

LIST OF THINGS YOU SHOULD HAVE DONE ANNUALLY OR MORE OFTEN

The first 5 are the big issues that raise insurance rates when not done:

- **Change Washing Machine Water Hoses – Regularly**

Unless you have the heavy duty hoses, the washing machine hoses are one of the main water claims in homes. It is almost a tie with water heaters.

- **Clean Dishwasher Drain Bin & Water Hoses - Make a calendar entry **monthly****

There is a drain at the bottom of your dishwasher that'll collect all the little bits of food that get power-washed off your plates and glasses. Eventually all those can accumulate and clog the drain. Make sure to lift up and clean out any buildup that accumulates to keep your dishwasher and drain from backing up.

- **Dishwasher Water Hoses should be changed regularly. Checked **Annually****

This claim is a close runner up to the water heater and the washing machine water claims. Check the manufacturers recommendations and follow them very closely.

- **Check your bathtubs for overflow drains – Now and with any changes**

Unfortunately, some tubs do not have overflow drains on them and many claims have been filed for someone leaving the water running in the tub to make a quick phone call, answer the door, etc. only to remember when the water is pouring down the stairs and/or through the ceiling.

- **Check the water line to your refrigerator if you have a water line there.**

Many water claims are filed for this line breaking. Check with the manufacturer to see if there are any regular maintenance items that need to be performed on your refrigerator.

- **Clean A/C Drainage Pipes - Make a calendar entry **once a year****

If you have an outdoor A/C unit and indoor furnace there are two pipes you want to clean, one indoors and one out. The outdoor one can be cleaned using a wet-dry shop-vac. Simply attach the vac to the end of the hose and turn on to suck and dislodge any grime and buildup. The one indoors can be cleaned with some hot water. Simply find the tube, and flush with hot water to remove any sludge.

- **Flush Hot Water Heater - Make a calendar entry **once a year****

Hot water heaters are subject to buildup from minerals in the water. You can extend the life of these units and prevent future problems by draining them and flushing out any deposits.

- **Lubricate Garage Door Springs - Make a calendar entry **once a year****

Those large metal springs hanging directly above the garage door need annual lubrication. There is a lot of tension and stress from pulling the weight of the door and extreme weather conditions can weaken the metal, causing the springs to eventually break. Oil these springs, along with the hinges and metal rollers (not nylon) with a non-silicone based lubricant to keep problems at bay.

- **Aerate Lawn - Make a calendar entry **once a year****

If you want a healthy lawn, yearly aeration is something you'll want to look into. What this maintenance basically does is let your lawn breathe by pulling out inch-long plugs from the soil. Fertilizers and nutrients are more quickly absorbed in the soil and the root structure of grasses will improve. Aeration also can reduce how much water your lawn needs, as it improves the overall efficiency of the soil.

- **Sharpen Lawnmower Blade(s) - Make a calendar entry **once a year****

A freshly sharpened blade can lead to better lawn health by making clean cuts to the grass blades. A clean cut leaves your grass less prone to sun damage and parasites. Simply detach your lawnmower blade and take it to a local lawn mower shop. They'll happily sharpen the blade for around \$10-\$15.

- **Seal your Tile Grout - Make a calendar entry **every 6 months****

This is not just an old home problem, but turns out this is an issue for new homes and hotels too. In fact, if you're moving into a new home (even a brand new one) the first thing you may want to do is seal your tile

grout. This will prevent moisture from seeping in and making an environment for mold to grow. It will make the tile easier to clean in the long run as well. Be sure to let your bathroom fan or humidifier run after each shower to dry out the area. Mold is the worst, and once it sets in, it becomes even more of a maintenance hassle to inhibit. Don't leave this one out.

- **Clear A/C unit Grills + Coils of Debris - Make a calendar entry every 6 months**

An outdoor A/C unit is subject to a lot of elements. Make sure to check it twice a year, clearing the grills and coils of any debris, dirt, or brush. The more clean you keep things here, the less work your A/C has to do, and the longer it will last. Trust me, replacing an A/C is no fun.

- **Change Air Filters - Make a calendar entry every other month – Minimally annually**

This one's still tough for me to abide by, but it's important for the same reason as keeping the AC grills clean. A fresh filter will ease the workload of your AC and will improve the air quality in your house — this is especially important if you're sensitive to any allergens in your region. Buy a year's supply of filters and keep them in a closet next to the A/C. Then next time it needs a change, you're just a 3-minute swap away from freshness.

- **Air Dry Front-loading Washer Doors and Detergent Bins - Regularly**

You might not want a calendar entry for this, but instead make a mental note to do this after every use of the washer. Front-loading washers, though more efficient, are more prone to mold and mildew. This is due to the tight seal the machines make to keep water from seeping out the front during a wash. Turns out that seal does such a good job of keeping water in that mold and mildew problems are introduced. To prevent this, allow things to air dry by leaving the doors and detergent bins open.

