

# The ultimate home maintenance guide

## A complete schedule of when to do what ... and how much it costs

By [Romana King](#) | From MoneySense Magazine

When I bought my dream home two years ago, I wasn't imagining myself standing in my basement, holding an umbrella, watching my husband chase streams of water with a flashlight. But that's where I ended up. It was the first spring thaw and he was trying to figure out where the leaks were coming from.

Clad in his work boots and a rain jacket he would alternate between stepping outside our basement door, where the rain came down in big sheets of cold wetness, and ducking into our basement to inspect various parts of our foundation. It would take three more rainstorms, the installation of a sump pump and a complete overhaul of our plumbing before we were able to correct the problem.

That was a rough introduction to the world of home ownership, but I don't regret buying the place. It's a great century-old row house in downtown Toronto in an eclectic and vibrant west-end neighbourhood. Still, as I watched the balance on our line of credit creep up to the \$40,000 mark, I started to wonder: How much does it cost to maintain a home anyway?

After a bit of research, I found out that the general rule of thumb is that you should expect to spend 3% to 5% of the value of your home every year, on average. For a 40-year-old home worth \$500,000 that means you'll need to set aside up to \$25,000 every year. I ran that figure by my husband, who is—as it happens—a commercial and residential general contractor, and he said that sounded high. But is it? We were savvier home buyers than many, but we still underestimated the cost of fixing our drainage issues and the expense of tearing down the garage ("Give it a year and you won't have to," one broker told us when we were out shopping for insurance).

So, to get a handle on the real cost of maintaining a home, I decided to price out all of the major maintenance and repairs you can expect to perform on a typical 2,000-square-foot detached house in Canada myself.

To do this I looked at two different kinds of upkeep. The first is the regular annual maintenance that every homeowner should do to keep his or her home running smoothly. Things like changing the furnace filters and patching the driveway. The second kind of upkeep includes those once-a-decade expenses that tend to result in migraines. Here I'm talking about things like replacing your hot water heater because it rusted through, or replacing all of your outdated electrical wiring.

To get an accurate figure, I divided up the typical home into its seven major components and tallied up the costs for both large and small jobs over 25 years. I then annualized that amount, so you can make sure that you're contributing enough to your household maintenance budget every year. I also include tips on regular maintenance you can do to keep those little problems from turning into expensive headaches. But I didn't include jobs such as interior painting, or

upgrading your kitchen cabinets. I focussed on the bare bones maintenance you need to do to protect your home and keep it from deteriorating. In short, if you're wondering why your car came with a maintenance guide, but your home didn't—problem solved. Because here it is: A complete maintenance guide for your home.

### **The plumbing**

When Steve Bedernjak bought his detached fixer-upper bungalow in one of Toronto's up-and-coming neighbourhoods four years ago, he didn't bother getting it inspected. Why bother? He already knew the place needed a lot of work, and he had a plan. He'd renovate one of the bathrooms and update the very outdated kitchen. He had \$15,000 saved up for the job and a great deal of handyman know-how. But his first winter brought with it a slew of plumbing problems that threw a soggy blanket on his renovation strategy.

After a particularly cold spell, the pipes in the main floor bathroom froze. Swamped with work, Steve plugged a heater into the bathroom, turned on the bathtub faucet and left. Hours later he returned to the sound of running water—but the bathtub was dry. To his dismay, while the heater had helped thaw the frozen plumbing, the extreme temperature change had caused a rupture in the copper joints in the basement. "There was water everywhere." Worse yet: Steve had to take a sledgehammer to the bathroom's shower, since the previous homeowner had tiled over the main shut-off valve.

A few simple steps can go a long way towards making sure the same thing doesn't happen to you. Consider insulating all of your exposed pipes for starters—especially if they run through an unheated garage or unfinished basement. Uninsulated pipes are susceptible to temperature changes and start to sweat. This condensation starts to corrode the pipes, decreasing the life of your plumbing.

