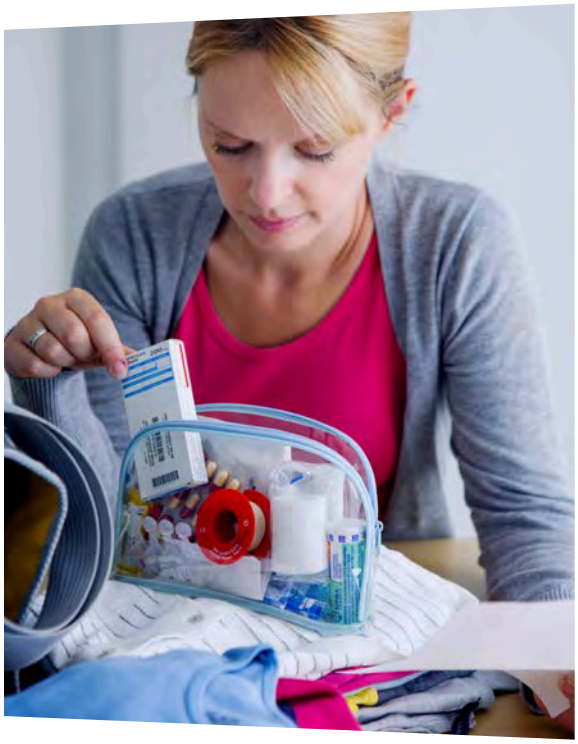
05

Understand how to shut off the gas and water supply lines to the home.

! Once the plan is established, drill it. Everyone in the home should know what their exit options are, where the fire extinguishers are, and where to meet.

Create a Kit of Emergency Essentials

Beyond your plan, you'll need a kit of emergency essentials. It may be helpful to store some of these items in a go-bag placed in an area that's easy to access so you can grab it and go in an emergency. Make sure to plan for special situations, such as having accommodations for pets like food, water, and pet carriers. Also, prepare any necessities, such as mobility aids and medication, for elderly or disabled family members.



ALAMY

Basic Supplies

- [ ] Water: 1 gallon per person per day for at least 3 days
- [ ] Non-perishable food: three-day supply of canned good, dried foods, granola bars or MREs (Meals Ready to Eat)
- [ ] Can opener
- [ ] Battery-powered or hand-crank radio (a weather radio is best)
- [ ] Flashlights with extra batteries
- [ ] Personal hygiene items
- [ ] Cash

Clothing and Shelter

- [ ] Warm clothing, blankets, jackets, and socks
- [ ] Emergency blankets
- [ ] Sturdy shoes
- [ ] Ponchos or rain gear

Documents

- [ ] Copies of IDs like licenses and passports
- [ ] Emergency contacts list
- [ ] Insurance documents (health, home, and auto)
- [ ] Bank account information

Tools and Supplies

- [ ] Multi-tool
- [ ] Duct tape
- [ ] Plastic sheeting
- [ ] Fire extinguisher
- [ ] Face masks
- [ ] Work gloves

Medical Supplies

- [ ] First-aid kit
- [ ] Medications: A seven-day supply of prescription meds and copies of prescriptions
- [ ] Glasses/contact lenses, solution, and case
- [ ] Thermometer
- [ ] Antiseptic ointments and pain relievers

Electronics and Chargers

- [ ] Portable phone charger
- [ ] Backup batteries
- [ ] Power bank

LINDA PORDON

Energy Efficiency

If things are working properly, many homeowners won't give a second thought to how efficient their homes are. That is, until an unexpectedly high utility bill shows up and knocks the wind out of them. Here's what you can do to prevent that from happening to you.

Insulation

Your insulation plays a huge role in your home's energy efficiency. Yet, many homes are woefully under-insulated. This is due to the home's age or even the type of insulation originally used, so it's something you'll want to check on. Insulation's job is to separate conditioned air from unconditioned air and prevent thermal bridges, which are vulnerable areas in a building's envelope which allow heat to pass through easily.

There are essentially four main areas that require insulation: the attic or roof, exterior walls, crawl spaces, and floors above unconditioned spaces like garages or overhangs. Foundations might also be insulated, as could garage doors, basement floors, and other areas.

→ *There are a few types of insulation to consider:*

- **Batts insulation** is the most common insulation type used today, with most people recognizing it for its cotton candy-like appearance.
- **Blow-in cellulose insulation** is a loose insulation that can be sprayed into a wall cavity through a small hole, or into open joists bays in attic spaces.
- **Foam insulation** can be sprayed on any open surface to create a truly airtight seal, although it's expensive, labor-intensive, and tends to produce strong off-gas odors.

!

Properly insulating a home can make a drastic difference in the home's energy efficiency. The EPA estimates that the average homeowner can save up to 15% on their heating and cooling costs. A well-insulated home will also have a higher market value, and the project might be eligible for certain tax incentives.

Appliances

Old appliances are notoriously inefficient, making appliance upgrades one of the most popular and best ways to improve energy efficiency. In fact, upgrading from old appliances to Energy Star-rated appliances can save homeowners up to $450 per year on their energy bills, according to Energy Star.

Which appliances should you upgrade? Consider swapping out the most energy-heavy appliances and systems first. This includes air conditioning systems, heating systems, refrigerators, washers, dryers, freezers, and water heaters. Changing to energy-efficient dishwashers, stoves, and electronics will also make a difference, but those major energy hogs will have the biggest impact on your utility bill.

