

Purpose of this Manual

Congratulations and welcome to the Two Rivers Community Land Trust!! You are now a homeowner and with that comes freedom, enjoyment and also responsibility. You are now solely responsible for all maintenance of your home. You may have had landlords in the past that you could call to make a repair. You are now your own landlord; you must make or coordinate the maintenance. As we'll explain later in this manual, the more you learn about home maintenance the more you'll save! This manual includes a yearly maintenance plan, a list of improvements specific to your home, and a list of home improvement tips.

Recent Energy Improvements

Green Communities Criteria

Many improvements made on your home were done in accordance with the Green Communities criteria. Enterprise Green Communities is transforming the quality of affordable housing in America. Green building practices lead to healthy, efficient, and environmentally responsible homes—and as the Enterprise Green Communities Criteria is implemented at a large scale across communities, practitioners are setting a new standard for design and construction that addresses our changing climate, improves health and well-being of residents, and is economically viable for the long term. Enterprise Green Communities is a platform for high quality affordable housing in the United States—and the only national green building framework developed explicitly with and for the affordable housing sector.



Energy Improvements, Safety, and Long-Term Success

Two Rivers Community Land Trust purchases homes and makes improvements to ensure the long-term success of our homeowners. Those improvements include energy efficiency upgrades to not only save money long term in utility costs for our homeowners but to make an impact on the environment. We also make safety improvements to items we're made aware of via a home inspection; know that items can be missed and that you as a homeowner should continually monitor and improve your home to ensure a safe environment. Lastly, we want to make improvements to ensure your long-term success by replacing or repairing things that were likely to fail in the next five years or less.

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Home Maintenance

Importance Of Maintaining Your Home

Houses have many systems that require maintenance and may need repair or replacement. To keep your house a safe and comfortable place to live and protect the money that you are investing in it, you need to take on responsibility of maintaining your home. You may not need to do all the maintenance work yourself, but as the homeowner, you are the one responsible. If you ignore the maintenance and repairs that it needs, your home will gradually fall apart!

Taking time for preventive maintenance allows you to plan ahead, save time, and save money. Preventive maintenance includes inspection and recordkeeping to extend the useful life of your home's systems and equipment.

Home Repair And Maintenance Resources

Even if you brought a brand new or completely rehabbed home, you should build up a special savings account for major repairs and replacements. If your furnace breaks down next winter or your roof needs new shingles next spring, will you have the several thousand dollars required to pay for these repairs?

Financial management experts recommend that you set aside at least 1%, or if possible 2%, of the purchase price of your home each and every year. What you don't spend each month should be added to your "Home Repair" savings account so that you are prepared when the big expense items do need replacement. Some banks offer Money Market accounts that pay more interest than a regular savings account and still give you access to your money when you need it.

After you have been in your home for a number of years, you may have built up some equity by paying down your mortgage balance and hopefully by seeing the value of your home appreciate. If necessary, you will be able to borrow against that equity to obtain funds for major repair expenses like a new roof. However, in the early years of your mortgage you will not have enough equity to borrow against, so to be able to pay for expensive repairs, it is especially important that you build up savings for maintenance. Of course, this fund could also be used for other family emergencies. But, once you have these maintenance savings, try not to give in to the temptation to use it for non-emergency uses.

Benefits Of Maintaining Your Home

- Save money by routinely inspecting your home and fixing little problems before they get big.
- You will be proud when your house is properly maintained and appears to be in good condition. Your example will encourage your neighbors to do the same.
- A house in good condition will be more enjoyable to live in and if you decide to, will usually sell faster and for more money than a house which has not been kept up.

Learn How To Fix Some Things Yourself

If you feel you don't know much about tools and home repairs, you're like most people when they first buy a home. Over the years as a homeowner, you'll become experienced at various kinds of maintenance and repair work. Even if you want to stay away from maintenance yourself, year by year you'll find that you've developed some experience because it was quicker, cheaper, easier, or more convenient to learn how to do something yourself than call upon (and perhaps wait for) a repair person, a friend or relative.