Another good habit to develop is to test all the faucets regularly and swap out old washers when taps begin to drip. Once a year top up floor drains with water to prevent sewer gases from entering your home. (A properly installed drain should have a trap—a U-shaped pipe that holds water and prevents sewer gas, such as methane, from seeping into your home.) A trick is to pour a quarter cup of mineral oil down the drain. The mineral oil sits on the water barrier and slows down the rate of evaporation.

<b>REGULAR MAINTENANCE—Annual cost: \$20</b>		
<b>JOB</b>	<b>COST</b>	<b>FREQUENCY</b>
Test all faucets, change washers and filters or screens	\$20	Once per year
Clean debris from outside drains top up inside drains, test main shut-off valve and clean sump pump	\$0	Once per year
Test hot water tank pressure valve	\$0	Once per year
<b>THE BIG STUFF—Annual cost: \$250 to \$875</b>		
<b>JOB</b>	<b>COST</b>	<b>FREQUENCY</b>
Update all plumbing	\$4,000 to \$10,000	One-time cost
Hot water heater replacement	\$250 to \$1,500	Gas: every 8-12 years Electric: every 10-15 yrs
Install or replace sump pump	\$300 to \$1,600	Every 4 to 6 years
Insulate cold and hot water pipes	\$150	One-time cost

Finally, it's always a good idea to make sure you know where the main shut off valve for your home is located. Test it every year to make sure it's working—and that you can get at it if you need to.

### **The outside structure**

While curb appeal is important, remember that the primary job of your home's exterior is to protect your home. Not easy given fluctuating temperatures, changing seasons, and the various protrusions, sharp angles and different materials used in home construction. Your job is to keep that exterior as seamless as possible—a task even Canada's worst handyman can accomplish.

Every year start by power washing your property. (Don't do this if you have a brick home as the force of the spray can damage the brick. Instead, consider getting the brick professionally cleaned every few decades.) By cleaning off the dirt and grime—and taking the time to just stare at your home—you'll get a pretty good idea of necessary repairs and replacements.

For instance if you notice the outside tap (known as a bib) froze during the winter, replace it with an antifreeze model—this \$30 do-it-yourself fix could save you thousands in the long run. Consider replacing the weather stripping around windows and doors, as well as the door sweep, that rubber thingie at the bottom of the door that creates an airtight seal. Simple and cheap, these maintenance steps will help increase the energy efficiency in your home and will also prolong the life of the exterior shell.

Many of these jobs can be completed in a few hours or in a weekend, and they don't require the skills of a professional.

## The roof

The roof is an integral part of your home's defence system. It's also one of the most expensive components to replace, as my husband Mark and I found out. Swamped with his own contracts, my husband had originally planned to hire a company to re-shingle a small section of our roof. But the quotes he got were shocking: up to \$7,000 to replace the plywood and re-shingle just 200 square feet. No joke.

The good news is you can prolong the life of your roof, and reduce the number of cheques you write to Johnny-No-Thumbs Roofing Co., by implementing a few ongoing maintenance routines.

First, pull out a ladder and climb on up there to visually inspect your roof. The best indication of a deteriorating roof is curled and separating shingles. Also examine the amount of grit and gravel that collects in your eaves and gutters. That grit is actually bits of asphalt rolling off the roof during high winds and rainstorms. If you find more than a quarter-inch of sediment, then it's time to look at a new roof. Finally, look for waves or dips, which are early indicators of rot. If caught early enough, rot can be eliminated with the addition of more roof vents.

Every year you should secure or replace any loose shingles, inspect the chimney and verify the chimney cap is securely fastened. You should also inspect your flashing seals. Flashing is the thin, continuous piece of metal (or other impervious material) that's installed at every angle or roof joint to prevent water from seeping under the asphalt tiles. Sealant is used to strengthen this barrier and must be re-touched on a regular basis.

