

# Routine and Preventative Maintenance for First-Time Homeowners

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Are you a first-time homeowner? Have you recently closed your first mortgage? If so, you're probably feeling equal parts of excitement and anxiety about making this important step toward financial well-being. Now that you've purchased this huge responsibility, it will be helpful to know how to operate the major systems in the home and what to do in the event of an emergency can help put your mind at ease. Listed below are ten of the most common home maintenance tips for home-buyers.

## Top 10 Home Maintenance Tips for New Homeowners

### 1. Review Your Home Inspection Report & Prioritize

Review the home inspection report you received during the closing of your mortgage. Make a list of the obvious repairs and set timelines or priorities which fit your budget. Some repairs are cosmetic and simple, while others may cost you more money the longer you wait. Be sure to check your roof, pipes, air conditioning and heaters for leaks. And look for other cosmetic repairs such as broken tiles, loose flooring, broken cabinets, drawers, etc.

Set a budget for how much you can spend now and how much you will dedicate to maintenance in the future. You may want to ask your insurance agent, financial advisor or trusted home repair professional for input on which repairs you can and need to afford.

## **2. Learn to Operate Main Water & Power Valves**

Now that you're ready to move into your home, the first thing you need to locate is the main shut-off for the power (gas if applicable) and water supply. At some point, every homeowner will need to shut off the primary supply of water, electricity, or natural gas – whether it is for a municipal repair or emergency. It's better to locate these valves and learn to operate them before water is spewing everywhere and you're in a panic.

## **3. Learn to Operate the Water Heater**

Next to your refrigerator, the water heater is usually the second largest energy drain on your utility expenses. Most water heaters have a lifespan of 15 to 20 years but should be checked annually for leaks (liquid or gaseous) and proper operation. Make sure every adult in the home know how to ignite the pilot light if the appliance uses natural gas.

## **4. Review, Clean and/or Repair the Heating & Cooling Systems**

Check your heating and air conditioning systems for leaking, damaged or obstructed ducts, inoperable fans or belts and properly igniting gas functions. This may be a multi-step process requiring assistance from a professional, however, it is still important to become familiar with its operations before the temperature in your home has reached uncomfortable levels.

## **5. Assess, Clean and/or Repair the Roof and Gutters**

A leaky roof can cause major damage to your home and the cost to repair the damage can skyrocket the longer you wait. Inspect your roof and walls periodically for damage, signs of major wear or water leaks, especially if the roof is more than 12 years old. Also, make sure that all rain gutters are clear of leaves and debris so that water is properly directed away from your roof, home and foundation.

## **6. Prepare and Map an Emergency Exit Plan in Case of Fires**

Does everyone in your household know how and where to exit the home if a fire should break out in the middle of the night? They should. Make sure you have an emergency exit plan in place and that all family members are familiar with the plan and its location. It's also a good idea to show everyone how to remove window screens and use emergency ladders if necessary. And be sure to make arrangements for disabled persons or children to operate windows, ladders, etc. or otherwise gain assistance in an emergency.

## **7. Design a Disaster or Severe Weather Emergency Plan**

Earthquakes, Hurricanes, Tornadoes, Blizzards, Severe Thunderstorms and Wildfires. No matter where you live, there is the chance of a natural disaster. Consider your most common threats and design a plan of action: where are safe zones to take cover (doorways, bathtubs, basements, attics, etc.), what utilities need to be shut-off, where will the family meet after an event, how you will communicate with one another if not at home, etc..

## **8. Make an Emergency Supply Kit**

Severe weather outbreaks and fires commonly lead to power outages. If electrical power is lost to your home, do you have enough candles and/or battery-powered light sources on hand to make it through several hours of darkness if need be? Do you have emergency water, non-perishable foodstuffs or spare clothing for the family? If a family member is accidentally cut or burned, do you have a first-aid kit readily available? Do you know how to use it's the first aid kit or perform first-aid on someone to relieve pain, prevent infection, or treat an injury? If the answer to any of these questions is no, you need to set up an emergency kit and brush up on commonly used first-aid techniques.

## **9. Locate Your Garage Door Release**

In the event of a power outage or a malfunction of the garage door opening system, it's important to know how to disconnect the door from the lifting mechanism so that it can be opened manually. On most garage doors, locate the hanging red handle attached to the opening mechanism and chain, pull down forcefully and release the door from the arm. Now you can open the garage door manually.

## **10. Document, Insure and Protect Your Prized Possessions**

It is always a good idea to appraise and inventory all your prized possessions so that they may be properly covered by your homeowner's insurance policy. If possible, include the original retail value, current value (if applicable) and a photo. Give one copy to your insurance broker and keep another copy of this inventory in a fire-safe container or safe-deposit box. If possible, protect your possessions from damage or theft by storing them in locked, fire and water-proof cabinets or containers.

Congratulations on becoming a first-time home buyer! Owning a home is a big responsibility, but with a little advance planning and preparation, you can be ready to respond quickly and appropriately even in cases of emergency. Protect your home, family, valuables and pocketbook by reviewing and performing these routine home maintenance procedures. We hope that you'll join in the conversation by contributing your own ideas in the comment section below.