MIKE CASEY

Get help from the experts

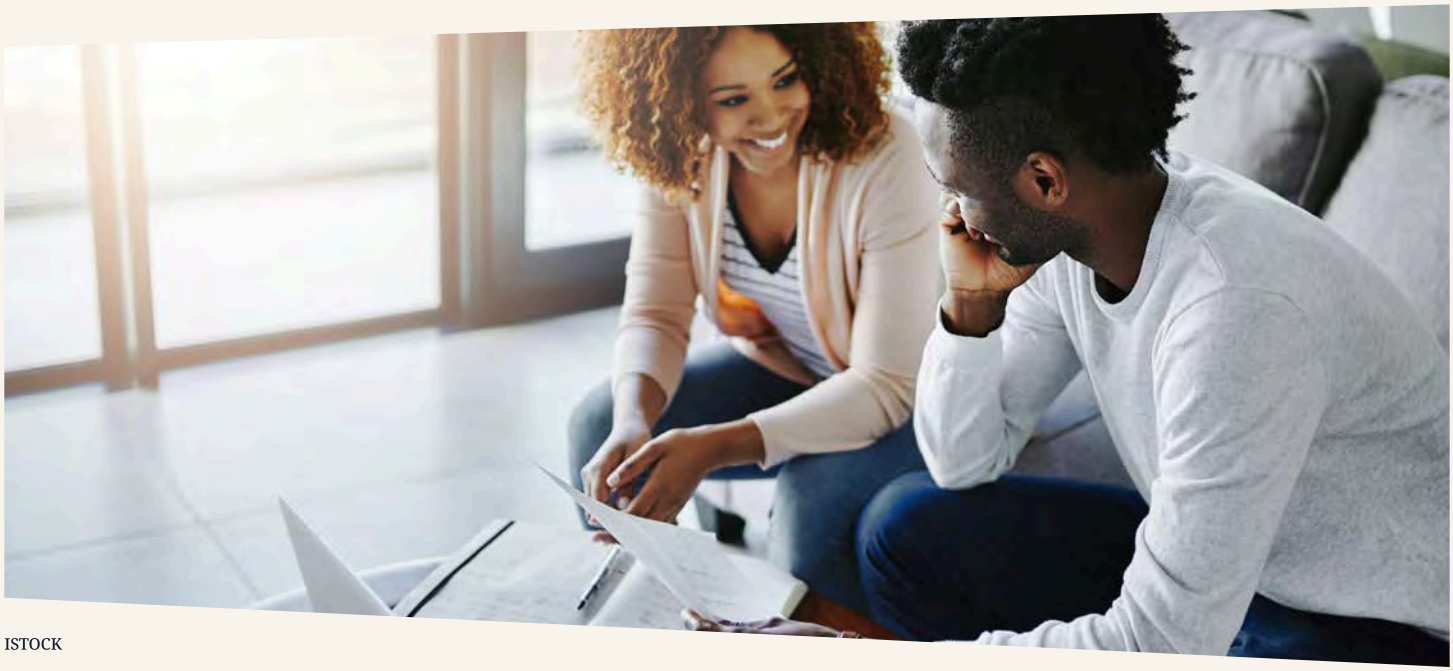
Ask This Old House is a show where real homeowners get answers to their home safety and repair questions from experts. Episodes often cover essential safety topics like how to install smoke detectors, carbon monoxide alarms, and how to shut off your home's water or gas in case of an emergency. Watch every episode for help from the experts.

→ Get Help From Experts

$ Cost-Saving Tips for Appliances

There are ways to impact your home's energy efficiency without a major project or expensive appliance purchase. Give the following tips a shot to reduce your home's energy consumption.

1. **Switch to LED lighting.** They might be more expensive than you're used to, but LEDs use up to 90% less energy than traditional incandescent bulbs and last much longer.
2. **Install a programmable smart thermostat.** It can be programmed to increase or lower the temperature over the course of the day, and controlled remotely from an app.
3. **Seal air gaps around windows and doors** with weatherstripping and caulk. These are areas that cause major heat loss, and this insulation can help your home hold onto its conditioned air.
4. **Wash clothes in cold water** rather than warm or hot water.
5. **Unplug electronics** when not in use so they don't consume energy even when they're in standby mode.
6. **Install low-flow showerheads and faucets** to reduce water consumption.
7. **Add thermal curtains, shades, or blinds** to provide natural temperature control, opening them during the day for passive heating and closing them at night to retain heat.
8. **Consider air-drying laundry** on nice days to cut down on the amount of time your dryer runs.
9. **Install motion sensors** on exterior lights so they're not running constantly yet still provide security and protection.
10. **Consider using a water heater blanket** to insulate a traditional tank-style water heater, which helps keep the water within range and prevents the heater from running constantly.



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Legal and Financial Essentials

Homeownership isn't just about decorating and renovations. While the legal and financial aspects of owning a home might not be as much fun as picking paint colors or planning your landscaping, it's necessary to get a handle on them.

Home Insurance

If you own a home, you need homeowner's insurance. All mortgage lenders will require homeowners to purchase one of these policies to approve their mortgage application. But, even if you own your home outright, these policies are essential for protecting the home and its contents.

A homeowners insurance policy will protect homeowners from several issues, including:

- Property Damage: If the home is damaged by things like fire, storms, vandalism, or other events, the insurance can help pay for repairs.
- Personal Belongings: If personal property inside the home like furniture, electronics, or artwork is damaged or stolen, homeowners insurance can help pay for the items.
- Liability Protection: If someone gets hurt while on your property, homeowners insurance can cover their medical bills and legal fees.
- Living Expenses: If the home is unlivable due to damage, homeowners insurance can help offset the cost of staying in a hotel.

The price of homeowner's insurance will vary based on many factors, including the house's value, the coverage limits, deductibles, and other variables. Typical rates run between $1,500 and $2,500 each year.

Home Equity and Taxes

Home equity refers to the portion of your home's value that is free from debt. So, essentially, your home's value over the amount that you still owe to your mortgage lender. Equity grows in two ways. The first is by paying off your mortgage. Every payment you make toward your principal, you'll be gaining some equity. The other way is that the home's value increases due to market conditions, renovations, or other variables.

