

Homeowner Resource Guide

Everything you need to know to protect and maintain your home

Prepared for you by

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Your Home Maintenance Playbook

Owning a home is one of the biggest investments you'll ever make — and like any investment, it rewards attention and care. Staying ahead of routine maintenance protects your home's value, prevents costly emergency repairs, and keeps your family safe and comfortable.

This guide organizes everything by frequency so you always know what to check and when. Print it out, bookmark it, or save it to your phone. Your future self will thank you.

First 30 Days

Do these as soon as you move in

- ☐ Locate your main water shutoff valve and label it clearly
- ☐ Locate your electrical panel — label every breaker
- ☐ Locate your gas shutoff valve
- ☐ Change all door locks and garage door codes
- ☐ Test every smoke detector and CO detector
- ☐ Replace smoke and CO detector batteries with fresh ones
- ☐ Find the sewer cleanout access point
- ☐ Test all GFCI outlets (press the Test/Reset buttons)
- ☐ Run every faucet, flush every toilet, test every appliance
- ☐ Document any pre-existing damage with photos
- ☐ Introduce yourself to neighbors — they're your best resource
- ☐ Save emergency contact numbers: plumber, HVAC tech, electrician
- ☐ Learn your trash, recycling, and HOA rules (if applicable)
- ☐ Program your thermostat and set up smart home devices

TIP

Take a video tour of your home on move-in day — document every room, appliance, and system. If anything breaks later, you'll have a baseline.

Weekly

Quick checks — 5 minutes or less

- ☐ Run water in any rarely used sinks, tubs, or floor drains
- ☐ Check under kitchen and bathroom sinks for drips or moisture
- ☐ Run garbage disposal with cold water and a few ice cubes
- ☐ Wipe down stovetop and range hood to prevent grease buildup
- ☐ Check that all exterior doors and windows close and lock properly

TIP

Rarely used drains can dry out and let sewer gases into your home. Running water for 30 seconds once a week prevents this.

Monthly

A quick walk-through once a month

- ☐ Test smoke detectors (press the test button — it should beep loudly)
- ☐ Test carbon monoxide detectors
- ☐ Check HVAC air filter — replace if dirty or discolored
- ☐ Check fire extinguisher pressure gauge (needle should be in the green)
- ☐ Inspect washing machine hoses for bulges, cracks, or leaks
- ☐ Clean dryer lint screen thoroughly — check behind the dryer too
- ☐ Test GFCI outlets in bathrooms, kitchen, garage, and outdoors
- ☐ Pour a cup of water into floor drains to maintain the drain seal
- ☐ Inspect for signs of pest activity (droppings, chewed wood, mud tubes)
- ☐ Check water heater for drips or rust around connections

TIP

A clogged dryer vent is one of the leading causes of house fires. Clean the lint trap every single load — and clean the full vent duct at least once a year.

TIP

1-inch HVAC filters typically need replacing monthly. Thicker 4-inch filters can last up to 6 months. Check the packaging and set a calendar reminder.

Quarterly

Every 3 months — pick a season change as your reminder

- ☐ Replace HVAC air filter (if not done monthly)
- ☐ Flush water heater briefly to remove sediment buildup
- ☐ Test garage door auto-reverse safety feature (place a board under it)
- ☐ Clean refrigerator condenser coils (under or behind the unit)
- ☐ Inspect caulking around tubs, showers, and sinks — re-caulk if cracking
- ☐ Check weatherstripping on all exterior doors — replace if worn
- ☐ Inspect window seals for drafts or condensation between panes
- ☐ Walk the exterior — look for cracks, peeling paint, or wood rot
- ☐ Clean range hood filter (soak in hot soapy water)
- ☐ Test sump pump by pouring water into the pit until it activates
- ☐ Check attic for daylight gaps, moisture stains, or pest activity
- ☐ Inspect smoke and CO detector mounting — make sure they're secure

TIP

A failed sump pump during a heavy rain can flood your basement in minutes. Test it every 3 months and consider a battery backup unit.

Seasonal

Spring and Fall are your two biggest maintenance windows

Spring Checklist

- ☐ Schedule AC tune-up before summer
- ☐ Clean gutters and flush downspouts
- ☐ Inspect roof for winter damage
- ☐ Check attic for leaks or moisture
- ☐ Inspect foundation for new cracks
- ☐ Power wash exterior, driveway, deck
- ☐ Check deck/patio for rot or loose boards
- ☐ Activate and inspect irrigation system
- ☐ Trim trees and shrubs away from home
- ☐ Check window and door screens
- ☐ Inspect exterior paint for peeling
- ☐ Seed or fertilize lawn as needed

Fall Checklist

- ☐ Schedule furnace tune-up before winter
- ☐ Clean gutters after leaves have fallen
- ☐ Drain and store outdoor hoses
- ☐ Shut off exterior hose bibs (if applicable)
- ☐ Check chimney and fireplace before first use
- ☐ Inspect and replace weatherstripping
- ☐ Caulk around windows and doors if drafty
- ☐ Reverse ceiling fans (clockwise for winter)
- ☐ Check attic insulation levels
- ☐ Test heating system before cold weather
- ☐ Cover or store outdoor furniture
- ☐ Check roof and gutters before snow/ice

More Seasons

Summer and Winter tips

Summer

- ☐ Monitor AC performance and change filters
- ☐ Inspect outdoor faucets and hose connections
- ☐ Check for ant, wasp, or termite activity
- ☐ Clean and seal deck or patio (if due)
- ☐ Inspect caulk around windows for gaps
- ☐ Test attic ventilation — overheating causes damage

