

Taking a Proactive Approach to Home

MAINTENANCE

A well-maintained home can help protect your family and your investment.

BY LYNN GONZALEZ AND KAREN RING

Your home is likely your biggest investment, and caring for it is a high priority for most homeowners. Home maintenance can be a challenging endeavor, especially if you aren't certain whether you can completely trust the contractors you have hired. How do you know which actions are necessary, and which are simply lining the pockets of the professionals that you hire?

We asked local experts to share their advice on properly maintaining a home and some of their answers may surprise you.



before the roof decking is damaged will save money in the long run. An inspection by a licensed roofing contractor can help assess any damage and give you a better idea of the roof's longevity to help you budget.

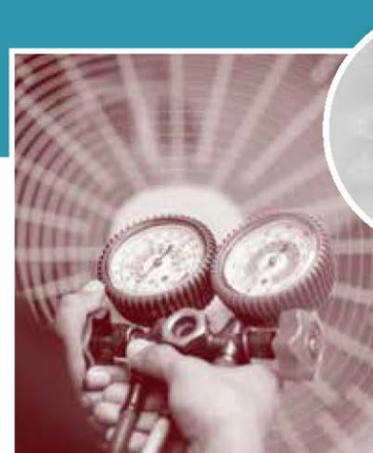
Replacing the roof before it ages out can also result in better homeowner's insurance rates. Joshua Butts of Cornerstone Insurance said the best rates typically go to homes with roofs no older than 10 years.

Marie Betlow, Licensed Personal Agent with Pineapple Insurance, added that homeowners should not be looking to insurance to replace their roof, unless it was damaged by a fire or storm. "The pricing for homeowners' insurance was not designed to cover roof replacement for normal and expected wear and tear," she said.

Once you have your roof replaced, be sure to have a wind mitigation inspection completed and submitted to your insurance company. According to Butts, this is the biggest discount associated with a home insurance policy.

WINDOWS

Suhre stated that windows can last anywhere from 10 to 30 years, and should be replaced when you notice cracks, fogging or leaks. Issues with the flashing, which is a continuous piece of material that goes around a window to prevent water intrusion, also need to be addressed, he added.



Because moisture is a home's greatest natural enemy, it is also important to do an annual check to replenish any worn caulk around exterior windows, doors, stucco cracks and any other areas where water might sneak in during a wind-blown rain.

WATER HEATERS

If your water heater has a tank, you should drain or flush it once a year to eliminate any harmful particles that build up in your water supply, shared Suhre. It's easy to do yourself, he said. If your water heater is located in your garage, you simply need to hook up a hose to the spigot at the bottom of the tank and run the hose outside and into the driveway to allow the water to drain, he explained.

Some homeowners have tankless water heaters, and maintenance depends upon whether it runs on electricity or natural gas, said Suhre. No maintenance is necessary for electric tankless water heaters, but gas is another story. You'll need to find a reliable plumber to service your gas-powered water heater so they can check the heat exchange.

Most water heaters have a life expectancy of eight to 12 years, said Suhre. You may have to replace it before it stops working, he warned, as some insurers won't cover homes with water heaters that are 10 years old or older.

HVAC SYSTEMS

Suhre recommends signing a contract with a trustworthy HVAC company to regularly maintain your unit. The contractor should

test and clean your air-conditioning unit twice a year. An average homeowner in Florida runs their air conditioner 10 to 11 months each year, which puts a lot of stress on the system. The outside unit has a condensing coil that requires regular cleaning because debris can very easily be blown into it.

He also cautioned against keeping the inside temperature of your home higher than 78 degrees. Any higher, and the

Florida humidity may cause mold and mildew problems in your home. You should also change your HVAC filter monthly, he said.

Ralph Feldkamp, owner of Ralph's Appliance Service, also advises changing the filter every 30 days, but he prefers an electrostatic filter, which can be washed and re-used, over the disposable filters.

Your heater and air conditioner are part of the same unit here in Florida, said Suhre, which is called a split system. When you turn on your heat for the first time in a while, it's normal to smell a faint burning smell, he continued. As long as it dissipates shortly, there's no need for concern.

As far as life expectancy, Feldkamp said a split system can last an average of 15 years, while a heat pump will last 10-15 years.

EXTERIOR PAINT

A home's exterior paint acts like a raincoat to protect the home from moisture damage. Homeowners should do an annual check to ensure their stucco is healthy and the paint is in good condition, sealing any cracks with paintable caulk.