There's another factor that you need to be aware of: property taxes. Property taxes refer to the amount of money you pay to your local government, which is typically the city, county, or municipality. These taxes pay for public schools, police and fire departments, roads, public works, and recreational parks. And the amount you pay is based on—you guessed it— your property's assessed value.

If your equity is increasing due to the value of your home increasing, so will your property taxes. Keep that in mind, as property taxes can vary from just a few hundred dollars each year to tens of thousands of dollars, depending on the home's value and the area you live in.

Budgeting for Upkeep and Unexpected Issues

As a homeowner, all the maintenance, repairs, and other expenses that happen to arise are yours to cover. If something breaks or needs an upgrade, you'll have to either purchase a replacement part and repair it yourself or hire a professional to tackle the job.

How much should you budget? It depends, as the cost of repairs is often relative to the value of the home and the area in which you live. Some general rules to consider:

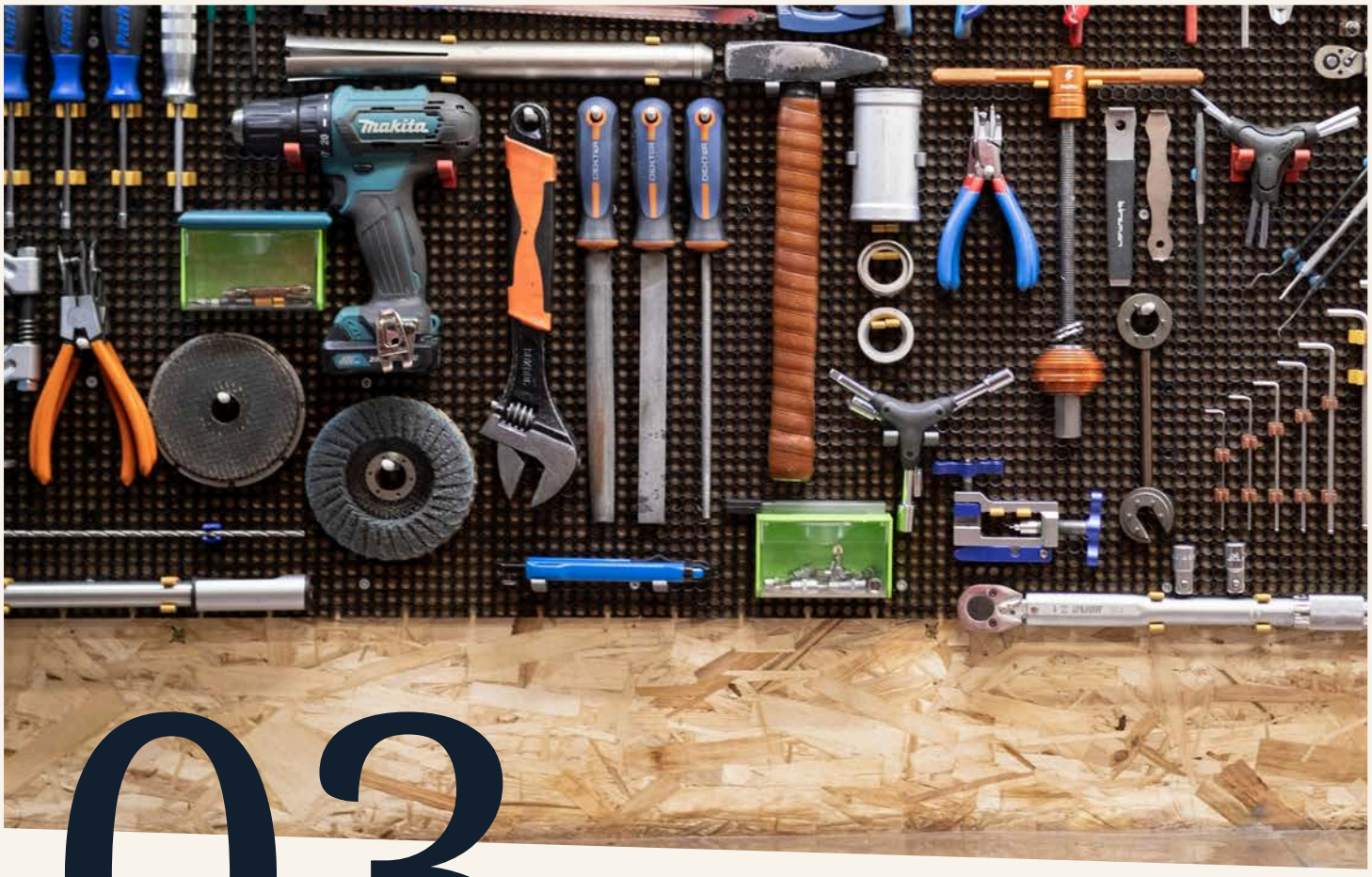
- Budget around $1 per square foot of your home each year.
- Older homes require more upkeep, so consider increasing that amount to $2 or $3 per square foot.

MIKE CASEY

- An emergency fund of 3 to 6 months of living expenses is always a good idea.

Keep in mind that your first year might be your most expensive in terms of unexpected costs. Even if the home inspector gave the house a clean bill of health, you may still discover issues as you settle into your new place.

→ *Visit thisoldhouse.com for more cost-saving tips and project ideas for your home.*



UNSPLASH

03

Routine Home Maintenance

Part of owning a home is being a good steward of the home. That means maintaining its various features and systems to ensure everything is performing optimally to avoid major repairs.