### REGULAR MAINTENANCE—Annual cost: \$240 to \$375

JOB	COST	FREQUENCY
Replace loose shingles and re-caulk flashing	\$175	Every 1 to 2 years
Chimney maintenance and cleaning	\$125 to \$200	Once per year
Check attic insulation for compression	\$0	Once per year

### THE BIG STUFF—Annual cost: \$515 to \$815

JOB	COST	FREQUENCY
Replace standard asphalt shingles	\$5,000 to \$15,000	Every 20 to 30 years
Add additional insulation in the attic	\$1,500	Every 5 years
Add two roof vents	\$300	One-time cost

Of course, if the thought of standing on a sloped surface 40-feet above the ground terrifies you, then you can always hire a handyman or roofer to do the annual inspection for you.

## The foundation

Have you ever seen a house that leans to one side? Typically this is caused by a damaged foundation. And more often than not, problematic foundations are caused by homeowner neglect.

Maintaining your foundation is an easy way to avoid very costly repairs. For example, you could spend \$500 to repair the crack that develops where your driveway meets your home, or you could wait and pay \$9,000 to excavate and waterproof a damaged foundation.

The best way to stay on top of foundation issues is to visually inspect your home at the start of each season, explains Bryan Baeumler, a contractor and the host of HGTV's House of Bryan. Look for signs of settling, such as small hairline cracks. Keep a special lookout for cracks that widen over time, cracks that follow your concrete block foundation in a step pattern, or cracks above windows. These may be an indication of a larger foundation problem.

Also be diligent about snow and debris removal. Snow can melt and cause water damming, while debris can invite pests.

Finally, inspect the base of your home and your basement for mold and mildew. Use your nose and a flashlight to look inside closets, behind stored contents and around fixtures, such as the hot water tank. If you find mold, remove it using one part rubbing alcohol (90% or more) and two parts water. Don't use bleach. (According to the U.S.-based Environmental Protection Agency, bleach isn't able to penetrate porous material so it can't kill mold spores at the root.)

Then look for the cause of the mold: where is the moisture coming from? Ignoring the problem and hoping it will just go away is not a great idea, as a friend of mine discovered when she neglected to address occasional sewer back-ups in her basement. To rectify the cause, she would have had to re-grade the soil outside her basement window and install a sump pump, at a cost of approximately \$2,300. Instead, she left it.

### REGULAR MAINTENANCE—Annual Cost: \$170 to \$1,020

JOB	COST	FREQUENCY
Fill cracks with epoxy	\$150 to \$1,000	Every year
Clean up mild mold and mildew	\$20	As often as necessary

### THE BIG STUFF—Annual cost: \$830 to \$1,300

JOB	COST	FREQUENCY
Mold testing and remediation	\$9,000 to \$17,000	One-time cost
External waterproofing of foundation	\$8,500	One-time cost
Internal waterproofing of unfinished basement	\$3,300 to \$4,950	One-time cost

A year later those spots of mold grew into a disgusting carpet of spores over a foot high. She ending up paying for pre- and post-air quality tests, professional mold remediation, debris removal, re-grading and a sump pump, at a total cost of \$22,000.

**REGULAR MAINTENANCE—Annual cost: \$165 to \$400**

JOB	COST	FREQUENCY
Replace the weather stripping around windows and doors and replace doorsweeps	\$150 to \$500	Every 1 to 3 years
Fill cracks and holes with epoxy and re-caulk foundation seams	\$10 to \$35	Once per year
Powerwash siding and external structures	\$0 to \$200	Once per year
Lubricate garage door	\$5	Once per year
Replace garage extension springs	\$35	Every 7 years

**THE BIG STUFF—Annual cost: \$1,300 to \$2,650**

JOB	COST	FREQUENCY
Install 10 new vinyl windows	\$3,000 to \$11,100	Every 10 years
Replace 3 external doors	\$2,400 to \$4,500	Every 15 years
Replace or install new vinyl siding	\$3,000 to \$12,000	Every 20 to 40 years
Replace garage door	\$650 to \$2,000	Every 10 to 15 years
Replace outside tap with antifreeze version	\$30 to \$200	One-time cost
Professionally wash brick	\$2,000	Every 30 years
Rebuild single car garage	\$15,000	Every 50 years
Repaint the exterior	\$3,000	Every 10 years

When all the routine maintenance is complete, turn your attention to strategic updates. Replacing old wooden windows with vinyl models will cost between \$3,000 and \$12,000, but it will eliminate the annual sanding, priming and painting required of old wooden frame windows while increasing the energy efficiency of your home. You'll enjoy lower electricity bills in the summer, and lower gas bills in the winter. Also, consider replacing old doors, just make sure the door fits the frame snugly or air will seep out.

