

Preserve Your Assets

If you love your home, make sure you give it the care it needs.

Healthcare providers encourage wellness care—annual checkups, healthy eating, daily exercise—because it's easier to prevent illness than it is to cure it. The same is true of your home. A little preventative maintenance can go a long way, especially when it comes to preserving one of your biggest financial assets.

Enjoy a walk outside

Pick a nice day and take a walk around your house. The folks at This Old House Magazine suggest looking over your chimney, roofing, flashing, and siding with a critical eye. Leaves that are poking out of gutters, worn roof tiles, peeling paint, and missing or stained siding should all be addressed in a timely way. Take note of the trees on your property. If they've grown enough that they're overhanging power lines or scraping your roof then they need to be trimmed back. In addition, if trees are growing too near your home, they could hide or cause problems with your foundation.

Protecting your foundation also requires that the ground outside slope away from your house. The next time you have a big rainstorm, check around your house for puddles. If they're pooling near the base of your home, you may need to re-grade the land to prevent damage. Other tasks to complete include:

- Moving firewood at least 30 feet away from your home. Mice, termites, and other unwelcome guests like woodpiles.
- Cleaning and sealing wooden decks once each year.
- Filling cracks and gaps in the mortar of brick and stone houses; make sure you match the patching material to the current color of your mortar.

Take inventory inside

Check the bones of your house. Take a flashlight and look all the way into the corners of your attic and basement. Keep your eyes open for animal droppings—vermin can eat through wiring and chew all kinds of things. Look for damp walls and floors—signs that you may have a weather- or plumbing-related leak. Check window and door frames for rot and make appropriate repairs.

The systems that support life inside your house deserve a review, too. You should plan to:

- Clean the filter in your range hood; grease can damage the fan and become a fire hazard.
- Clean the lint out of your dryer and dryer vent once a quarter. You may be surprised how much you find.
- Vacuum your refrigerator's condenser coils, especially if you have pets that shed.
- Test your sump pump to make sure it is in working order before the rainy season arrives.

As you go through your home, make a list of the little things that need fixing: squeaky door hinges, shaky banisters, dripping faucets, loose ceiling fans, and the like. During retirement, you should have plenty of time to take care of these important tasks. Of course, depending on your inclination and agility, you may choose to hire some outside help!