Toolbox

To properly maintain a home, you'll need a set of reliable tools. You don't need to purchase the most expensive tools you can find, but it's better to spend money on quality tools than it is to waste it on lower-quality options. Here's what you should start collecting:

- **Screwdrivers:** You'll want two types, Phillips and slotted. You can also purchase multi-bit screwdrivers with several tips in one tool.
- **Cordless Drill and Drill Bits:** Find a cordless drill from a reliable manufacturer so you can find a replacement battery when the time comes. Also, it's a good idea to invest in twist-style drill bits and driver bits to increase the drill's functionality.
- **Circular Saw:** Corded or cordless, a circular saw is helpful for cutting lumber to length, ripping plywood sheets to size, and much more.
- **Jigsaw:** Allows you to accurately cut curves or straight lines in a variety of materials.
- **Wood Rasp:** Helps with shaping wood for woodworking or carpentry projects.
- **Metal File:** Removes sharp edges from metal, shapes bladed edges, and more.
- **Level:** Ensures that objects are level and plumb.
- **Hammer:** For driving and removing nails as well as performing demolition, prying lumber apart, and tapping anchors into place.
- **Hacksaw:** Good for cutting metal objects to length.
- **Nail Set:** Drives the head of a nail below the surface of the wood.
- **Utility Knife:** For opening packages, cutting cardboard, sharpening carpenter's pencils, and cutting drywall.
- **Tape Measure:** A 25-foot tape measure is a good do-all length and will likely be more durable than smaller models.
- **Safety Gear:** Work gloves, eye protection, a respirator, and hearing protection are a must.
- **Ladder:** A 6-foot ladder is usually suitable for most household projects, but combination ladders that unfold and extend are quite handy.
- **Adjustable Wrench:** For tightening bolts, repairing tools, and many other uses. It's smart to keep one handy at all times.
- **Groove-Joint Pliers:** A 10-inch or 12-inch pair are great universal sizes. These tools provide lots of grip and leverage, making them useful for twisting pipes, removing hardware, and many other uses.
- **Clamps:** Squeeze clamps are extremely useful to hold materials together while they dry, as a handle for carrying materials, and even used backwards to act as a spreader, prying objects apart.
- **Combination Square:** A helpful tool for measuring width and depth, marking boards for square or 45 degrees, and providing a repeatable gauge.
- **Extension cord:** Get a 25- to 50-foot cord for the most use without being too long and cumbersome to store.
- **Voltage Tester:** A small tester can notify you of voltage, keeping homeowners from working on live circuits without knowing.
- **Flashlight:** A small LED flashlight is a great tool to keep in your toolbox, and it can typically last a long time on a charge.
- **Caulk Gun:** For applying caulk and adhesives.
- **Lineman's Pliers:** Helpful for cutting, stripping, and crimping wires.
- **Work Light:** A durable light that can illuminate the workspace.
- **Plunger:** For pushing waste through clogged systems.
- **Plumbing Snake:** For clearing clogged drains.
- **Basin Wrench:** Loosens and tightens the faucet hardware under the countertop.
- **Toolbox:** A heavy-duty box or carrying bag for storing tools and keeping them safe.
- **Pipe Wrench:** For twisting pipes, clean out caps, and other materials that require the bite and torque these tools provide.
- **Needle Nose Pliers:** For picking up small objects and working in tight spaces. They can typically strip wires as well.
- **Pressure Washer:** Cleans exterior surfaces, patios, outdoor furniture, and other areas.
- **Gutter Scooper:** Helps remove dirt, debris, pine needles, and leaves from gutter systems.

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With these tools, you should have just about everything you need to tackle any home maintenance task. But purchasing all these tools at once can be expensive, so build your tool kit up over time and purchase new tools when you need them. Just be sure to take care of them so you never have to replace them.

Common Home Maintenance Tasks

Over the course of the year, you'll have to tackle some regular upkeep around your home, both inside and out. Since you have the right tools, most of these tasks should be well within your capabilities. You just need to know what to tackle and how often.

! Your home might have more needs than others, so be sure to consider these tasks throughout the year and make them part of your home maintenance schedule.

Monthly Checklist

- [ ] Inspect HVAC filters.
- [ ] Clean the garbage disposal.
- [ ] Test smoke detector batteries.
- [ ] Check the level of salt in your water softener.
- [ ] Clean your dryer vents to prevent any dangerous lint clogs.

Spring Checklist

- [ ] Clean the gutters and downspouts and check the roof for missing or damaged shingles.
- [ ] Inspect windows and doors, keeping an eye out for any cracks or gaps that might've formed in the winter and seal them up.
- [ ] Refill and test your sprinkler system.
- [ ] Schedule service for your HVAC system before the summer comes.
- [ ] Tune up your mower and sharpen its blade.

Summer Checklist

- [ ] Pressure-wash your home's siding, decks, driveway, fences, and other surfaces to remove dirt and mildew.
- [ ] Check for insects or rodents around the home, especially around the foundation, overhangs, and other areas protected from humans and the weather.
- [ ] Trim any trees and shrubs that might be overgrowing and touching the home.

Fall Checklist

- [ ] Get your chimney cleaned and inspected.
- [ ] Winterize outdoor faucets.
- [ ] Test your heating system.
- [ ] Look at seals and weatherstripping around doors and windows to ensure they're in good shape.
- [ ] Rake the leaves in the yard and clean those that accumulate in gutters and downspouts.
- [ ] If you do your own snow removal, be sure to maintain your snowblower. If you hire someone to take care of your snow removal, call ahead to confirm your account.

Winter Checklist

- [ ] Check for ice dams throughout the winter, especially after heavy snowfalls.
- [ ] Inspect the attic for leaks and insulation issues.
- [ ] If you have ceiling fans, reverse their direction so they push warm air down into the room.

Annual Checklist

- [ ] Drain and flush the water heater.
- [ ] Inspect the foundation for cracks and signs of shifting.
- [ ] Test GFCI outlets to ensure they're working properly.
- [ ] Recalk tubs and shower seals.
- [ ] Seal driveways and decks.
- [ ] Inspect fire extinguishers to ensure they're still within service age.
- [ ] Have pool and spa service performed.
- [ ] Test sump pump.