Winter

- ☐ Know how to shut off water if pipes freeze
- ☐ Keep cabinet doors open in extreme cold
- ☐ Set thermostat no lower than 55F if traveling
- ☐ Check roof for ice dams after heavy snow
- ☐ Monitor for drafts and seal gaps quickly
- ☐ Run bathroom fans to reduce moisture buildup

Annually

Once a year — set a reminder every January

- ☐ Flush water heater to remove sediment (extends lifespan significantly)
- ☐ Have HVAC system professionally serviced (spring + fall = best practice)
- ☐ Professionally clean chimney and inspect fireplace flue
- ☐ Clean full dryer vent duct from dryer to exterior (fire hazard if blocked)
- ☐ Inspect and re-caulk all exterior penetrations (pipes, vents, windows)
- ☐ Lubricate garage door tracks, rollers, and springs
- ☐ Reseal asphalt driveway (every 2-3 years or as needed)
- ☐ Inspect roof from the ground — look for missing or curled shingles
- ☐ Test all window and door locks — repair or replace sticky hardware
- ☐ Check all exterior lighting — replace bulbs, clean fixtures
- ☐ Service lawn equipment — sharpen blades, change oil, replace filters
- ☐ Review your homeowner's insurance policy for any coverage gaps
- ☐ Review your home warranty (if applicable) for what's covered
- ☐ Update your home inventory list with new purchases or renovations

TIP

Flushing your water heater annually can extend its life by 3-5 years. Turn the heater to 'pilot,' connect a garden hose to the drain valve, and let it flush until the water runs clear.

TIP

Homeowner's insurance covers sudden damage, not wear and tear. Review your policy once a year — especially after renovations — to make sure your coverage still matches your home's value.

TIP

Do you have a home warranty? Set a reminder one month before it expires to do a thorough walkthrough of every covered item. You don't want to discover you needed a repair or replacement after your warranty is gone — use it before you lose it.

Every 3-5 Years

Don't wait until it's a problem

- ☐ Repaint interior rooms (or as needed by wear)
- ☐ Reseal or regrout bathroom and kitchen tile
- ☐ Professionally clean air ducts (especially if you have pets or allergies)
- ☐ Have chimney relined or inspected for cracks (if used regularly)
- ☐ Repaint exterior (varies by material and climate — inspect annually)
- ☐ Have septic system pumped (every 3-5 years if applicable)
- ☐ Replace caulking around exterior windows and doors fully
- ☐ Refinish or reseal hardwood floors (as needed by traffic)
- ☐ Have electrical system inspected — especially in older homes
- ☐ Power wash and reseal concrete or pavers

TIP

Septic system neglect is one of the most expensive homeowner mistakes. If you're on a septic system, pump it every 3 years regardless of whether anything seems wrong.

Every 5-10 Years

Systems that quietly age out

- ☐ Replace smoke detectors — sensors degrade after 10 years even if they beep
- ☐ Replace carbon monoxide detectors — lifespan is 5-7 years
- ☐ Replace water heater if approaching 10-12 years old (tank units)
- ☐ Inspect and possibly replace sump pump (motor wears out around 7-10 years)
- ☐ Have foundation professionally inspected if you notice settling or cracks
- ☐ Consider re-insulating attic if home feels drafty or energy bills are high
- ☐ Replace garage door opener if more than 15 years old (safety features improve)

TIP

Smoke detectors that are 10+ years old may not meet current safety standards — even if they pass the test button check. The sensor itself degrades over time. Check the date on the back and replace on schedule.

Major System Lifespans

Know when to repair vs. replace — and budget accordingly

Use this reference chart to track the age of your home's major systems and appliances. Knowing where each system is in its lifespan helps you plan for replacements before they become emergencies.

System / Appliance	Expected Lifespan	Watch For
Roof (asphalt shingles)	20-30 years	Curling/missing shingles, granules in gutters
Roof (metal or tile)	40-70 years	Rust, cracked tiles, flashing failure
HVAC System	15-25 years	Rising bills, uneven temps, frequent repairs
Water Heater (tank)	8-12 years	Rust-colored water, rumbling sounds, leaks
Water Heater (tankless)	20+ years	Scale buildup, pressure issues
Electrical Panel	25-40 years	Flickering lights, breakers tripping often
Plumbing (copper)	50-70 years	Pinhole leaks, green staining
Plumbing (galvanized)	20-50 years	Low pressure, rust-colored water
Windows	15-30 years	Drafts, fogging between panes, hard to open
Gutters (aluminum)	20-30 years	Sagging, separating, visible holes
Refrigerator	10-18 years	Excess condensation, warm spots, loud motor
Dishwasher	8-12 years	Leaks, poor cleaning, rust inside
Washer / Dryer	10-14 years	Vibration, long dry times, burning smell
Garbage Disposal	8-12 years	Frequent jams, leaks from bottom
Smoke Detectors	10 years	False alarms, chirping, age label on back
CO Detectors	5-7 years	Age label on back — replace on schedule
Garage Door Opener	10-15 years	Slow response, loud, safety sensors failing

Questions? I'm always here.

Even after closing, I'm still your resource. Whether you have questions about your mortgage, need a referral for a trusted contractor, or just want to talk through a home improvement project — don't hesitate to reach out.

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