You won't need many tools or much experience to do some basic home repairs yourself. You will find that you can save hundreds of dollars a year doing your own repairs! You may want to take advantage of a home repair class at your local community center or read basic home maintenance books, such as the [Reader's Digest Complete Do-It Yourself Manual](#). You'll be pleased to discover that you don't need to hire a carpenter to replace a broken window pane or a plumber to fix a leaky faucet. And you can do many projects with a few basic tools. Don't forget YouTube!

An Easy To Learn Maintenance Task Example

Many home repair and maintenance tasks aren't very complicated and, with the exception of the electrical and gas systems and the roof, they aren't dangerous. For instance, if you have a "forced air" heating system, one of the maintenance tasks that should be done regularly is to change the furnace filter. Furnace filters generally are rectangles about one inch thick and about 18" wide by 24" long. They slide into a slot on the side of the furnace.

As air circulates back to the furnace from the rest of the house, the air carries dust with it. The purpose of the filter is to catch that dust before it gets into the furnace. If you don't change your filter regularly, your furnace works harder to heat your house because the cooler air can't circulate back to the furnace if the filter is covered with dirt. With a forced air heating system, you should check the furnace filter monthly during the heating season (and during the cooling season if you have whole-house air conditioning), and replace it when it's dirty. If the prior owner didn't leave a supply of clean filters, pull the current filter out of its slot to check its size and model number and buy a supply from your hardware store. That's all there is to it!

Changing the furnace filter is just one example of the many home repair and maintenance tasks that are simple to do. It's also to your advantage because clean furnace filters can save up to 15% on your heating bill and help to keep your home's air supply cleaner.

Ideas To Increase Your Maintenance Skills

Many other home maintenance tasks and repairs are just as easy once you get to know them. This manual can't provide information on all the various home repair and maintenance tasks. However, there are a variety of resources available in the Twin Cities that can help you learn how to handle basic home repairs and maintenance yourself. You might want to pick one topic each year. You'll be able to keep your house in good condition and you'll save money by making fewer calls for repair specialists. Here are some of the resources you can use to build your home maintenance skills:

- Videos on a variety of home repair and home improvements topics are available on YouTube or from the library. Search topics like preventive home maintenance or [common home repairs](#).
- Libraries and bookstores have a large number of excellent books on home maintenance and home repairs that need to be done. Many of these books cost less than \$20; you can be sure that if the book helps you to do just one repair job yourself, it saved you money!
- Staff at hardware stores and answer desks at building supply stores can be a great help in finding the right part and in explaining how to install it. Don't be afraid that your question will



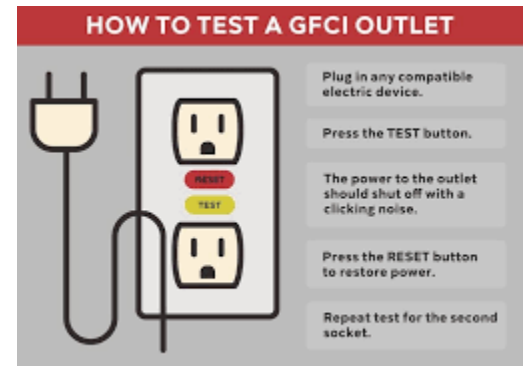
sound dumb! If you have a broken or disassembled item, take it to the store with you and staff can help you buy the correct replacement. Get to know the owner or staff of your small neighborhood hardware store; especially if you can go there when things aren't busy, they can be a great resource for learning about the right tool or material to use for a certain project.

- If you need to call a plumber, electrician, or another repair person, try to be present when they do their work, observe how it's done, and ask what you might do to avoid having the same type of problem occur again. You are paying for repairs. Take advantage of the opportunity. Most repair people are willing to explain what they are doing.

Basic Home Maintenance Tips – General

Safety Devices

- Regularly test battery operated smoke detectors by pushing the test button.
- Test "GFCI" (ground fault circuit interrupter) sockets in the bathroom, kitchen, basement, garage, and exterior outlets. (See Winter checklist for how-to). This outlet "trips" to prevent shocks and electrical accidents
- Check fire extinguisher gauge annually, to determine if it is fully charged. Review instructions for the use of the extinguisher. Have extinguisher recharged after any use. Note the expiration date.
- Check that first aid kit materials are stocked and available in a convenient location.