Property Management

Everyone wants a home with curb appeal (especially to up your resale value). But there are other factors that go into maintaining your house's exterior that are just as crucial, including making sure the roof and siding stay in good shape. And pests can also quickly invade your space if you don't take the right precautions. For these reasons, homeowners should prioritize taking care of their property.

ERIN LITTLE

Lawn Care

Mowing, trimming, aerating, seeding. These are a few of the tasks that will help keep your yard pest-free and looking its best. You have two options for getting this done: Hire a professional lawn care service or handle it yourself.

If you've opted to perform your own lawn care, this seasonal guide will walk you through the steps you need to take throughout the year to cultivate a yard that the neighbors will be envious of.

Spring

- Rake and clean the yard to remove dead grass, leaves, and debris.
- Aerate the soil to allow air, water, and minerals to reach the roots.
- Fertilize to balance the soil and add nutrients for the growing season.
- Apply pre-emergent herbicide to prevent crabgrass and weeds.
- Mow whenever the grass is over 3 inches in height. Cut 1/3 of the grass height.
- Seed bare spots to allow the yard to fill in and look even.

Summer

- Mow whenever the grass is around 3 to 4 inches in height to provide shade for the roots.
- Water the yard about 1 to 1.5 inches each week (account for rainfall).
- Pull weeds by hand or spot-treat them with a weed treatment.
- Monitor pests like grubs and treat them with a garden pest chemical.

Fall

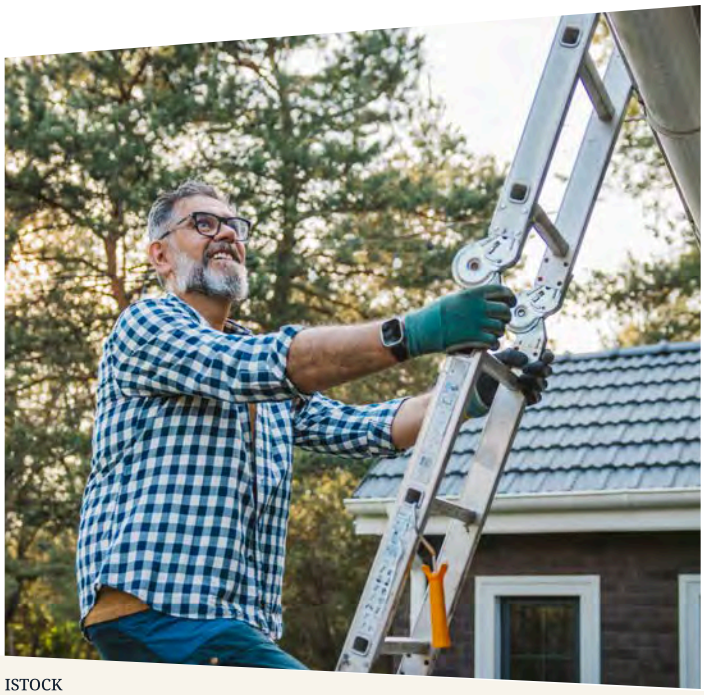
- Aerate the soil to allow water to drain and minerals to reach the dormant roots.
- Apply a fall fertilizer high in potassium to strengthen the roots of the winter.
- Overseed any bare spots in the lawn ot thicken the turf in the spring.
- Apply a post-emergent for the remianing weeds.
- Continue mowing the grass unti it stops growing, keeping it around 2 to 3 inches tall.

Winter

- Clean up leaves and debris to prevent mold and disease from festering.
- Allow the lawn to rest by avoiding walking on it when it's frosted or snow-covered.
- Assess your yard's performance and develop a plan to improve it next.

Exterior Upkeep

Your home's exterior has a tough job to do. It's got to protect its interior, its inhabitants, and all its contents from storms, extreme temperatures, wind, pests, and intruders. And all your house's exterior surfaces—decks, patios, driveways, walkways, etc.—are just as exposed to the elements. Here's how to keep everything in good condition season after season.



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Spring Checklist

- [ ] Inspect the roof for damage, missing shingles, torn flashings, or other potential signs of issues.
- [ ] Look over the exterior siding for damage, ensuring that everything is secure and fits properly to prevent water penetration.
- [ ] Check windows and doors to ensure they operate properly, latch and lock securely, and don't leak air through their seals. Caulk any seals that look damaged.
- [ ] Clean siding and exterior walls using a pressure washer or a bucket and long-handled brush.
- [ ] Examine decks for loose boards and railings. Check patios for cracks and deterioration.
- [ ] Inspect the foundation for cracks, signs of water damage, and pests.

Summer Checklist

- [ ] Clean and seal the driveway.
- [ ] Pressure-wash walkways.
- [ ] Inspect fencing and make any necessary repairs.
- [ ] Clean, paint, or seal any exterior wood structures like sheds, gazebos, pergolas, and playsets.
- [ ] Clean exterior lighting fixtures to ensure they're bright and efficient.
- [ ] Ensure your outdoor air conditioning unit is free of debris and plant growth.

Fall Checklist

- [ ] Check the roof again to make sure that it's ready for winter.
- [ ] Clean the gutters and ensure that downspouts are free from blockages to prevent ice dams.
- [ ] Caulk any gaps around doors, windows, and vents to prevent drafts and pests from entering the home.
- [ ] Clean your chimney and fireplace to prepare it for winter use.
- [ ] Drain outdoor hoses and store them away for the season.
- [ ] Clean patio furniture and store it away for the season.

Winter Checklist

- [ ] Be on the lookout for ice dams, which can cause serious damage. Use a long-handled aluminum roof rake with wheels to safely remove snow and existing ice dams from the roof as necessary to prevent issues.
- [ ] Clear snow away from the foundation and walkways to prevent water damage and ice hazards.
- [ ] Keep up with snow removal to prevent dangerous conditions for family, pets, and guests.

