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— QUICK GUIDE TO —

# Saving Money on Home Maintenance



## Home Maintenance Checkups

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# 01 The Importance of Home Maintenance

Routine home maintenance is often overlooked for more significant costs of home ownership, like mortgages or utilities. But the average cost of annual home maintenance is actually quite significant. In 2022, homeowners spent an average of up to **\$6,000** on repairs and maintenance and general maintenance.<sup>1</sup> And that doesn't even account for the **91% of homeowners** who say their home is in need of minor or major renovations.<sup>2</sup>

**Not only does home maintenance remain one of the biggest annual expenses, but it's also a huge factor in maintaining your home's value.**

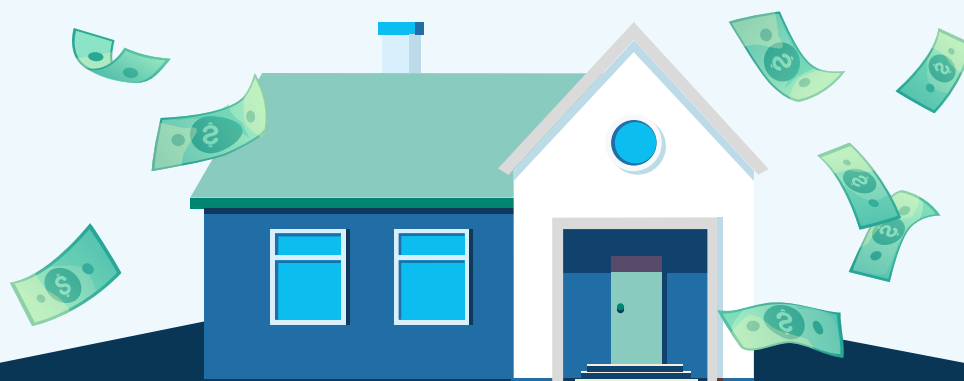


In fact, you can lose about **10% of your home's value** by not performing important general maintenance tasks.<sup>3</sup> And we're not talking long-awaited renovations— **17% of home improvement** spending is simply replacing old or broken systems.<sup>2</sup>

**Conducting an annual checkup is a great way to stay ahead of your home's maintenance needs before they turn into costly problems, but how do you know what to look for and when?**

**Looking for ways to extend the life of some of your most expensive appliances?**

[Click here](#) for helpful tips.



**In the first guide of this series, we provide an annual maintenance checklist that will help you optimize your savings.**

# 02 Annual Maintenance Checklist

Performing an annual home checkup is a great way to ensure the maintenance and safety of your property. But it isn't always easy to know what to check or what signs of trouble to look for. To help you on your homeownership journey, we've put together a basic annual checklist for conducting home maintenance checkups.

## EXTERIOR MAINTENANCE

1

- ☐ Inspect the exterior walls for cracks, peeling paint, or signs of damage
- ☐ Inspect the roof for damaged or missing shingles
- ☐ Check and replace damaged or worn weatherstripping around windows and doors
- ☐ Clean and inspect the gutters, downspouts, and drains
- ☐ Clean and inspect the chimney, if applicable
- ☐ Look for any signs of pests or insects and take appropriate action
- ☐ Trim trees, shrubs, and bushes near the house
- ☐ Trim any branches that are close to the roof

## 2

### PLUMBING, FIXTURES, & APPLIANCES

- ☐ Inspect faucets and plumbing fixtures for leaks
- ☐ Inspect pipes for signs of leaks or corrosion
- ☐ Check for water stains or damage around sinks, toilets, and tubs
- ☐ Test and flush water heaters
- ☐ Clean and maintain kitchen appliances, including the refrigerator, oven, and dishwasher
- ☐ Check the filters in hoods and other ventilation systems
- ☐ Inspect and clean the washing machine
- ☐ Inspect and clean the dryer vent and exhaust
- ☐ Schedule professional maintenance for major appliances if necessary

**Home Hero** plan members save on necessary repairs for big-ticket appliances and electronics with 50% of eligible repair payments reimbursed up to \$500.

## 3

### HEATING, COOLING, & ELECTRICAL

- ☐ Clean or replace HVAC air filters
- ☐ Check and clean air vents and ducts
- ☐ Check and clean individual window units
- ☐ Schedule a professional inspection and maintenance of the heating and cooling systems, if needed
- ☐ Look for any frayed wires or loose connections
- ☐ Schedule an electrician to perform an inspection, if needed

# 4

## FOUNDATION & BASEMENT:

- ☐ Check for cracks in the foundation
- ☐ Inspect the basement for signs of water leakage or dampness
- ☐ Inspect for water damage/puddles/wet surfaces
- ☐ Look for signs of mold or mildew
- ☐ Check for signs of water leaks or damage in the attic
- ☐ Ensure proper ventilation and consider a dehumidifier if necessary
- ☐ Ensure that insulation is intact
- ☐ Check/fix ductwork connections
- ☐ Be sure fans exhaust to outdoors
- ☐ Check that the sump pump and floor drain are working.
- ☐ Look for signs of pests

# 5

## GENERAL SAFETY & EQUIPMENT:

- ☐ Inspect handrails and guardrails on stairs and balconies
- ☐ Check the condition of outdoor lighting and replace bulbs as needed
- ☐ Verify the functionality of security systems

**Home Hero** plan membership comes with a **30% discount on Blue by ADT Home Security Systems.**

- ☐ Test and ensure proper functioning of all doors and locks including garage doors and openers

**Home Hero** plan members receive **up to \$200** reimbursed for eligible locksmith services.

- ☐ Test and replace batteries in smoke detectors and carbon monoxide detectors
- ☐ Check the expiration dates of fire extinguishers and replace them if needed
- ☐ Review and update your home emergency plan

Remember, while this general checklist is a great starting place for DIY home maintenance, specifics may vary depending on your home's age, location, and unique features.

In our other home maintenance guides, we'll discuss the **when, why, and how of home maintenance tasks**, and provide some **useful guidelines for making the best possible maintenance decisions**.





# 03 A Helping Hand for Homeowners

Owning a home is a major #lifegoal and a huge milestone for many Americans. But taking care of that home can be a bit overwhelming, not to mention costly. It can be hard enough to save for the expenses you do see coming, but it can feel almost impossible to plan for the one's you don't expect. The good news is that you don't have to take on any pricey homeownership tasks alone.

A **Home Hero** plan membership offers a helping hand for unexpected homeownership costs you just didn't see coming, so you never have to worry about busted big-ticket items busting your budget. A subscription-based benefits package, **Home Hero** provides a suite of practical benefits designed with real life in mind, **all for under \$20 a month**. And these benefits aren't only there to help when things go wrong. There are tons of benefits and perks that allow you to save on the most enjoyable things in life, too!

Learn more at [www.myrealbenefits.com](http://www.myrealbenefits.com)



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1. <https://www.cnn.com/2023/01/05/homeowners-spent-up-to-6000-average-on-repairs-maintenance-in-2022.html>
2. <https://www.angi.com/articles/home-improvement-industry-stats.htm>
3. <https://themortgagereports.com/38417/home-maintenance-essential-for-preserving-home-value>

\* This is not insurance.

- \*\* Emergency Pet Medical Reimbursement coverage is underwritten by American Bankers Insurance Company of Florida (home office Miami, FL) and is subject to all terms, conditions and limitations, including limitations on amount of coverage, set forth in the policy documents.
- Only 1 Emergency Pet Medical reimbursement benefit paid per claim occurrence and only 2 claims per 12 month period.

Coverages are subject to terms, conditions and exclusions. Some state exclusions apply.

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