Electrical

- Know the location of the fuse box or circuit breaker panel. Label outlets, lights, and appliances on each circuit. Know how to turn off the electricity at the box or panel.
- If any switch or socket creates a shock, tingling feeling, smoke, burned smell or spark, shut off current to that circuit breaker or fuse box, call a professional repair service. Don't use until it is fixed.
- If fuses blow or breakers trip frequently, or if lights dim when large appliances are turned on, call an electrician to locate the cause and repair.
- Make sure paper and cloth items are not too close to light bulbs or electrical appliances that create heat and a fire hazard.
- Clean and oil electric motors as needed. Check motor belts for cracks and appropriate tightness.
- Remove extension cords that are used for substitute outlets and extension cords under rugs or carpets.



Plumbing

- Fix dripping faucets; for units with separate handles for hot and cold water, replace the faucet's washer, and if necessary, replace the washer "seat." For newer single handle faucets, drips may indicate a worn cartridge O-rings. When taking apart a single lever faucet, be sure to lay out the parts in order of removal to make reassembly easier.
- Check for drips and leaks around and under sinks, toilets, showers, and bathtubs; find the source and correct the problem.
- **Check your water bills for an unusually large increase in water usage; this can indicate a leak or drip somewhere.**

Kitchen

- If you have a gas range with pilot lights, learn how to re-light the pilot, if it goes out. If the pilot light goes out repeatedly, check whether cooking spills have clogged the opening.
- Clean a gas range's burners as needed.

Basement

- Check for signs of excessive moisture or leakage following wet weather; find and eliminate the source.
- Drain a small bucket of water from the water heater about every 6 months to remove sediment.

Home Maintenance by The Season

Weather (especially Minnesota weather!) and daily use will gradually and continually wear down the materials, mechanical systems, and appliances of your house. To catch small problems before they become big problems make a habit of inspecting your home several times a year from attic to basement. Personal inspections help you locate problems or conditions that could lead to failures or emergencies. Inspections, maintenance, and repairs are often related to specific seasons. To guide you with your seasonal maintenance checks, you can use the checklists that appear on the following pages. You may want to make a photocopy of the current season's checklist and use it to mark what's done and what needs to be done. Remember, not all the items will apply to your situation or house. Our Minnesota weather demands a lot of you and your home. Four times a year, make an inspection of your house and its systems. Use this guide to help you, and make a list of what needs to be done. Search YouTube for How-To videos.



Spring Home Maintenance Checklist

Spring is the time to get your yard in shape and take care of any exterior problems that developed over the winter.

Safety Devices

- When you change your clocks to daylight savings time, check batteries in smoke alarms.

Doors and Windows

- Check the paint or other finish on doors, windows, and trim. Paint or refinish as necessary to protect and seal.
- Check windows for broken glass and damaged screens. Repair as needed.
- Re-install screens on windows and doors.
- Check caulking around window and door frames any other areas where different materials meet (like where wood meets brick).

Attic

- Check the underside of the roof for water stains or dampness- if you see any, find how the water is penetrating the roof and eliminate the leakage.
- Check roof rafters for sags or boards that have split.
- Remove anything that blocks air from passing through the attic vents and louvers.



Bathroom

- Shut off bathroom fan, remove vent cover and vacuum individual blades of circular fan

Interior

- Check all painted and natural finished surfaces for damp spots, mildew, discoloration, cracks, or bulges caused by leaks or condensation of water (including ceilings in closets). If ceilings show any of these problems, determine whether water is coming from above or condensing from humidity within the living space.

Basement

- Check for signs of excessive moisture or leakage following wet weather on walls and floors, support beams, and posts for moisture stains and rotting.
- Check foundation for loose or missing mortar, and for cracks or crumbling.
- Check floors for large cracks.
- Be sure the clothes dryer vent is properly carrying exhaust to outside. **Remove built up lint.**

Exterior Walls

- Check wall surfaces for loose or peeling paint, cracks, loose siding, or stucco damage.
- Check trim surfaces for peeling paint and for loose or rotting boards.
- Check exterior faucets for leaks.
- Check condition of weatherproof covers on exposed outlets, light fixtures, and switches.
- Check masonry (brickwork) for cracks and loose joints.

