

Protecting Your Investment

All buildings and their components have typical life cycles. Whether they last longer or fail sooner than average depends on a wide variety of things, including climate, level of use and the initial quality of components. The other big variable, and one you can profoundly influence, is how well they're maintained.

Taking care of your home is a lot like taking care of your personal health – regular checkups and routine care are the best way to minimize the potential for problems and assure longevity. Preventative maintenance can avoid repairs, extend the life expectancy of components and, in some cases, reduce utility costs. With a properly maintained home, it is also likely that when repairs are necessary, they will be less expensive and less extensive.

Home maintenance isn't necessarily difficult, nor do all jobs require technical skills and special tools. Sometimes it can be as simple as paying attention to details on a regular basis. Here's [a good overview](#) from the Building Industry Association Of Washington of what to look for and how often. <http://www.biaw.com/Documents/MaintenanceGuide.pdf> To make sure you look at everything in an appropriate time frame, create or download a checklist and schedule maintenance chores monthly, quarterly, seasonally and annually.

Some maintenance is more technical, or more physically challenging, so it's a good idea to consider what kind of tasks you're willing and capable of performing. For example, checking roofs for storm damage is pretty simple, except it usually requires ladders and a level of comfort with heights. If the needed work is beyond your skill or comfort levels, it's best to know that in advance, and hire a qualified professional.

Repairs

Whether your home is new, historic or somewhere in between, sooner or later you should expect it to need repair. Just like replacing the tires or battery on your car when they wear down, many home components need replacement, too. It's a good idea to become familiar with typical life expectancies of these components and anticipate their repair or replacement.

Some home owners prefer to use a business model that anticipates component life cycles, and set aside funds to cover replacement. For example, if a typical dishwasher lasts nine years and a replacement costs \$540, the homeowner would set aside \$60 each year in a dedicated account. For an idea of how long components typically last, see "[Study of Life Expectancy of Home Components](#)" from the National Association of Home Builders. http://www.nahb.org/fileUsssssspload_details.aspx?contentID=99359

As with routine maintenance, recognizing your capability and willingness to perform needed repairs can save you a great deal of aggravation. Some homeowners enjoy the opportunity to do plumbing, painting or installations. Others would rather hire a professional. And some who have the skills simply recognize that their time is more valuable when applied to their profession or other endeavors.

The National Association of Home Builders offers numerous resources to help homeowners deal with these issues, starting with a [basic overview of routine home maintenance](#). <http://www.nahb.org/generic.aspx?sectionID=124&genericContentID=357>

To get a sense of your basic knowledge about home maintenance, take [a quick quiz](http://www.nahb.org/generic.aspx?sectionID=124&genericContentID=107788). <http://www.nahb.org/generic.aspx?sectionID=124&genericContentID=107788>

For an understanding of the basics of home safety and how simple maintenance can enhance that, click [here](http://www.nahb.org/generic.aspx?sectionID=124&genericContentID=299). <http://www.nahb.org/generic.aspx?sectionID=124&genericContentID=299>

To make sure you know how to protect your home when the Nor'Easters blow, check the Habitat for Humanity [cold weather guide for homeowners](http://www.habitatdane.org/documents/WeatherizationGuideFINAL.pdf). <http://www.habitatdane.org/documents/WeatherizationGuideFINAL.pdf>

For a guide to home maintenance by season, as well as tips for protecting your home when leaving for vacation, see the [State Farm Insurance guide](http://www.statefarm.com/learning/be_safe/home/seasonal/seasonal.asp). http://www.statefarm.com/learning/be_safe/home/seasonal/seasonal.asp

If you still have questions about maintaining your home, or feel you need assistance in performing these tasks, contact a building professional. Check our [Members list](#) to find qualified contractors near you.