MONEYSENSE HOME MAINTENANCE CHECKLIST: FALL

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TASK	WHY DO IT	HOW TO DO IT	TIME	MATERIAL COST	PRO COSTS
HVAC: Check your attic insulation	There should be at least 12-inches of evenly distributed insulation throughout your attic in order to keep heat inside your home and decrease energy bills.	One quick way to determine if you need more insulation is to look across the span of your attic. If your insulation is just level with or below your floor joists (i.e., you can easily see your joists), you should add more. If you cannot see any of the floor joists because the insulation is well above them, you probably have enough and adding more may not be cost-effective. It is important that the insulation be evenly distributed with no low spots.	15 minutes	\$0.00	n/a
HVAC: Add insulation to	Insufficient insulation will force your heating and cooling system to work harder and that puts added strain on expensive house components. Keep your insulation topped up and you'll reduce the wear and tear on these systems, and you can reduce your energy costs by up to 15% per year. For some great tips on how to keep your home warm go to ThisOldHouse.com.	To determine how much insulation to add, consider the following: Insulation levels are specified by R- Value, R-Value is a measure of the insulation's ability to resist heat flow. The higher the R-Value, the better the thermal performance of the insulation. The recommended level for most attics is to insulate to R-38 or about 10 to 14 inches, depending on insulation type. For a great DIY guide, go to EnergyStar.com and search for their DIY guide to sealing and insulating.	1 day	\$400 to \$800, to insulate a 240 square foot attic using R39 batt insulation	\$800 to \$1,600 for professionally installed batt insulation; \$1,600 to \$3,500 for blown cellulose
HVAC: Clear out dryer lint trap, stove vents and bathroom vents	If grime and fluff have accumulated in these vents, it could eventually lead to a fire. By cleaning your lint traps and stove and bathroom vents you're helping to increase the efficiency of your home's heating and cooling system and could save up to 25% on the dryer and fan portion of your energy bills.	Slide your clothes dryer away from the wall and pull off the back vent hose. With a vacuum suck out the built up lint (for directions go to ThisOldHouse.com and search dryer lint trap). In your bathroom remove the vent cover and, again, suction out the lint and grime with a vacuum, or use a wet cloth to clean the fan. For stove vents, consider soaking the greasy mess before giving them a quick scrub, drying and replacing. For a good home made degreasing recipe go here.	1 to 2 hours	\$0.00	n/a
HVAC: Replace furnace filters	To keep your furnace running efficiently, you need to change the filters every three months. These filters collect air-borne debris and allergens. Keeping a dirty filter means your furnace has to work twice as hard to push out heat.	Slide your old fulfer out (and put it in the garbage. Slide the new filter in. When in doubt, check your furnace's manual (either hard copy or online). If your filter is not disposable you will need to hand wash the filter to get rid of all dirt and debris. Remember, use a non-toxic cleaner and tap water—nothing else.	5 minutes	\$20 to \$160	n/a
HVAC: Inspect and clean furnace	To keep your furnace running efficiently, you need to make sure it's clean and maintained. A dirty furnace will burn more gas and use more electricity (for the fan, in natural gas units) and generally work less effectively then a clean furnace.	Three areas should be inspected: the filter system (see above), the blower and the motor. Before inspecting you'll need to unplug the power source of the furnace—failure to do so, could result in serious injury. Locate and remove the front panel (may be screwed in) and silde out the fan. Most fans are secured to a furnace on a track, which allows it to slide in and out easily. For more detailed instructions go to ThisOldHouse.com. Once the fan is removed, clean the part with soap, water and a toothbrush. Make sure you get into every little nook and cranny. Now, wipe down the belts and the motor housing to get rid of as much dirt and grime as possible. Once everything is dry, reinstall. Turn your attention to the heat exchanger block. If you have a gas furnace, turn off the gas. Then use a brush to scrape off the black build-up. Vacuum out each chamber using a small house head or a narrow vacuum attachment. Replace all parts once drv and reinstall the front banel.	1 hour	\$0.00	\$200
HVAC: Clean your A/C unit	By cleaning out the debris, you're not encouraging animals or insects to create a bed underneath the A/C cover. You will also be removing potential debris that could reduce the efficiency of your A/C the next time you use it. Some experts suggest you can knock 10% to 15% off your cooling costs with annual cleanings.	Switch off the electricity to your central A/C unit (at the main panel) and then clean out any debris that's accumulated, such as leaves or paper. Then cover the unit with a fitted cover for winter storage. If your A/C unit has a drip pan, drain the pain, which is usually located near the furnace plenum.	1/2 hour to 1 hour	\$30 (for fitted A/C cover, or tarp and rope)	n/a
HVAC: Bleed your radiator	Homes heated with hot water radiator systems will accumulate air in the lines. This makes the system inefficient and can add as much as 20% to your energy bills.	Buy a 'key' at your local hardware store (just ask for a radiator key). Use it to bleed the air out of the system. Go to FamilyHandyman.com and search how to bleed a radiator for a step-by-step guide.	1/2 hour	\$5	n/a