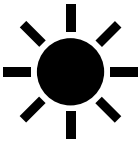
Roof, Gutters, and Chimney

- Check fascia (outward face) and soffit (downward face) of the “overhang” at the low edge of the roof for any rotting wood or flaking paint. Paint or repair as needed.
- Check roof for damage or wear; use binoculars; look for shingles missing, cracked or curled; look at chimneys, valleys, and metal flashings to see if the metal is rusting or bricks are loose or flaking.
- Check to see that chimney bricks, mortar (cement), and cap are not broken or flaking. Is there a water-tight seal where the chimney meets the roof?
- Clean and check gutters for leaks, loose areas, damaged or disconnected downspouts.
- Make sure downspouts empty on to splash blocks or extensions directing water away from the foundation.

Yard, Garage, and Sidewalks

- Contact Power Company if tree branches interfere with the power line to the house.
- Check garage door hardware. Lubricate moving parts as the manufacturer suggests.
- Check and repair all steps, sidewalks, and railings.
- Clean out window wells; a matted layer of leaves or other debris in window well could allow water to accumulate, then seep around the window and into the basement. The bottom of the window well should be gravel or other porous material, well below the bottom of the window frame.
- Check any retaining walls for signs of cracks or movement due to water pressure. Clean out weep holes (in the bottom row of bricks there should be a couple intentionally missing mortar joints) that allow water to drain through the retaining wall.
- Patch worn sections of driveways and coat asphalt with sealer.
- **Wait to clean up perennial beds or to add new mulch until daytime temperatures consistently reach above 50°F for at least seven consecutive days.**





Summer Home Maintenance Checklist

Summer is the time for taking care of those big exterior projects such as painting, carpentry, and cement repair.

Electrical System

- Check condition of lamp cords, extension cords, plugs, and outlets. Replace at the first sign of wear or damage.

Cooling System

- With whole house air conditioning, check the filter monthly and replace when dirty.

Appliances

- Remove dust from condensing coils on the refrigerator (if the coils are exposed on the back).
- Clean the filter of the kitchen range vent fan.

Interior

- Check the fireplace firebox and flue (inside the chimney) for creosote build-up: scrape the black soot with a knife; if it's more than 1/8th inch thick, hire a chimney sweep to clean the fireplace.

Basement

- Check the water heater for any signs of leaks.
- While away on vacation, save money by lowering water heater temperature setting and moving it up again when you return. Water hotter than 135 degrees can scald or burn the skin. A setting that heats water about 120 degrees is more efficient.

Exterior

- If the only vents allowing circulation in the unheated attic are louvers at the peaks, consider adding vents in the soffits (the downward faces of the overhang). Air flow from soffit vents must not be blocked by insulation or other materials.
- Paint siding if needed. (Wood siding needs paint about every five years). Prepare the surface before painting by scraping or sanding away loose paint, blisters, etc. Avoid painting in bright, hot sun – it will dry the paint too fast, causing blisters.

Yard, Garage, and Sidewalks

- Use edging tool to clean up around driveway, sidewalks and curbs

Heating System

- Clean dirt and dust from around the furnace, and from around heat vents.
- Have furnace or boiler checked and cleaned by a qualified service person.
- Have pumps or fan motors lubricated as recommended by the manufacturer.
- Have the burners checked.
- Check the furnace fan belt, look for cracks or frayed edges, replace if needed.

Doors and Windows

- Check caulking around window and door frames and any place where different materials meet (like where wood meets brick); if you can see an opening or feel draft, caulk or otherwise seal the hole to prevent heat loss and cold drafts.
- Check weather stripping – doors and windows should fit tightly to avoid heat loss.
- Clean the “weep holes” in combination storm/screen windows. (These little holes in the bottom edge of the frame let any moisture drain out rather than collecting on the window sill.)

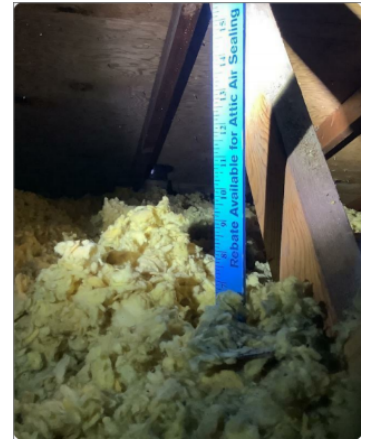
Fall Home Maintenance Checklist

Fall is the time to wrap up those summer projects and get your house ready for winter.



