

A Home Maintenance Checklist for Every Season

Keep your home in tiptop condition by completing these essential home maintenance tasks.



By [Maryalene LaPonsie](#), Contributor | Aug. 26, 2019, at 12:22 p.m.



Cleaning your gutters is a common fall maintenance task. (Getty Images)

[Owning a home](#) comes with year-round responsibilities, but you don't have to dread these tasks. "Home maintenance is easier than people think," says Jim Magliaro, risk consulting technical lead at the insurance company Chubb. The key is to complete seasonal preventive measures which are more manageable and less expensive than the [costly repairs](#) that might be needed if household systems are neglected. Here's a primer on the essential tasks to be completed each season of the year.

Summer

Summer is a perfect time to make sure your home systems are in working order. The warm weather also makes this season an ideal time to take care of outdoor tasks that can deter pests and minimize the chances of property damage later in the year.

Here are important home maintenance tasks to complete in summer:

- Test GFCI outlets.
- Secure outdoor furniture.
- Add anchor bolts to doors.
- Cut back vegetation.
- Trim branches and remove dying trees.

Test GFCI outlets. Kitchens, bathrooms and other areas that may be exposed to moisture should be equipped with ground fault circuit interrupter, or GFCI, outlets. These outlets are designed to avoid electrical shocks and minimize the possibility of fires by shutting off the flow of electricity when a ground fault occurs. The easiest way to test that the outlets are working properly is to plug in a radio, turn it on and push the test button on the outlet. If the radio shuts off, the outlet is working as it should; if not, it should be replaced.

Secure outdoor furniture. Summertime [storms](#) can upend patio furniture and large equipment, such as trampolines and swing sets. Secure items to the ground or deck with anchors, bolts or cords, and properly store items when not in use. It may also be helpful to create a wind barrier around furniture by planting shrubbery or installing a decorative wall.

Add anchor bolts to doors. Joe Meisinger, chief underwriting officer for personal insurance at Travelers, says 27% of the home claims his company receives in the summer are related to wind damage. High winds can cause garage and house doors to fail, but anchor bolts help secure doors to the structure of a home. They may be especially useful in areas prone to [tropical storms and hurricanes](#). If you are replacing a front door, Meisinger suggests getting one that opens out. That way, high winds will seal a door shut tightly, rather than trying to push it open.

Cut back vegetation. Keep pests at bay by trimming or removing vegetation that may be close to the house, advises Mike Malone, senior vice president of marketing and inside sales for pest control company Arrow Exterminators. Left unchecked, this greenery could attract and conceal insects, rodents and other wildlife.

Trim branches and remove dying trees. Walk around your property and look for overhanging limbs, cracked branches or dying trees. Trimming branches and removing unhealthy trees in the summer can help prevent a tree limb from falling on your home or vehicle during a future storm. Meisinger recommends maintaining a 10-foot clearance between the house and tree limbs.

Fall

Fall can be a busy season for household chores. "It's always a good time to prep the house for the winter," Meisinger says. That means getting heating systems in order and preparing for the cooler weather ahead.

Here are important home maintenance tasks to complete in fall:

- Clean out gutters.
- Add insulation.
- Protect pipes.
- Clean the chimney.

- Inspect your HVAC system.

Clean out gutters. Falling leaves and debris can fill gutters and clog downspouts. In snowy climates, ice dams are the main hazard associated with clogged gutters going into the winter months. However, keeping gutters free of dirt and debris should help you avoid the problem.

Add insulation. Insulation is important not only for comfort, but also for protecting the integrity of your home. It can prevent ice dams and pipes from freezing and may protect against fires. However, be careful not to add too much insulation. People naturally create moisture in a house through cooking, cleaning and bathing. Too much insulation, combined with a lack of ventilation, means that moisture has no place to go and can lead to a wet attic and [mold growth](#).

Protect pipes. Water pipes in crawl spaces, attics or basements may be prone to freezing in the winter. Adding insulation to a house is one way to prevent that from happening. Other ways to prevent freezing include plugging drafty cracks or holes in walls near pipes or wrapping them with foam or another insulating substance. Outdoor pipes, such as those for sprinkler systems, should be drained and their water source turned off to [prevent frozen or burst pipes](#) in the winter.

Clean the chimney. The fall is a good time to have a professional inspect and clean your chimney if you have a fireplace. They can remove creosote that has built up inside and check for other potential hazards such as bird nests and debris.