## Electrical

Homeowners and unlicensed contractors are legally allowed to do their own electrical work, but you run a big risk if you don't know what you're doing, says HGTV's Bryan Baeumler. "The worst I ever saw was a basement that was built for children and framed with steel studs." The unlicensed contractors used an electrical wire without grommets, which enabled uninsulated wires to touch the studs. "The walls were actually live," recalls Baeumler—if someone had touched the walls, they would have been electrocuted.

As with heating and air conditioning, consider hiring professionals when it comes to electrical work. But even if professionals do the bulk of the electrical repairs around your home, there are still steps you can take to ensure things are in proper working order.

For instance, you can make sure each light fixture is fitted with the proper bulb wattage. If you use a 150 watt bulb in a fixture that's only designed for 100 watts, it can shorten the life of the bulb and the light fixture. You can also check your ground fault outlets by pushing the test/reset buttons. While you're at it, check outdoor outlets and cords to make sure they aren't damaged, and replace or repair frayed wires and plug heads.

### REGULAR MAINTENANCE Annual cost: \$25

JOB	COST	FREQUENCY
Check bulbs, outlets and cords	\$0	every year
Replace batteries and check all detectors	\$25	every year
Clear lint traps, hood vents above stove and fans in bathroom	\$0	every year (or as needed)

### THE BIG STUFF Annual cost: \$255 to \$640

JOB	COST	FREQUENCY
Rewire entire house (including panel)	\$6,000 to \$15,000	one time cost
Replace smoke, carbon monoxide and radon detectors	\$150 to \$400	10 years

Finally, schedule annual alarm tests and routine battery replacements in every detector and replace every fire, carbon monoxide and radon detector every 10 years, when the alarms begin to degrade.

## Heating, ventilation and air conditioning

Some do-it-yourselfers are comfortable tackling furnace or central air conditioning repairs, but most of us will want to call in the professionals.

That means scheduling an annual inspection and cleaning of your furnace for the early fall. That way, you're making sure that any potential problems with your furnace are caught well before the bitter cold season. The same diligence doesn't have to apply to central A/C though, as long as you clean out leaves and debris before turning on the unit in the spring.

There are a few other practical maintenance steps you can do yourself to help your home's heating and cooling system. Vacuum air grates or electrical baseboard heaters to remove dirt, and cover your A/C unit with a breathable, flexible cover to keep out debris and leaves. (Don't tightly wrap the unit, as you could create a cozy den for critters or damage the unit's coils.)

Also, try to change your furnace filter regularly. Not doing so is like forcing your furnace to breathe through a straw. By replacing the filter every three months, you improve both your air quality and the efficiency of your furnace.

**REGULAR MAINTENANCE—Annual cost: \$250 to \$390**

JOB	COST	FREQUENCY
Replace furnace filters	\$5 to \$40	Every 3 months
Annual furnace inspection and cleaning from licensed technician	\$200	Every year
Cover (but don't wrap) A/C and clear leaves before use	\$30	Every year

**THE BIG STUFF—Annual cost: \$160 to \$480**

JOB	COST	FREQUENCY
Replace furnace (includes some new duct work)	\$2,000 to \$6,000	Every 20 years
Replace central A/C	\$1,000 to \$3,000	Every 15 to 20 years
Professional duct cleaning (but only if the house is new, or you underwent major renovations)	\$120 to \$250	One-time cost

You likely don't have to bother having your ducts professionally cleaned though. The Canada Mortgage and Housing Corporation studied the impact of duct cleaning and found no difference pre- and post-cleaning. They did, however, recommend duct cleaning if you've just moved into a brand new home or just underwent major renovations.