Attic

- Check the underside of the roof for water stains or dampness. If you see any, find how the water is penetrating the roof and eliminate the leakage.
- Check the depth and type of insulation; increase if less than 12 inches or R-38.
- Remove anything that blocks air from passing through the attic air vents and louvers.
- Check and fill gaps in caulking around pipes, chimneys and other things that pass through the ceiling (to prevent heated air from the house from moving up into the attic).
- Check and fill gaps in caulking around pipes, vents, and things that pass through exterior walls.
- Are all overhead wires securely fastened to buildings and at least 10' above ground? (12' above driveways.) Contact Power Company if problems are visible.
- Spot-paint areas of painted siding and trim where paint has flaked or blistered.



Roof, Gutters, and Chimneys

- Clean the gutters and downspouts (after nearby trees have dropped their leaves).
- Be sure that downspouts and splash blocks carry water away from the house.
- Seal any holes in gutters with gutter patch material available from hardware stores.
- Make sure the tops of vent pipes are not blocked by birds' nests or debris.
- Make sure rain caps on the tops of vent pipes and chimney flues are firmly in place.
- Check metal vent pipes on the roof for rust; paint with rust stopping paint if needed.
- Check to see that there is a good seal between the roof shingles and the "flashings" (metal skirts) at the base of each roof vent; seal with roofer's cement if needed.
- Check to see that chimney bricks, mortar (cement), and cap are not broken or flaking. Is there a watertight seal where the chimney meets roof?

Yard, Garage, Driveway, and Sidewalks

- Patch worn sections of driveways and coat asphalt with sealer.
- Pull weeds out of sidewalk joints and cracks (it will make shoveling snow easier).
- Prune branches of trees growing near the roof. (Minimum of 5' from house)
- Lubricate garage door rollers and opener if needed.
- Drain and store hoses to protect them from damage due to water freezing inside.
- Leave leaf litter on soil as natural mulch and nutrients as well as habitat for overwintering beneficial insects.

Plumbing

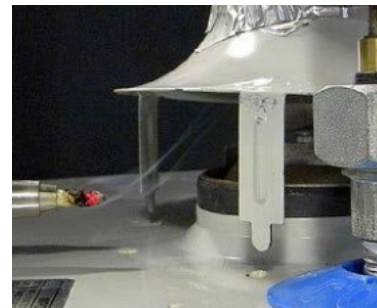
- If you do not know for sure that your exterior water faucets are the "freeze proof" variety, each water line to the exterior should be shut off at the valve inside the house. Once the inside valve is shut off, open the faucet on the outside, let it drain and leave in the open position. This will avoid having water in the pipe that could freeze and burst the pipe.

Bathroom

- Shut off bathroom fan, remove vent cover and vacuum individual blades of circular fan

Heating System

- For gas furnaces and water heaters, check for “back drafting”: find the draft hood (looks like an upside-down funnel) which is between the top of the furnace or water heater and the bottom of the flue (the duct or chimney); while the heater or furnace burner is operating, hold a burning candle near the bottom of the vent hood; if the smoke is pushed away from the vent hood, there is a “backdraft”- dangerous gases may be staying in your house instead of going up the chimney. In this case, call the gas company service department immediately.
- For a forced air system, put in a clean filter for the Winter.
- Move furniture, drapes, or other obstructions away from radiators or heat registers.
- Remove window air conditioners; if a window unit must be left in place, use a weather-proof cover and seal any air passageways around the unit.



Winter Home Maintenance Checklist

Winter is a good time to take care of interior problems or do fun decorating.



Electrical

- Clean kitchen range hood filter.
- Check ground fault circuit interrupter (GFCI) sockets that may be present in kitchen, bathroom, and basement. To test, push the button, push the “T” button, then push the “R” button to reset.

Plumbing

- Occasionally flush water down seldom-used showers or sinks (such as basement bathrooms); if the water in a drain trap evaporates, dangerous sewer gases can enter your house.
- While on vacation, have someone check the house every few days to make sure the heating has not stopped; if the house gets too cold, water pipes could freeze and burst.

Windows

- If excessive moisture forms on windows, reduce the humidity, check the furnace vents, and the snug fit of storm windows. If problems persist, consider installing (or using more often) kitchen and bathroom ventilation fans.