FOUNDATION: Clean gutters and downspouts	Watch a stream for a minute or more and you'll notice that water really does pick the path of least resistance. To prevent that path from being your home's foundation make sure downspouts and gutters are clear of leaves and other vegetation.	Take a ladder, a rubber glove and a garbage bag and hand-scoop vegetation from the gutters. Watch rain or take a hose and run water into downspouts to verify there are no clogs.	15 minutes to 1 hour	\$0	\$150 to \$350
FOUNDATION: Install gutter guards	Gutter-guards do work, but they don't eliminate all cleaning. Once a season check to make sure no clogs have accumulated underneath the gutter-guard, and to ensure that the guard is still properly installed.	While you'll notice a lot less vegetation because of the gutter guards, you'll still need to scoop accumulated leaves and dirt by hand. You should also use a hose, or watch rain travel down your downspouts to confirm there are no clogs.	15 minutes to 1 hour	\$0.80 to \$1.50 per foot of gutter guard	\$0.40 to \$30 per foot for material, plus \$350 for labour
FOUNDATION: Seal and caulk holes and cracks	fume, can cause significant damage to your foundation. To protect your foundation, you need to repair and seal holes and cracks on an annual basis. While this can be a tedious job, the \$20 in materials and the couple of hours you spend each year could save you \$10,000 or more in foundation repairs.	For great tips on how to caulk your foundation, go to TheFamilyHandyman.com and search for caulk concrete cracks.	1 hour to 4 hours	\$20	\$150 to \$300
INTERNAL: Check and replace batteries in all detectors	One of the easiest, most cost-effective ways to ensure the safety of your family is to install appropriate detectors. New laws across Canada now make it mandatory to have a smoke alarm in every bedroom of the home (the old regulations required home owners to have a smoke alarm on every floor of the home). In new homes carbon monoxide alarms are mandatory, but in any home with a gas appliance, such as a stove or furnace, or a wood-burning appliance, should also install a carbon monoxide detector.	Once a year, replace the batteries in all your detectors and do a test run on each detector. For more information on radon and how to detect and remediate go to the Health Canada site and search for radon tests.	1 hour	\$20	n/a
INTERNAL: Replace weather stripping and doorsweeps	For a typical house, you'll spend approximately \$350 per year on unsealed air leaks. To reduce your energy bill and help your furnace work more efficiently, seal air leaks by replacing weather stripping around doors and windows.	For an explanation of how weather stripping works go to CMHC and search for weatherstripping windows. For a great breakdown on the pros and cons of different types of weather stripping go to the U.S. Energygov.com site and search weatherstripping.	1/2 hour to 5 hours	\$15 to \$25 per window or door	\$60 to \$110 per window or door, not including materials
EXTERNAL: Inspect chimney	We often neglect our chimney—particularly if its used for little more then venting air from a mid-efficiency furnace. But a crumbling chimney can cause significant damage to your roof, not to mention became a dangerous hazard to anyone walking underneath. Paying someone to fix your cracked chimney can easily set you back \$1,000 or more, but ignore it and repairs will start at \$3,000 and go up. Also check the chimney itself for nests or animals. While chimney caps should prevent nesting birds and rodents, they aren't foolproof. Before you fire up your fireplace, you'll want to be sure the smoke has an unobstructed exit.	Get up on your roof. Examine the bricks and mortar on your chimney. If there are any cracks or fissures, you'll need to replace the liner and mortar. For an excellent how-to on chimney repairs go to the Family Handyman and search chimney maintenance.	2 to 4 hours	\$500	\$1,000

EXTERNAL: Clean chimney	If you burn wood, to heat your home or for ambiance, then you'll need to clean your chimney. Over time and use, chimneys get clogged up with a carbon, organic compound known as creosote. Creosote is not bad, in itself, but if it catches fire it can lead to house fires, smoke inhalation and burns. If you only use wood to heat your home, you'll want to clean the chimney at least once every season. Everyone else can get away with an annual clean (typically before or after the wood burning season). A good, visual indicator that you have a creosote build up are black streaks on the outside of your chimney.	To do it yourself, first measure your chimney, so you know what size and shape of chimney brush to buy. Then use plastic sheeting and tape to block off the fireplace opening (inside your home), so that debris doesn't fall into your home. Back on your roof, take the chimney cap off your chimney and insert the chimney brush. Keep adding the fibreglass handle attachments to the brush, so that you can push the brush all the way down to the bottom of the chimney opening (right above where you burn your wood). You will want to vigorously move the brush up and down to dislodge all build up. Keep removing the brush and checking the chimney with a flashlight to confirm you've dislodged all the build-up. Once done, go to your chimney's clean out and suction out all the creosote and debris using a shop vac.	1 hour to 4 hours	\$100 to \$200, one- time cost for chimney cleaning kit	\$150 to \$300 per cleaning