Inspect your HVAC system. You don't want to wait until the [winter](#) to have your [furnace checked](#). "Staying on top of HVAC maintenance during the milder seasons will ensure your system is running at its best when the frigid winter or sweltering summer arrives," says Matt Orcutt, portfolio leader for ducted and split systems at Trane Residential, a premium HVAC brand that's part of the Ingersoll Rand family. "A tech will clean the system, look for leaks and monitor for potential issues that could impact its efficiency." Fall is also a good time to have boilers, radiators, heat pumps and similar systems inspected.

Winter

Ushering in ice and snow, winter can be a harsh time of the year in many parts of the country. Not only do homeowners need to protect your home against external damage from storms, but they need to address potentially devastating internal hazards. One-third of all home claim payouts made by Travelers in the winter are fire-related, according to Meisinger, making it the most expensive loss to incur during the season. However, you need to worry about pest control and internal air quality during the cold winter months as well.

Here are important home maintenance tasks to complete in winter:

- Change the furnace filter.
- Seal cracks and holes.
- Update alarm and alert systems.
- Clean out your dryer vent.
- Review your insurance coverage.

Change the furnace filter. This isn't an annual task, but one that should occur every couple months during the heating season. "It's crucial to replace air filters every 30 to 90 days, monitor for abnormal sounds or smells, keep the outdoor unit free of dirt and debris and inspect the base pan for blocked drains," Orcutt says. Otherwise, you could be faced with less-efficient heating, higher utility bills and potential health hazards due to air pollution.

Seal cracks and holes. "Wildlife look for a warm environment to seek food and shelter from the frigid temperatures," Malone says. To ensure they aren't overwintering with you, seal exterior cracks or holes with caulking, foam or another filler. Make sure screens are firmly affixed over vents and other larger openings. Pay particular attention to the roofline, chimney and areas where pipes enter the house.

Update alarm and alert systems. Though they won't prevent a fire, alarm systems can minimize damage and save lives in the event of one. Homes should have a smoke alarm outside every bedroom and on every level of the house. Photoelectric alarms may be best at detecting smoldering fires that can fill a home with carbon dioxide and carbon monoxide. "Maybe even get a smart smoke detector," Meisinger says. These devices will send phone alerts in the event a fire or carbon monoxide is detected.

Clean out your dryer vent. While you should be cleaning a dryer's lint trap after every use, vents need a deep cleaning at least one a year. Over time, lint can accumulate and even ignite. Check the vent hose and remove any accumulated buildup. Also, make sure the external vent is properly screened to prevent pests from accessing your home through it.

Review your insurance coverage. Not all home maintenance chores involve manual labor. As the calendar turns to a new year, it's a good time to review your [homeowner insurance policy](#). If you've made improvements in the past year, make sure those will be adequately covered and consider shopping around for a better deal if you haven't compared [insurance costs](#) recently.

Spring

Spring can be an unpredictable time that brings snow, [flooding](#) and high winds, and Meisinger notes 30% of all home claims made to Travelers from 2009-2016 occurred in the spring. Household chores during these months focus on preparing for shifting weather patterns as well as cleaning up any damage from the winter months.

Here are important home maintenance tasks to complete in spring:

- Clean out gutters (again).
- Do an exterior inspection of your property.
- Renovate with impact-resistant materials.
- Check your sump pump.
- Turn off water when on vacation.

Clean out gutters (again). Between snow melt and spring showers, there is the potential for a lot of water to be running through your downspouts. "Make sure drainage systems are clear and working properly," Magliaro advises.

Do an exterior inspection of your property. Those living in northern climates may not have spent a significant amount of time outside during the winter months. Even those in sunnier climates may not regularly inspect their home's exterior. The spring is a good time to look for missing shingles, loose siding and hanging branches.

Renovate with impact-resistant materials. Hail causes some of the most expensive damage in the spring, according to Meisinger. If you need to replace roofing or siding, use an impact-resistant material to avoid future damage. The Insurance Institute for Business and Home Safety has developed a national standard that can be used as a checklist to guard against hurricane and wind damage.

Check your sump pump. Take action to ensure that water from outside doesn't cause damage inside. "This is a great time to go down to your [basement](#) and check your sump pump," Meisinger says. You can

test that your sump pump is adding enough water to raise the pump's float and see if it is pumped out properly. For a more thorough evaluation, consult with a plumbing professional.

Turn off water when on vacation. Magliaro notes 45% of property claims made to Chubb are related to internal water damage. To [avoid expensive damage](#) to your home, consider turning off your water supply when leaving for an extended period of time. Another way to avoid water damage is to check pipes to sinks, toilets and appliances for leaks or loose connections.

<https://realestate.usnews.com/real-estate/articles/a-home-maintenance-checklist-for-every-season>

UVM: 25,068,698