When the Outdoor Temperature Is (deg. F):	The Relative Humidity Should Be:
40 and above	< 50%
20 to 40	< 40%
10 to 20	< 35%
0 to 10	< 30%
-10 to 0	< 25%
-20 to -10	< 20%
-20 or below	< 15%

Steps to control your home’s humidity:

- Use bathroom fan when showering, and leave the fan on after until there is no more moisture on the mirrors, window sills, etc
- Use kitchen fan when cooking
- Purchase a Hygrometer (monitors humidity)
- Inspect windows and wipe away condensation
- Monitor your humidity levels relative to outside temperatures (see chart)



Basement

- Buy a [radon test device](#), place it in the basement, and mail it according to directions to receive its report. (EPA recommends a mitigation system if levels exceed 4 pCi/L) In Minnesota, 2 in 5 homes have high radon. Exposure to radon over a long period of time can lead to lung cancer.

Roof

- After the first snowfall or two, look at your roof for warm spots where the snow has melted. Warm spots on the roof indicate that warm air is leaking into the attic.
- **Watch for “ice dams,”** which are areas of ice built up near the edge of the roof. If ice dams form, it means that warm air is leaking into the attic. Ice dams can cause melting snow to penetrate under the roof shingles and dip into the attic; water dripping into the attic can ruin insulation, damage roof boards and supports, and damage the ceiling of the living areas. If you have ice dams, do not try to shovel snow from the roof- it’s dangerous for you and may damage the roof shingles.

Sidewalks and Driveways

- Remove snow as soon as possible, before foot or car traffic makes it hard to remove.
- Avoid using salt on sidewalks and driveways to melt ice, because it corrodes the concrete and pollutes our water. Sand is a better alternative. [The chloride in one bag of salt can pollute more than 10,000 gallons of water.](#)

Basic Homeowner Tool Kit

- Always buy the best quality tools you can afford for long-run savings.
- Rent rather than buy expensive, seldom used tools.
- Think about cooperating with neighbors or tool-lending libraries to share expensive items like lawn mowers and extension ladders. [Minnesota Tool Library](#) has a St Paul location.
- To do your own home maintenance and repairs, you will need a few necessary tools, plus some standard supplies. The following are some of the basic items you may want to have for your tool kit or workshop:
 - ✓ Hammer – for driving nails and tacks, chiseling and starting holes and bolts.
 - ✓ Adjustable Wrench – for turning and holding square or hexagonal nuts, buy a claw type.
 - ✓ Screwdrivers – 4”, 6”, 8”, and 10” sizes... both Flathead and Phillips head.
 - ✓ Saws – crosscut is the basic type; also rip saw and keyhole saw.
 - ✓ Tape Measure - buy one at least 12 feet long with a set lock.
 - ✓ Speed Square & Level – two-foot level is best for small home projects.
 - ✓ Pliers - use slip-joint kind; a vise-grip is one of the handiest tools.
 - ✓ Putty Knife – for many jobs, from spackling to glazing, 3” is a good size.
 - ✓ Yard Care Tools – leaf rake, garden spade, hoe or cultivator.
 - ✓ Electric Drill & Bits – the first and most useful power tool to buy.
 - ✓ Paint – It’s not just for looks! It protects and preserves wood and metal.
 - ✓ Faucet Washers – learn to replace these and you’ll eliminate dripping faucets.
 - ✓ Oil – to lubricate motors and to stop squeaks in door hinges.
 - ✓ Caulk – to prevent water seepage, air leaks and insect pathways.
 - ✓ Sandpaper – to smooth plaster and prepare for paint, or fix a sticking drawer or door.
 - ✓ Nails – a type for every patch, purpose (e.g. common finish, sheetrock, roofing).
 - ✓ Spackle Compound – for filling small holes in plaster walls; powder or pre-mixed.
 - ✓ Screws – wide variety for different materials.

Timeline For Replacing Major Home Components

With proper care and maintenance, the appliances and components in your home can last quite some time. The timelines given below are from a study conducted in February 2007 by National Association of Home Builders and Bank of America Home Equity. Use the life expectancy number to set up timelines for your Home Maintenance Budget discussed on page 6; how much you need to save and by when to replace the major home components.