ACTIVITIES BY SEASON (Could be some duplicates from above)

Winter

1. Check the batteries in your smoke alarms. Check the batteries in carbon monoxide alarms too. Replace worn out batteries and test the alarms to make sure they work properly.
2. Take your fire extinguishers to a certified inspector to make sure they are charged up properly and are ready for use.
3. Inspect the filters in your heating and cooling systems and clean or replace them as needed.
4. Check the faucets in your kitchen, bathrooms, basement, et cetera, for leaks and other problems that need attention. Repair and/or replace faucets as needed. Pull out all of that “stuff” accumulating under the sink to see if there are any dripping spots.
5. Clean the lint out of your clothes dryer vent, if needed, not just the trap that you clean out after each use.
6. Check the gaskets around your refrigerator and freezer units to ensure they are airtight. A good test is to crack the refrigerator door and place a one dollar bill on the seal. Then, close the door. If you can slide the bill out, then the seal is not airtight. Try this test on your freezer doors too, and replace the seals, as needed.
7. Use a vacuum cleaner that has a brush attachment to clean the coils on the back of your refrigerator, if applicable. Don't forget the freezer too!

Spring

1. Remove the storm windows. Clean them before you store them away so they'll be ready for use next fall.
2. Spring rains not only bring flowers, but they also bring leaky basements, if you are lucky enough to have one. Inspect your basement or crawl space for water and dampness, and repair as needed.
3. Put the screens back on the exterior doors and in the windows of your house if you removed them for Winter extreme weather.
4. Check the door locks, latches, hinges, and other hardware on your interior and exterior doors and windows. Replace or repair as needed. Lubricate the hinges and moving parts to keep them operating smoothly.
5. Get ready for grass cutting season! Replace the spark plug in your lawn mower and/or garden tractor.
6. Replace the fuel filters, air filters, et cetera, in the same lawn equipment.

7. Don't forget to change the oil and to lubricate all of the moving parts of your lawn equipment.
8. Check all the belts, fuel lines, et cetera, in your lawn equipment and replace as needed.
9. Make sure the blades on your lawn mower and/or garden tractor are free from damage. Sharpen or replace as necessary.
10. Open the air vents in your attic to allow for air ventilation. If you closed them over the Winter.

Summer

1. Prepare your air conditioning system for use this season. Clean or replace the filters.
2. Is your septic tank system (if applicable) in good working order? Check to see if it needs pumped out. Schedule an appointment with a professional, if necessary.
3. Inspect your concrete or blacktop driveway, sidewalks, patios, porches, et cetera. Repair any for holes, cracks, or other damage you find.
4. Check the eaves around your home's roof, chimneys, caps, et cetera. Make sure there are no hornet, wasp, or other flying insect nests. Also, repair any damaged eaves.
5. Is your TV reception fuzzy or snowy? Check your antenna or satellite dish, if you have one, and make sure they are in good repair. Also, carefully clean your satellite dish with a mild solution of household bleach and tap water. This will remove tree sap, moss, dirt, and other contaminants.(Check with the manufacturer or service provider of your dish to see if they agree or have other/additional recommendations.)
6. Inspect the decks, steps, open porches, and other wooden structures around your house. Make any repairs as necessary.
7. If it's been 2 years since you last did it, clean and apply a quality weatherproofing product to your decks, steps, and other wooden structures. This will help to protect and preserve the wood.

Fall

1. Check the weather-stripping around your exterior doors and windows. If there are gaps or worn spots, replace the stripping as needed.
2. Inspect the caulking around the exterior windows and doors of your house. Fix as necessary to keep drafts, as well as insects, out of your home.
3. Check your exterior roof vents to make sure they're clean and operating properly.
4. Carefully check the roof of your house. Check any chimney caps too, and make sure they're in place. Trim back any tree branches that are touching your roof. Branches can damage shingles, as well as other roofing material.
5. Either clean out, or hire a professional chimney sweep to clean the inside of your chimney and your fireplace.
6. Do you have uninvited guests in your home? Inspect the attic and the basement for signs of birds, chipmunk, squirrels, bats, and the like. Find and seal any entrance holes.
7. Schedule an appointment to have your heating system inspected, cleaned, and lubricated so it will work efficiently.
8. Use a vacuum cleaner to clean out the forced air registers and ductwork in your house.
9. Use a pressure washer to clean off the outside of your house and garage. Periodically removing tree sap, accumulated dirt, and debris will make the siding on your house last longer.
10. Remove leaves, tree branches, and other debris from roofs, gutters, and downspouts. Make sure your gutters are in good shape; repair or replace as necessary. We don't have many of these in Southern Nevada , but this is a good reminder, if applicable.
11. Take the window and door screens out of their frames and clean them. Inspect the screens for tears and holes and repair them before you store them.
12. Drain the water from any outdoor faucets and garden hoses. Store the hoses inside if you live in a cold winter climate. We do have freezing in southern Nevada as well.