EXTERNAL: Inspect roof shingles	You want to check the condition and age of the shingles, as well as the flashing (the metal or other impervious material that's installed at every angle or roof joint to prevent water from seeping in under the asphalt shingles).	There is no better way to inspect a roof then to get on it (use a ladder and harness, if necessary). Visually inspect the shingles. If you see curled or separating shingles you may need to replace your roof soon. Also, if you find more than a quarter-inch of asphalt grit and gravel in your eaves and gutters, it's another sign you need to install a new roof. Finally, look for waves or dips in your roof, which are early indicators of rot in your attic roof trusses. If caught early enough, the rot can be eliminated and new rot can be prevented with the addition of new roof vents. If you see loose shingles, repair or replace immediately. If you don't, you run the risk of allowing moisture and water into your roof, which can cause damage to your foundation and your home's structure. If flashing seems to be separating from the roof, use sealant to reattach.	15 minutes to 3 hours	\$0 to \$200	\$250 to \$1,000
EXTERNAL: Inspect exterior walls	This is part of your overall desire to ensure that no holes or fissures will allow water, moisture or pests into the internal structure of your home. Quick inspections and small fixes will go a long way to preventing big costs.	Simply walk around your home. Cut back any shrubs or tree branches that are close to, or resting on exterior walls. No trees or shrubbery should be closer then 3 inches from your exterior walls. Look for holes or cracks and fill any that you find.	15 minutes to 1 hour	\$20	n/a
EXTERNAL: Re-caulk windowsills and doorframes	Wooden windowsills and doorframes are prone to rot, and this becomes an ideal home for either pest, such as termites, or an easy entry place for water.	Each Fall, walk around your home and check each window and doorframe for rot, cracks and holes. If you poke the wood, and it feels soft or crumbles then you have bigger issues (see below). If all you see are holes and cracks, spend a bit of time re-caulk the seals and fill the holes.	15 minutes to 1 hour	\$20	n/a
EXTERNAL: Repaint windowsills and doorframes	If you notice extensive damage to your current paint job, or the windowsill or doorframe has obvious damage, then you're past the caulking stage. Instead, you'll want to strip the frames, caulk or replace where necessary and re-paint.	Scrape off the old paint. Rebuild where appropriate, or fill smaller fissures with caulk. Paint the new or repaired sills and frames with appropriate paint.	1 day	\$50 to \$200	\$250 to \$750
EXTERNAL: Grease door hinges and casement window joints	If you're hinges are dirty and clogged, they'll struggle to work during the colder winter months. This struggle can lead to jammed garage doors, doors that are unable to open or close and broken casement window levers. To prevent more expensive fixes, you need to lubricate your door and window hinges.	s Using WD-40, spray each hinge and spring. Not only does the WD-40 lubricate these parts, it also clean and make them moisture-resistent.	1 hour	\$10	n/a
PLUMBING: Check shut	Shut off valves are your plumbing system's safety net. If a pipe should spring a leak, or a tap become inoperable, the shut off valve allows you to shut off the supply of water from the city, so you (or your plumber) can repair the damaged part. But, like all components, if shut off valves are neglected they can deteriorate.	Once a year you need wipe the valves clean and then open and close the valves. This deters corrosion and ensures that, should a problem occur, the valves are in operating condition. Most homes will have their shut off valves in the basement. Look for a red and blue turn handle. If your home if over 50 years old and you've never tested the shut off valves, consider calling a plumber. If you break a shut off valve it can be an emergency fix, which is, typically, three times more expensive then a schedule plumbing maintenance call.	15 minutes	\$0	\$150+/hour
PLUMBING: Drain outside faucets/hose bibs	Friends of mind installed an outdoor faucet in their cottage (a faucet built to withstand cold Canadian winters). One winter, they forgot to drain their water lines and upon return to the cottage in the Spring, they found a massive flood from a burst internal pipe in the basement. The outside hose bib was unscathed. Despite the advances in home building materials it's always good to rely on some old-fashioned maintenance. By draining your external faucets you drastically reduce the chance of water pipes freezing, swelling and bursting and causing significant damage (as my friends unfortunately found out!).	Locate the external water shut off valve and turn it off. Go outside and turn the outside faucet on all the way (you may want to use a bucket to catch the water). When the drips stop completely, turn the faucet off. Keep the water supply off until you will use the external faucets again.	1 hour	\$0	n/a
PLUMBING: Flush the	It's rare for a hot water tank to breakdown, but when it does it can be catastrophic. Just ask those iconic MythBuster hosts, Jamie and Adam. In a rather dramatic way, these blokes proved that under certain conditions—a build up of pressure—your hot water tank can turn into a rocket and blast through your floors and out your roof. To prevent this from happening, all you need to do is drain the T&P valve.	Put a bowl under the spigot found at the bottom of the hot water tank, known as the T&P valve (temperature and pressure), and open and close it a few times. Never, ever use your hand for this check. If the water flows freely, your valve is in good working order. If not, call a professional.	15 minutes	\$0	n/a
ELECTRICAL: Exercise your circuit breakers	You want to prevent rust and debris from accumulating and corroding your breaker's contacts. Neglect this and you may find the breaker fails to trip and shut off power when there is an overload to the system—and can cause shorts and fires, and lots and lots of expensive damage to your home.	One by one, flip each breaker in your electrical panel. You'll have to reset any digital clock or timer.	15 minutes to 1 hour	\$0	n/a