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— QUICK GUIDE TO —

Tailoring Maintenance to the Needs of Your Home



Home Maintenance Checkups

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01 Tailoring Maintenance Tasks

When it comes to saving money on home maintenance, it's important to tailor your checklist to your individual home, including climate and other factors that might impact your home's condition over time. In this mini guide, we'll lay out several reasons you may need to adjust your maintenance checklist, and provide helpful tips for doing so.

Why you may want to adjust your home maintenance checklist:

- ▶ If you live **in an area prone to heavy rain**, like Florida, you'll want to ensure **proper drainage, maintain gutter**, and seal any potential leaks in and around your home.
- ▶ **In regions with harsh winters**, like northern states, make sure your **heating system is in top condition** in the early fall and be vigilant about **preventing frozen pipes**.



- ▶ If you're **in a dry climate**, like the southwest, pay extra attention to the **cracking and drying of your home's wood fixtures**, and make sure to maintain **proper irrigation for landscaping**.
- ▶ If you live **in a coastal home**, it may require **more frequent painting** due to saltwater exposure, and hurricane straps might be necessary to **reinforce structural integrity**.

Even for the most prepared and proactive homeowners, damage can happen. A **Home Hero** plan offers assistance in offsetting costs outside insurance coverage with **deductible reimbursement up to \$1000**.

- ▶ **Older homes** may require **specialized crafts people, or maintenance professionals** to repair or replace **uncommon fixtures and materials** like radiators, stained glass windows, or ornate moldings.

By considering these factors and adapting your maintenance plan accordingly, you can ensure your home remains safe and comfortable for years to come.

02 Tips for Tailoring Your Checklist

1. Understand Your Home

- ▶ Take note of your home's age, construction materials, and unique features. Older homes might need more frequent maintenance.
- ▶ Identify any previous or repeat issues that may require special attention.

2. Consider Your Climate

- ▶ Understand the effects different climates have on homes and address climate-specific concerns.
- ▶ If you're in a humid area, prioritize tasks to prevent mold and mildew.
- ▶ In colder regions, focus on protection against freezing and ice damage and snow load management.
- ▶ If you're in a coastal area, think hurricane preparedness and erosion.



3. Research Local Guidelines

- ▶ Research local ordinances related to landscaping, property upkeep, or home improvements.
- ▶ Local building codes and homeowner's association rules may impact what you can and cannot do.

4. Maintain Records

- ▶ Regularly inspect your home for signs of wear, damage, potential problems, or changes. Keeping a record of what you see will help you spot developing issues ahead of time.
- ▶ Keep a record of your maintenance tasks and any issues you've addressed. This helps you track patterns and plan for future needs.

5. Prioritize Tasks

- ▶ Based on your home's specific needs and the climate, prioritize tasks that are most critical.
- ▶ Understand seasonal effects on your home and prioritize related tasks. Not sure how to do that? We'll break it down for you in our next section.



Regular DIY maintenance can help you catch issues early and save money on repairs in the long run by avoiding costly replacements.

If you're unsure about any maintenance task, it's always a good idea to consult professional service providers who specialize in each respective area. It's a DIY era, and many homeowners will try to go it alone when it comes to home maintenance. **But how do you know when it's the right time to spend a little extra dough on the services of a pro? Check out guide 3 to find out!**

Trouble deciding whether to repair or replace? [Click here](#) to view a helpful guide that walks you through making the right decision for the major appliances in your home.



03 Dividing Tasks by Season

Performing home maintenance tasks based on the seasons can help you keep your property in top condition throughout the year, just remember the list below should always be tailored to your specific home's needs and the climate of your region.



SPRING

Exterior Inspection:

- ▶ Check the roof for damage and loose shingles
- ▶ Clean gutters and downspouts
- ▶ Inspect the foundation for cracks
- ▶ Check the condition of exterior walls and siding

Landscaping:

- ▶ Prune trees and shrubs
- ▶ Plant flowers and maintain gardens
- ▶ Clear debris and leaves from the yard

Interior Maintenance:

- ▶ Change HVAC air filters
- ▶ Clean window units
- ▶ Test and clean ceiling fans
- ▶ Inspect plumbing for leaks

Windows, Doors, & Outdoor Equipment:

- ▶ Clean windows and inspect screens
- ▶ Lubricate hinges and locks on doors and windows
- ▶ Clean and prepare outdoor furniture and equipment for use



SUMMER

Outdoor Areas & Pest Control:

- ▶ Water and maintain lawns, gardens, and plants
- ▶ Clean and inspect decks, patios, and walkways
- ▶ Clean and maintain pool
- ▶ Inspect and address any signs of pests or insects

Grill and Outdoor Equipment:

- ▶ Clean and maintain the grill
- ▶ Clean and maintain outdoor furniture
- ▶ Inspect outdoor play equipment for safety
- ▶ Secure and store outdoor equipment before impending storms



FALL

Exterior Maintenance:

- ▶ Clear gutters and downspouts
- ▶ Inspect the roof and chimney
- ▶ Seal gaps and cracks around windows and doors
- ▶ Remove any dying or unwanted foliage or shrubs

Fireplace and Chimney:

- ▶ Clean and inspect the chimney

- ▶ Check the fireplace for safety and functionality
- ▶ Stock up on fireplace essentials

Indoor Preparation:

- ▶ Check insulation and weatherstripping
- ▶ Test and replace batteries in smoke and carbon monoxide detectors
- ▶ Change HVAC air filters
- ▶ Test and ensure proper functioning of the heating system



WINTER

Winterization:

- ▶ Insulate exposed pipes to prevent freezing
- ▶ Shut off necessary water systems
- ▶ Stock up on storm supplies
- ▶ Clear snow and ice from driveways and walkways

Interior Maintenance & Comfort:

- ▶ Seal drafts around windows and doors
- ▶ Maintain humidity levels to prevent dryness
- ▶ Check for leaks around plumbing fixtures
- ▶ Test and replace batteries in smoke and carbon monoxide detectors

04 A Helping Hand for Homeowners

It can be hard knowing which maintenance tasks are essential for your home, and which can be delayed until you have the extra cash. Luckily, we're here to offer helpful suggestions. But that's not the only way we help with the realities of homeownership.

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 blowing 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 every day life, too.

Learn more at www.myrealbenefits.com



Home Hero

* 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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