

Maintaining Your Home

Home repairs are tasks that keep your home in good working order. If you embrace the idea of developing and carrying out a preventive home maintenance plan, your home will either maintain or increase in value. Meeting your home maintenance obligations requires your commitment to:

- understanding the physical features of your home
- developing and updating home records for all equipment, fixtures, and appliances in your home
- developing a schedule for routine and non-routine maintenance and repairs
- prioritizing repairs as needed
- budgeting to meet future obligations

Understanding Your Home's Features

You should become familiar with the major systems in your home. Do you know the location of the main cut-off valves for the water and gas supply? The location of the fuse or circuit breaker box? The reset button for the hot water heater? It is important for you and your family to know where these features are located and when they need to be accessed.

The best way to acquire this information is to arrange a visit with the seller so that you can learn from the seller's experience. It is highly recommended that you label fuses, switches, and cut-off valves and record the information in a notebook at an alternate location.

Be sure to obtain the following information from the seller or the builder:

- plans, specification of the home
- utility consumption information
- solid waste pick-up schedule
- warranty information and certificates

The information you were provided during the prepurchase inspection of your new home can be used as a starting point to gather information about your home. A checklist is included in Appendix B: Baseline Condition to record essential information about the condition of your home.

"I spent most of my childhood living with my family in a one-room chickee, which required practically no maintenance. Now we can provide our people with homes that have walls, rooms for all occasions, and appliances that will do just about everything. Today we provide a counseling program to teach our people how to make caring for these new homes a part of our tradition."

– Joel Frank, Seminole Housing Authority Director, Seminole Tribe, Hollywood, Florida

Scheduling Home Maintenance and Repairs

Develop a schedule for home maintenance and repairs according to:

- the useful life or life expectancy of the equipment, material, or structure
- the seasons of the year
- the manufacturer's suggested maintenance plan
- the requirements of any **covenants** or property restrictions

Considering Useful Life or Life Expectancy. Almost every part of your home has a life expectancy that can be extended or shortened depending on the amount of care and attention you put forth. The roof, appliances, heating, cooling, plumbing, and electrical systems can be very costly to replace if you avoid or ignore regular upkeep. There are many home improvement manuals that provide information regarding the useful life of the components of residential structures. Estimates of the life of most components of a residential structure are provided for you in Appendix C: Item Useful Life. These estimates are used by technicians who evaluate buildings for rehabilitation and in educating homeowners on long-term maintenance needs.



Season-by-Season Schedule. A sample schedule of seasonal home repairs is included in Appendix D: Seasonal Maintenance Planner. Generally, a seasonal approach to home repairs is as follows:



Summer. Complete major home improvement projects and repairs such as:

- roofing
- painting
- landscaping
- decks, patios, porches
- foundation repair
- fencing
- siding
- windows
- doors
- driveway
- sidewalks, walkways



Fall. This is the time of the year to begin making preparations for the coming winter months. Complete repairs such as:

- weatherization
- chimney and fireplace cleaning
- heating system check
- insulation
- roof repairs
- drainage check
- gutter check
- insulate pipes
- shut off outdoor water



Winter. This is an excellent time to tackle indoor improvements or repairs such as:

- indoor remodeling
- flooring/carpet replacement or repair
- painting
- tiling
- plastering
- bathroom caulking
- countertop repair/replacement
- appliance maintenance
- insulation



Spring. Spend the spring performing maintenance tasks that will get you ready for the summer. Complete tasks such as:

- spring cleaning
- organizing and storing winter items
- tune-up of fans and air conditioners
- repairing winter damage
- planting and yard work
- cleaning windows

Manufacturer's Suggested Maintenance. Regular maintenance of equipment and fixtures will prevent the need for more costly repairs or replacement in the future. Knowing your home means knowing your appliance and major systems needs. Manufacturers' warranties typically provide you with information to care for your appliances and systems. There are many home maintenance repair books on the market today that cover just about every repair detail you can imagine. Below is a sample of preventive maintenance tasks.

Appliance/System	Maintenance Concerns	Frequency
Heating system	Filter	Monthly
	Check-up	Annually
Wood stove	Clean flue and chimney	Annually
Air conditioning system	Filter	Monthly
	Check-up	Annually
	Condensing unit	Regularly
Floor vents	Dust vent covers	Monthly
Bathroom exhaust fan	Ceiling vent	Monthly
Water heater	Drain tank and flush it out	Annually
Tub and sink drains	Drain screen	After use
Septic tank	Pump	Annually
Humidifiers	Water level check	Monthly
Microwave	Clean	Monthly
Refrigerator	Clean shelves and gaskets	1 to 3 months
Range	Clean drip pan	After use
	Element	As needed
	Underneath stove top	Monthly
Oven	Clean shelves and interior	1 to 3 months
Range hood	Hood top – clean build-up	Monthly
	Hood screen – clean build-up	Monthly
Garbage disposal	Clean	Daily
	Disinfect	Weekly
Washer and dryer	Lint screen	After each use
Fireplace	Ashes	Regularly
	Clean chimney	Annually
Carpet	Vacuum	Regularly

Ensuring Property Protection through Covenants. Many home sites have covenants that restrict your use of the property. Covenants are made a part of the lease or the deed. Consequently, the use and care of the land remains the same even when a house is sold. Covenants are rules designed to protect the neighborhood and residents' rights to peaceful enjoyment. Several communities have adopted covenants for their subdivisions. Covenants adopted by the Nez Perce Tribe are included as a sample in Appendix E: Sample Covenants. Tribal covenants are made a part of the lease and govern the following:

- sweat houses
- home and home site requirements and maintenance
- parking for residents and guests
- new construction
- manufactured homes
- abandoned vehicles
- landscaping
- business use of the home
- home improvements
- preservation of land corners
- livestock or grazing permits
- pets/animals

Because the lease must be approved by the BIA, any covenants attached to the lease must be approved by the BIA as well. The value of having covenants is illustrated by the following example.