It's a good idea to pressure wash annually, typically in the mild weather of late spring or early summer. Exterior upkeep also involves frequently checking caulking around windows, doors, and trim to prevent leaks. Finally, always keep an eye out for pests like rodents, wasps, ants, and termites, as they can get out of hand quickly.

Common Household Issues

While houses might differ in shape, size, and location, they all have the same general problems that pop up from time to time. Knowing what to look for and the effects these common household issues can have will allow homeowners to prioritize repairs and keep their homes in working condition without breaking the bank or spending every waking minute fixing their homes.

Plumbing

Plumbing issues can disrupt daily life and cause extensive water damage. Unfortunately, a problem can often arise seemingly out of nowhere, but it's important to know what to look for.

→ *Common plumbing issues to watch for:*

- Leaks from plumbing supply lines, drains, and hoses.
- Leaks from faucets, sinks, water filters, ice machines, and toilets.
- Clogged pipes, including toilets, sinks, washing machines, dishwashers, and septic pipes.
- Water heater failure or malfunctions.
- Smelly water, typically from high levels of sulfur.
- Hard water stains on glasses, plates, and cookware.
- Sediment collecting in faucet aerators, showerheads, and other fixtures.
- Frozen pipes in cold, unheated areas.

ANTHONY TEIULI

These issues vary in their severity. Some can lead to high water bills, while others can cause water damage, mold, and unsafe conditions. A clogged aerator or a leaky faucet is relatively easy for a homeowner to fix on their own. But when it comes to water heater failure or frozen pipes, it's important to shut off the water supply and call in a professional.

Electrical

Unfortunately, electrical issues are common, and they can be quite dangerous. They can cause fires and damage appliances and electronics. They can also be difficult to pinpoint if you don't know what to look for.

→ *Common household electrical issues to watch for:*

- Faulty wiring, whether due to improper sizing for the amperage or devices, reversed polarity, faulty grounds, or other issues.
- Outdated wiring and electrical panels that once met code standards but are no longer considered safe (knob and tube, aluminum wiring, ungrounded wiring, cloth-insulated wiring, and fuse boxes).
- Malfunctioning outlets and switches due to wear and tear, improper installation, or manufacturing defects.
- Circuit breakers that trip frequently or won't reset.

If you've spotted any of these problems, in most cases, it's best to call an experienced electrician to handle them. However, DIYers that are comfortable with shutting off breakers, know how to test for voltage, and understand how to properly wire a device will find some electrical issues easy to fix, such as replacing a switch or even replacing a breaker.

HVAC

HVAC (heating, venting, and air conditioning) systems can be intimidating for homeowners. And considering they're the most complex systems in the home, that's completely understandable. Most HVAC issues do require a professional's expertise, but homeowners should know what to look for.

Common HVAC issues to watch for:

- Dirty and clogged air filters caused by dust collection, pollen, or regular use.
- Thermostat issues, from settings that can't be adjusted, zones that thermostats can't control efficiently, or a simple failure.
- Malfunctioning components like burn sensors, dampers, zone pumps, fans, and ignition systems.
- When the HVAC system turns on and shuts off frequently, known as "short cycling".
- Dirty air ducts that collect dust, pet hair, pollen, and other contaminants that affect air quality.
- Noises like rattling, banging, squealing, or grinding caused by worn-out belts or other components.
- Clogs in condensation lines that lead to water backups and leaks.
- Frozen coils caused by low refrigerant or dirt and pollen accumulation.
- Imbalanced systems that over-condition some spaces while neglecting others.

RAQUEL LANGWORTHY

Some of these issues require a bit more background than the average homeowner possesses. It's typically smart to hire a professional to handle these challenges, as HVAC systems are large and all the components are interconnected, so there is always the potential to cause more problem than the one you're fixing. However, replacing filters, repairing thermostats, and unclogging condensation drains are well within the capabilities of most DIYers with a small set of tools.

Foundation

Your entire home rests on its foundation, so it needs to be taken care of. Even a seemingly minor crack can lead to leaks, mold, pests, and maybe serious trouble like structural failure over time if not addressed. Some foundation issues are simple enough to tackle, while others require a foundation expert to assess the problem and come up with a solution.

Common foundation issues to watch for:

- Horizontal cracking and large gaps.
- Leaky, wet basements.
- Water stains and efflorescence.
- Foundation settling, sinking, or heaving.
- Bowing or bulging foundation walls.
- Sagging or pitched floors.
- Erosion caused by poor drainage.

Homeowners can waterproof their basements with certain membranes and epoxies, but repairs for cracking, settling, heaving, and bulging are much more involved and require a professional contractor's expertise and specialized equipment.

Walls, Floors, Windows, and Doors

Walls, floors, windows, and doors are the features we come into contact with most often in a home. As a result, they're more susceptible to damage than almost any other area of the home.

Common issues with walls, floors, windows, and doors to watch for:

- Cracks in drywall walls due to the home settling, poor installation, or foundation issues.

- Damp or wet walls caused by poor ventilation or a roof, window, or plumbing leak.
- Peeling paint or wallpaper caused by moisture trapped behind the wall surface.
- Stains or discoloration resulting from water issues or mold growth.
- Uneven, pitched floors caused by a weakened foundation or framing.
- Creaky, loud floors brought on by loose floorboards or poor installation.
- Gaps in flooring that stem from fluctuations in temperature and humidity levels.
- Warping or peeling caused by water damage from leaks from pipes, the roof, or appliances.
- Broken or lifting tiles because of poor installation or warped flooring.
- Drafts around windows and doors due to poor insulation, leaky seals, or faulty latches.
- Condensation between glass panels caused by broken insulated seal.
- Sticking or inoperable doors or windows as a result of environmental changes or excessive moisture conditions.