**Drainage and landscaping**

A well-appointed garden can add as much as 20% to the value of your house, but landscaping also has a hidden purpose that's much more important: to drain water away from your foundation.

To prevent water from seeping into your basement you should pay particular attention to the underside of the eaves (known as the soffits), the material that caps your gutters (known as the fascia), as well as downspouts and drains. Keep these clear of debris, such as leaves and twigs, and check for blockages. Expect to re-attach or fix these components on an annual basis. Remember: the easier it is for water to flow away from your home, the less likelihood of damage.

Now, visually inspect the grade of your foundation and driveway. Examine the ground abutting your home, or, if you're like me and dimensionally impaired, pour a glass of water on the ground close to your foundation walls. Watch



what the water does: Does it roll away from the home? Does it pool in one area? Worse yet, does it roll towards the home and then sit, waiting to be absorbed? The minimum standard for grading is an inch for every foot, with at least eight feet of grade starting at your foundation wall. Any grade that doesn't move water away from your home should be corrected. If not, you could end up paying for expensive waterproofing remediation—one of the most avoidable, yet costliest repairs to any home.

Also consider removing boxed planters built against your foundation. While these landscaping features can add a splash of colour and enhance curb appeal they can also cause problems, since water has nowhere else to go but into your foundation.

**REGULAR MAINTENANCE Annual cost: \$60 to \$370**

JOB	COST	FREQUENCY
Clean eavestroughs and downspouts	\$0 to \$120	Twice per year
Inspect and patch driveway	\$30 to \$100	At least once per year
Re-grade soil away from home	\$30	Once per year

**THE BIG STUFF Annual cost: \$190 to \$550**

JOB	COST	FREQUENCY
Re-grade property around foundation	\$2,000 to \$8,000	Every 25 years
Replace eaves, soffits and fascia	\$2,300 to \$2,800	Every 20 to 40 years
Re-pave driveway with new base	\$720 to \$3,000	Every 15 to 30 years

Finally, pay attention to paths and driveways on your property. If they split they can allow water to seep into the earth, which can oversaturate your lawn, promote soil erosion and prevent the garden from keeping water away from your home. Small repairs to such hardscaping features can mean big savings later on.

**The final tally**

So what's the total cost of transforming your home into an efficient, water-repelling system that never causes you any sleepless nights? When I tallied up the annual cost of all of the regular maintenance, I found that you could expect to spend somewhere between \$900 and \$1,000 a year. If you hire professionals, you may spend upwards of \$3,000 a year.

But that doesn't take into consideration the expense of major repairs, replacements and remediation. Those expenses tend to arise much less frequently, but they hit your wallet hard. To make sure you're prepared, you should set up a "big stuff" home maintenance account, to which you should contribute an extra \$3,500 to \$7,500 a year, depending on the size and age of your home.

Total annual maintenance cost: \$930 – \$2,600

Total annual replacement cost: \$3,500 – \$7,300

The total amount you should budget for home maintenance: \$4,500 – \$10,000 per year

To double-check my figures, my husband Mark and I went back through our own reno and repair expenses, and we found that the numbers above are accurate. Of course, they don't reflect the hours and hours of work that you do yourself (not to mention the help from friends and family).

Looking after your home properly is a lot of work—and, yes, it can be expensive. But it's worth it to have a place you love that's truly yours. Despite four years of ongoing repairs and renovations, Steve Bedernjak agrees. "At one point I seriously considered only dating people with construction knowledge—because I spent all my time at my house." But now that Steve can actually see an end to all the construction turmoil, he says it was all worthwhile. "Despite the problems that are inherent of a 100-year-old home I'm glad I became a homeowner. Every night I sit on my back porch and listen to muted bustle of the city, and I'm comforted with the knowledge that it was in my hands that my house became my home."