EXAMPLE

Joseph Majors is a member of the Yankton Sioux Tribe. He and his wife purchased a four-bedroom home on the reservation using the Section 184 Loan Guarantee in the Grassy Plains Subdivision. Covenants in the Grassy Plains Subdivision lease stated the following:

“The Resident is responsible for keeping all landscaping mowed, trimmed, watered, and, due to fire hazard, weeded and well maintained within their Homesite. If landscaping is not properly maintained and has reached 6 inches, the Yankton Sioux Tribal Housing Authority (YSHA) or the Tribe reserves the right to perform whatever landscape maintenance may be required and charge the Resident per established policy.”

Summer months passed without rainfall, while the temperatures continued to rise. Mr. Majors's neighbor, Mr. Archambeau, typically neglected to keep his acre lot maintained, which created a fire hazard for the subdivision. Brush fires were threatening the area and the situation was being ignored by Mr. Archambeau. Mr. Majors requested that the YSHA require his neighbor to take immediate action because he was fearful of the quickly spreading fires. A disaster was averted because a covenant empowered the YSHA to intervene.

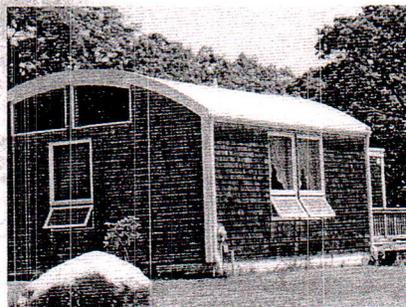
Prioritizing Home Repairs

Understanding the potential impact of postponing a repair will help you determine your priorities as unanticipated problems arise. Damage that presents a threat to health and safety should be repaired immediately. The following types of damage, if ignored, could lead to more serious and costly problems:

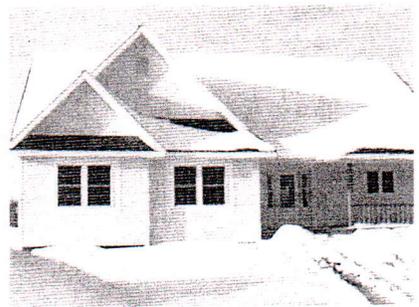
- *Water.* Slight water damage leads to severe damage in very little time.
- *Foundation.* Foundation damage can quickly cause serious structural damage.
- *Electric.* Faulty wiring can cause a fire, resulting in loss of life and property.
- *Environmental.* Minor mold presence can lead to entire wall, framing, or ceiling replacement.
- *Solid waste.* Septic tank problems can lead to drainfield complications.

Other common types of repairs include:

- drainage
- roofs
- insulation
- heating system
- energy efficiency
- plumbing
- wall patching
- doors and door jams
- cabinet drawers and covers



Mohawk Nation of Akwesasne



Oneida Nation of New York

Prioritizing Home Repairs Exercise



You have discovered that you have several major repair projects requiring your attention. Although your spending plan will dictate which projects you begin first, some repairs are more urgent than others. In work groups, prioritize the following repairs and explain your reasons:

_____ Water is leaking into the house from the roof.

_____ Steps to your home are in poor condition and the porches have broken boards.

_____ New insulation is needed to improve the energy efficiency of the home.

_____ Holes in the wall need patching.

_____ Several electrical outlets do not work.

See answers on page 32.

Budgeting to Meet Future Obligations

It has been said that if you fail to fix a leak, expect your money to drain away. It cannot be overstated how important it is to develop a spending plan for future maintenance expenditures. You should establish a savings account to use as a maintenance reserve fund.

- save 1 percent of the purchase price annually, **or**
- prepare an annual spending plan based on the home baseline data collected

Preparing an annual spending plan based on the life expectancy of your home's features and equipment provides a realistic way of scheduling maintenance and estimating costs. You need to:

- study the prepurchase inspection report
- list all repair items noted
- study the inventory data you collected
- sort items that need to be repaired by date
- obtain estimates of the cost
- save according to annual spending plan needs determined from your analysis

Home Improvements

During the course of owning your home, more than likely you will consider making a home improvement, such as adding a room or modernizing your kitchen. Whatever you decide to do, making improvements will typically add value to your home. If you are looking to sell your home in the future, keep in mind that some improvements have greater potential than others to increase your property value.

Home Improvement Property Value Increase Estimates*

Project	Potential Increase in Property Value
Add a new heating or air-conditioning system	Great
Minor kitchen remodeling	Great
Major kitchen remodeling	Great
Add a bathroom	Great
Add a family room	Great
Remodel bathroom	Very Good
Add a fireplace	Very Good
Build a deck	Very Good
Remodel home office	Good
Replace windows	Good
Build a pool	Moderate
Install or upgrade landscaping	Moderate
Finish basement	Very little

*Costs vary depending on location and materials used.

Planning a home improvement project can be quite an undertaking. As we discussed in Module 4, doing the work yourself has many advantages as long as you have the expertise and experience to complete the project to code. Consider the following before undertaking a home improvement project:

- Do you have the expertise to do the particular work?
- Do you have all the tools necessary to do the work?
- Can you afford to do the work yourself?
- If you can't complete the work, do you have an alternative plan?
- How long will it take for you to complete the work?
- Who will inspect your work?
- Will you need special permits or community approvals?