The main culprit of most of these problems: water. Once the source of the moisture is handled, homeowners can handle most of the repairs themselves. However, structural issues and excessive mold will likely require a professional contractor.

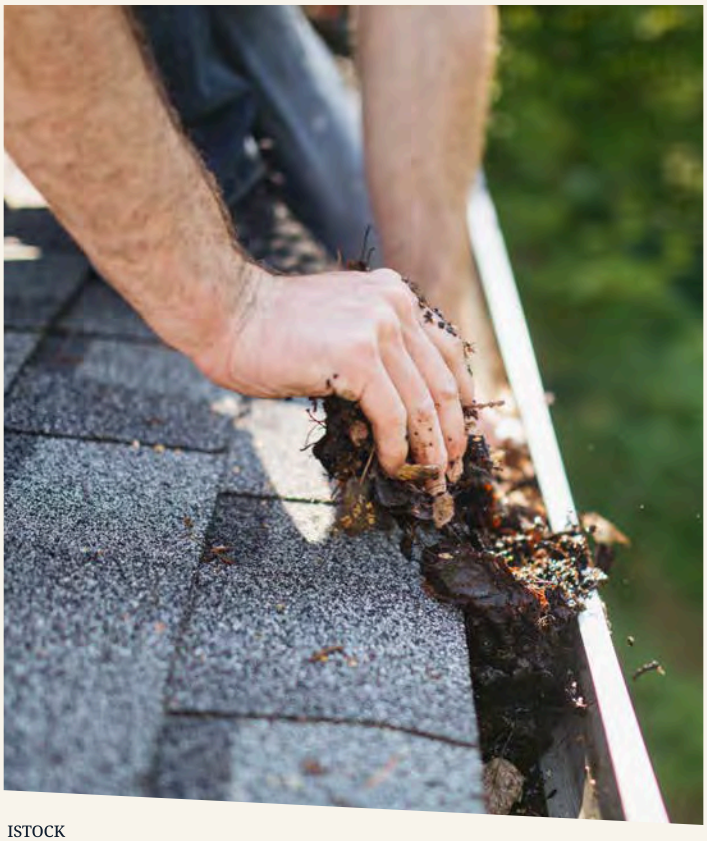
Exterior

A home's exterior is constantly at battle with the elements, and sometimes, it takes on some damage. It's a good idea to look for these signs and make small fixes before they become a big mess.

→ *Common issues with a home's exterior to watch for:*

- Roof damage and resulting leaks (missing, peeled, or damaged shingles, torn flashing, and other issues).
- Loose, damaged, or missing siding and trim caused by poor installation or weather damage.
- Leaks around windows, doors, and other access points.
- Clogged, damaged, or improperly pitched gutters that don't drain effectively and could lead to damage.
- Uneven driveways and walkways caused by freeze-thaw cycles, tree roots, or settling.
- Rotting or warped wood on decks, doorways, woodwork, and other areas where termites and carpenter ants will thrive.
- Chimney deterioration such as mortar failure, broken caps, and more.
- Overgrowth of plants and shrubs that touch the home and provide a highway for pests.
- Pest infestations like wasps, mice, termites, and carpenter ants.

In most cases, these issues can be avoided with regular maintenance. However, if they get away from the homeowner, they can either make the repairs themselves or hire a contractor. Adopting a regular maintenance schedule will help keep these issues from arising again.



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Get tips from the pros

This Old House **Insiders** get ad-free access to every episode of Ask This Old House where they can learn about common household issues and how to fix them.

Planning Home Improvement Projects

There's more to it than just jumping in with a credit card and a box of tools. You'll want to choose smart projects that will improve your life and your home's value, and you'll want to weigh your financing options as well.

Most Valuable Home Improvements

While home value isn't the only factor to consider when planning a home improvement project, it is helpful to note which will provide the most bang for your buck in terms of return on investment (ROI). The following are generally accepted as the most valuable home improvement projects that homeowners can complete.

- **Kitchen Remodel:** A kitchen remodeling project is one of the most expensive projects a homeowner can undertake, but it offers a significant ROI (70% to 80%).
- **Bathroom Remodel:** A bathroom remodel project is also quite an endeavor but can boost the home's value up 73% or the project cost, .
- **Decks and Patio:** The ROI on a deck or patio project is typically around 89%. And they rarely disrupt life inside the home despite making a big impact outside.
- **Window Replacement:** New windows will typically offer a handsome return on the investment. Another bonus is they'll increase energy efficiency, reducing utility bills each month. (Up to 85%, according to some experts)
- **Siding and Roof Replacement:** Replacing your siding will typically provide a relatively modest ROI (67%) but can do a lot for your house's curb appeal. Replacing your roof will also boost the home's value a bit (60% ROI) and improve curb appeal while keeping the home dry.
- **Yard Upgrades:** Paying attention to your home's landscaping and adding curb appeal by way of lighting and fresh paint can pay dividends, offering some of the best ROI.
- **Attic Insulation:** An attic insulation project offers major returns (75% ROI) but also saves the homeowner each month on their energy bills.
- **Energy-Efficient Upgrades:** Updating appliances and systems to more energy-efficient options offers a large return and provides long-term energy efficiency benefits.

How much ROI can you expect?

It depends on many factors, such as the area you live in, the material grades you choose, and whether you DIY it or hire a contractor.

JARED KUZIA

Budgeting for Projects and Popular Upgrades

Any way you slice it, home improvement projects are expensive. Even if you're performing all the labor yourself, you'll still have to purchase materials, apply for permits, and cover any unexpected expenses that come up along the way.