Appliances

The life expectancy of a typical appliance depends to a great extent on the use it receives. Moreover, appliances are often replaced long before they are worn out because changes in styling, technology, and consumer preferences make newer products more desirable. Of the major appliances in a home, gas ranges have the longest life expectancy: 15 years. Washers, dryers and refrigerators last about 14 years. While dishwashers (9 years) and microwave ovens (8 years) have a slightly shorter life expectancy.

Cabinetry and Storage

Kitchens are becoming larger and more elaborate, and together with the family room, modern kitchens now form the "great room." Great rooms are not only a place to cook but also space where people gather to read, eat, do homework, and pay bills. Kitchen cabinets are expected to last up to 50 years, medicine cabinets for 20+ years, and garage/laundry cabinets for 100+ years. Closet shelves are expected to last for a lifetime.

Concrete and Masonry

Masonry is one of the most durable components of a home. Chimneys, fireplaces, and brick veneers can last a lifetime, and brick walls have an average life expectancy of more than 100 years.

Countertops

Laminate, marble, quartz, and concrete countertops have a life expectancy of about 20 years with proper care. Natural stone countertops such as granite, which are less expensive than a few years ago, are gaining in popularity and are expected to last a lifetime.

Decks

Because they are subject to a wide range of conditions in different climates, the life expectancy of wooden decks can vary significantly. Under ideal conditions, they have a life expectancy of about 20 years.

Doors

Exterior fiberglass, steel and wood doors will last as long as the house exists, while vinyl and screen doors have a life expectancy of 20 and 40 years, respectively. Closet doors are expected to last a lifetime, and French doors have an average life of 30 to 50 years.

Electrical and Lighting

Copper plated wiring, copper clad aluminum, and bare copper wiring are expected to last a lifetime, whereas electrical accessories and lighting controls are expected to last 10+ years.

Engineered Lumber

Floor and roof trusses and laminated strand lumber are expected to last a lifetime, and engineered trim is expected to last 30 years.

Faucets and Fixtures

Kitchen sinks made of modified acrylic will last 50 years, while kitchen faucets will work properly for about 15 years. The average life of bathroom shower enclosures is 50 years. Showerheads last a lifetime, while shower doors will last about 20 years. Bath cabinets and toilets have an unlimited lifespan, but the components inside the toilet tank do require some maintenance.

Flooring

All natural wood floorings have a life expectancy of 100 years or more. Tile floors are expected to last for about 30-50 years but can last fewer years due to a lack of maintenance. Vinyl floors last up to 30 years, linoleum about 25 years, and carpet between 8 and 15 years (with appropriate maintenance and normal traffic).

Footings and Foundations

Poured concrete block footings and foundations, last a lifetime assuming they were properly built. Waterproofing with bituminous coating lasts 10 years, but if it cracks it is immediately damaged. Concrete or cast-iron waste pipes are expected to last 100 years or more.

Framing and Other Structural Systems

Framing and structural systems have extended longevities: poured-concrete systems, timber frame houses and structural insulated panels will all last a lifetime.



Garages

Garage door openers are expected to last 10 to 15 years.

Heating, Ventilation, and Air Conditioning (HVAC)

Heating, ventilation, and air conditioning systems require proper and regular maintenance to work efficiently, but even in the best-case scenarios most components of such systems only last 15 to 25 years. Furnaces on average last 15-20 years, and air conditioning units 10-15 years. Tankless water heaters last more than 20 years, while an electric or gas water heater has a life expectancy of about 10-20 years. Thermostats usually are replaced before the end of their 35-year lifespan due to technological improvements.

Insulation and Infiltration Barriers

As long as they are not punctured, cut, or burned and are kept dry and away from UV rays, the cellulose, fiberglass, and foam used in insulation materials will last a lifetime. This is true whether the insulation was applied as loose fill, house wrap, or batts/rolls.

Molding and Millwork

Custom millwork will last a lifetime, and all stairs – circular and spiral stairs, prebuilt stairs and attic stairs – are expected to last a lifetime.

Paint, Caulks and Adhesives

Both interior and exterior paints can last for 15 years or longer depending on the quality of paint applied; however, homeowners often paint more frequently. Exterior caulk can be expected to last 5+ years.

