

# Tips for Maintaining Your Home



Generally, you expect the cost of owning a home to be higher than renting. But the real costs of maintenance can still come as a shock. To protect your home and prevent cardiac arrest, performing regular home checks and creating a budget that helps you save for the unexpected is a must—it'll help you stay ahead of potential problems and keep debt to a minimum.

## **Perform seasonal checks and stay in the know.**

Houses need regular maintenance, and there will always be problems that you can't anticipate. But performing checks on different parts of your house can help you keep normal wear from getting out of hand. Plus, oftentimes the sooner you fix the problem, the less it'll cost. Seasonal checks are a smart way to keep on top of it.

- **Spring:** Check on the parts of your house winter is typically hard on—attics, eavestroughs and downspouts, weatherstripping, anything that helps keep water away from your home. It's a wet time of year, so check for leaks and potentially do some landscaping that will help direct water away from your foundation. And have a look at your fence because summer is on its way!
- **Summer:** Make the most of the good weather and check the outside of your house, repairing decks and maintaining your garden and lawn. You also want to keep cool, so there's no better time to inspect your air conditioning and dehumidifying systems. And be sure to check areas prone to dampness, such as your basement.
- **Autumn:** Finish your summer gardening by planting end-of-season plants. And since winter sometimes descends unexpectedly, get a jump on winterizing your home and check the sealing on windows and doors. Also make sure your drains are clear, because you want to be ready for a downpour of different kinds of precipitation.

- **Winter:** You may want to hibernate, but winter is a hard time on a house. Keep an eye on the accumulation of snow and ice on your roof and overhang, and consult a professional if it needs to be removed.

### **Be prepared. Make a budget.**

Don't be intimidated by the costs of homeownership—be prepared. Before you buy, actually get to know what your costs will be, because they're more than a mortgage payment.

And protect the value of your home by building in savings for regular maintenance projects or renovations. It'll help you tackle projects sensibly.

And of course, your Credit Union financial professional is always available to discuss your plans and help you figure out options to make your home work for you.