Let's look at some remodeling costs:

- Minor kitchen upgrades (faucets, cabinets, flooring, lighting, paint, and hardware): $10,000 to $20,000
- Major kitchen remodel (new counters, cabinet refacing, updated appliances): $20,000 to $65,000
- Major kitchen overall (custom cabinets, luxury counters, re-wiring, high-end appliances): $65,000 to $130,000
- Basic bathroom update (new fixture, lighting, and paint): $2,500
- Mid-range bathroom remodel (new tile, cabinetry, vanity, and toilet): $12,000
- High-end bathroom renovation (luxury fixture, shower addition, tilework, and layout: $30,000 or more

JOHN GRUEN

Financing Options

You'll need to budget for these projects, whether that means saving cash, taking out a personal loan, relying on a credit card, or using your home's equity.

Cash is the best way to get as much value for your project as possible, as you won't have to pay interest on the money spent. However, it can be difficult to save up tens of thousands of dollars for a renovation, making this option less practical for many new homeowners who have recently put a chunk of their funds towards buying a house.

A personal loan can pay for a renovation and it can be somewhat easy to get, though it may have a relatively modest interest rate to contest with, but it's typically more affordable than credit card interest rates.

Credit cards can be handy for paying for small projects or upgrades. Many credit card companies even offer benefits like insurance or guarantees on purchases made or promotional periods where interest rates are very low. However, once those promotional periods run out, credit cards bear higher interest rates than other options, making them impractical in the long run.

Your home's equity is a great choice to consider when paying for a renovation. You can do this in three ways:

01 **Cash-out refinance, in which you refinance the home and take cash for the equity**

Pros: Low interest rates
Cons: Closing costs, extends the life of the loan

02 **Open a HELOC, or home equity line of credit**

Pros: Flexible withdrawals, only pay for what you use, and interest-only payments are possible
Cons: Interest rates can be variable, and payments vary

03 **Take out a home equity loan, which is a lump-sum loan based on equity, with fixed terms**

Pros: Fixed rates and predictable payments
Cons: Monthly payments are typically higher than a HELOC, while interest rates are higher than refinance

Speak to your financial advisor before deciding which road to take to pay for your renovation.

LEFT: BOB O'CONNOR;
TOP RIGHT: ALEX GAGNE;
BOTTOM RIGHT; ANTHONY TEIULI

When to DIY vs Hire a Pro

Deciding when to tackle a project on your own and when to hire a pro is a very personal matter. It depends on your experience, the project at hand, legal requirements, your time availability, and other factors that only you can fully comprehend.

If you're handy, like to learn, and have the time, most projects are DIYable. Please recognize, though, that DIYing often involves spending quite a bit of money on tools, driving back and forth to the home center, and working completely on your own, and it can be hard to account for these extra expenses and this additional time when the project starts.

If you're not handy, don't have the time, or don't want to spend money on tools you might never use again, hiring a professional is the better route. You will spend significantly more for the help of an expert, but the project will be completed faster, and you'll have a guarantee on the work performed (if you shop for a legitimate contractor).

For larger projects, it's almost always worth getting several quotes before deciding on whether to DIY it or hire someone. Not only will you know how much you'll save or spend in either case, you'll also likely glean information from the quotes to help you make your decision.

ZACH DILGARD

Local Resources and Finding Help

Whether you're an experienced DIYer or would rather hire out the work, it's important to have a list of trusted contractors and professionals that you can rely on.

Finding Local Contractors and Services

When searching for local contractors and services, there are two places to start. The first is with your friends and family. Ask people whose opinions you trust if they have worked with a contractor or professional service that they can recommend. Ask them which services the pro performed for them, what their experience was like, and their contact information.

This word-of-mouth approach can be quite helpful in finding a contractor. However, it's not smart to put all your eggs in one basket. Make sure to do an online search for review aggregators to glean their customers' satisfaction.

Look at businesses' social media accounts as well, since they can serve as a portfolio of sorts. Social accounts may also give you an idea of the contractor and their team members' personalities, helping you decide if the company is a good fit. Once you have a list of contractors, contact them for quotes and ask them about projects they've completed which are similar to yours. It's important to get quotes to compare pricing, ask questions, and get a feel for what the contractor is like to deal with. Also, make sure to ask to see their licenses and insurance documents to ensure they're legitimate. Asking for references is a good idea, too.

Don't just choose the least expensive quote. Compare each one carefully to see which contractors are adding extra line items, which are missing line items that should be included, and other telltale signs that a contractor might not be a good fit for your home. Choosing a mid-grade quote from a contractor that feels like a suitable match is a much better idea than a bottom-barrel quote from someone who may not be qualified.

Time for the Walkthrough

Now that you've absorbed all that information, your comprehensive Homeowner's Guide is complete. Every home is different, so be sure to tailor our tips to your home's needs. Remember that a good maintenance schedule is key to staying ahead of issues, rather than letting expensive repairs take over and eat away at your budget.

Other tips we'd like for you to come away with:

- Be prepared for emergencies by installing comprehensive fire alarm systems, purchasing a first-aid kit, assembling an emergency-preparedness kit, and drilling your family's safety plan.
- Become familiar with your home's essential controls, including main water shutoffs, gas shutoffs, break panels, and other critical systems.
- Prioritize safety upgrades: Start with a home security system, along with changing your locks and ensuring your exterior lighting is up to par.
- Establish relationships with good contractors so you know where to turn when a project is beyond DIYing.
- Create a maintenance plan that allows you to tackle your home's upkeep on a regular, manageable schedule.
- Make sure to budget for home expenses that might arise (because they inevitably will).
- Invest in energy-efficient upgrades like insulation, LED lighting, and Energy Star-certified appliances that can save you quite a bit on utility bills.
- Be smart about your home renovations, as some renovations offer more ROI than others.
- Buy good tools when you need them, but don't break the bank for the highest-end options.

LINDA PORDON