Panels

Hardboard panels and softwood panels are expected to last 30 years, while the oriented strand board has a life expectancy of 25-30 years, and flooring underlayment should last about 25 years. Wall panels are expected to last a lifetime, and plywood and particleboard have a life expectancy of about 60 years.

Roofing

The life of a roof depends on local weather conditions, proper building and design, material quality, and adequate maintenance. Roofs with three-tab shingles can last 15–20 years, while architectural shingles can last 20–30 years. Architectural shingles are thicker and sturdier than three-tab shingles.

Siding and Accessories

Outside materials typically last a lifetime. Brick, vinyl, engineered wood, stone (both natural and manufactured) and fiber cement will last as long as the house exists. Exterior wood shutters are expected to last 20 years, depending on weather conditions. Aluminum gutters have a life expectancy of 20-30 years and downspouts will last 30 years.

Site and Landscaping

Most landscaping elements have a life expectancy of 15 to 25 years. Sprinklers and valves last about 20 years, while underground PVC piping has a lifespan of 25 years. Polyvinyl fences are designed to last a lifetime, and asphalt driveways should last between 15 and 20 years.

Walls, Ceilings and Finishes

Walls and ceilings last the full lifespan of the home.

Windows and Skylights

Aluminum windows are expected to last between 15 and 20 years while wooden windows should last upwards of 30 years.

Hiring A Contractor For Home Repairs

At one time or another, most homeowners will hire a contractor to make repairs or remodel their home. Most contractors are reputable and do quality work. Here are some tips to get the best job possible:

- When looking for a contractor, ask your friend or local housing organization who they have hired and if they were satisfied with the work. When inviting a contractor to bid, ask for references for similar jobs they have done. Call those clients and ask if they were satisfied. Check with the city to verify that the contractor is licensed, bonded, and insured. Contact the Better Business Bureau or Attorney General's office to determine if complaints are registered against a specific contractor.
- Develop a work plan that lists everything you want completed and realistic date of completion. Some neighborhood housing groups offer a service to help homeowners develop a detailed work plan. Solicit bids from at least three contractors. Your work plan will help you to compare the bids you receive. Talk with each contractor to determine if you will feel comfortable with them. Check on quality of materials that will be used to make sure they meet your expectations. Ask about warranties for labor and/ or materials. If something is not clear, ask questions.
- Always have a written contract with sufficient detail of work to be performed, including clean-up during and after the project. Request a list of all suppliers and sub-contractors.

- Contractors request a partial deposit for the work. Be careful. Make sure the deposit is minimal. Be sure the contractor has secured a permit covering all aspects of the job. It is common to make progress payments for the materials and labor already performed. Never make a final payment until all work is completed and the final city inspection has been made.
- Obtain LIEN WAIVERS for the amount of each payment you make to a general contractor. Insist that the general contractor give you lien waivers showing that the material suppliers, laborers, and subcontractors have been paid. Before making your final payment, be sure you have received lien waivers signed by each supplier and subcontractor. If you do not obtain the lien waivers, a Mechanic's lien may be placed on your property by suppliers and/or sub-contractors if the general contractor did not fully pay them. The Mechanic's lien affects the title of your property and may result in legal fees.
- Any changes in work from the original contract should only be done with a written CHANGE ORDER that shows the cost of the changes. This change order should always be signed by both you and the contractor.
- If you have any problem with the contractor, contact your city inspection department.

Record Keeping

After you do your personal inspections, repairs, and improvements, you may want to keep a record of what you have done. Use a notebook to make notes that can help you while you live in your house. In order to be helpful, your records should include the following:

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| ▪ when you did your last inspection | ▪ when inspections are due again |
| ▪ when repairs were made | ▪ what was done |
| ▪ who did the work | ▪ how much it cost |
| ▪ materials used (e.g., colors,
model number, samples, if possible) | ▪ warranty information |

If repeated repairs are made, it may be an indicator that there is a bigger problem to locate. If it has been a long time since some repairs were done, it may be time to plan ahead for doing the necessary repairs. Your records will help you be aware of such a timeline. Also, there will be unexpected repairs. Prevention maintenance, including inspections and record keeping, will help keep the surprises to a minimum. Not only is good record keeping essential for organizing your home's repairs and improvement history, but also documentation will be needed for tax benefits if you sell your house.