How often should you paint your home's exterior? This can vary based on sun exposure and the quality of the previous paint job, but on average is around seven years. Butts said that insurance companies like to see exterior paint that is no more than 10 years

OUTSIDE THE HOME

ROOFS

How often should you replace your roof? "It depends on the type of roof. Do you have shingles, concrete tile or metal? They have different life spans in Florida," explained Greg Suhre, owner of National Property Inspections. "That's the caveat. With our heat, humidity and sun, we have different life expectancies in our state."

Three-tab shingles typically last 10 to 15 years in Florida, while architectural (or dimensional) shingles generally last 15 to 20 years, said Suhre. Concrete tiles can last as long as 40 to 60 years.

"There's nothing you really need to do maintenance-wise, unless you have missing shingles or broken tiles," Suhre continued. "They only need attention if they're damaged or deteriorated."

He also mentioned that broken tiles or missing shingles don't necessarily mean that an entire roof needs to be replaced. Sometimes the damaged areas of the roof can be repaired independently.

However, don't wait until the roof is actively leaking to replace it. Many minor, slow leaks aren't detectable inside a home, but can quickly destroy the underlying plywood. Replacing the shingles

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old. A quick test is to rub your fingers down the wall and if you see chalk rub off on your fingers, you are long overdue for a paint job.

In Westchase, some sub associations may require more frequent painting, so be certain to abide by the rules in your neighborhood.

DRYER VENTS

It is important to have your dryer vent cleaned regularly, according to Suhre. The interval depends upon how much you use it. If there are only one or two people living in a home, the vent can be cleaned annually. Large families who use their dryer more frequently should consider cleaning their vents every six months. Lint can build up, and that, combined with hot air from the dryer, can cause fires.

Using a licensed professional will ensure the work is done correctly.

Dryer vents should always terminate in an exterior wall or the roof; it should never end in the attic or anywhere inside of the house. If your vent terminates in the interior of your home, you'll need to rectify the situation immediately, stated Suhre.

The dryer vent should also have a flapper at the outside hood instead of a wire mesh. Wire mesh vent terminations clog up with lint very quickly and are inappropriate. Be sure to check this, especially after a roof replacement.

INSIDE THE HOME

WASHING MACHINES AND DRYERS

You should clean the tub of your washing machine once a month, which is simple to do yourself. No maintenance is necessary for the actual dryer, other than regular lint removal and the dryer vent cleaning mentioned above.

The washing machine's supply hoses are a weak spot in the home that are often overlooked. Those black rubber hoses that typically come with the washing machine can be a major source of home flooding when they fail and should be replaced with quality stainless steel braided hoses. Butts pointed out that upgrading all plumbing supply lines to stainless steel can also help a homeowner maintain competitive insurance rates.

KITCHEN APPLIANCES

Suhre recommends cleaning your home's garbage disposal monthly. You can use ammonia, baking soda or ice, he explained. If you put eight to 10 ice cubes down the disposal and turn it on, it will help clean the blades of the disposal.

Suhre also said dishwashers benefit from regular cleaning of the inside of the drum and that while your stove doesn't need regular maintenance, you should check your stovetop vent monthly. Grease can splatter on the vent, which could lead to a fire, he warned.

According to Feldkamp, the refrigerator is one item in the home that is often not properly maintained. He advises cleaning the condenser coil once a year to keep the refrigerator running efficiently and avoid damage to major elements like the compressor. Simply pull the fridge away from the wall and unplug it, remove the back cover at the base of the refrigerator and then use canned air or a vacuum to clean the coils. He also recommended using a refrigerator coil cleaning brush, which resembles a baby bottle brush and can easily be found online.

FIRE EXTINGUISHERS

Homeowners may not be aware that fire extinguishers carry expiration dates, and that it's vital to check that yours are not expired, said Suhre. You should have a fire extinguisher in your kitchen, your garage, and one on every floor, he added. They should be labeled "ABC," which indicates that they can be used for all common household fires.

SMOKE DETECTORS

The National Fire Protection Association recommends you replace smoke detectors every 10 years, said Suhre. Homeowners should test their smoke detectors monthly and replace their batteries twice a year.

The test button ensures only that the alarm has power; it doesn't test a unit's smoke sensor. Suhre suggests purchasing simulated smoke, also known as "smoke in a can," to test the sensors as well. You can buy the product at Amazon, Walmart or most home improvement stores.

CARBON MONOXIDE DETECTORS

Carbon monoxide detectors should be on every level in every home, especially those with an attached garage, Suhre cautioned. It's especially important if natural gas powers your water heater or you use natural gas or oil for heat in your home, he said. Detectors should also be in every bedroom, and they have expiration dates, he explained. Carbon monoxide is known as the silent killer because it has no taste, color or odor.

If you use a generator for power during storms, the generator should always be placed outside of the home, said Suhre. You should never run it inside your home or garage for safety reasons.

We all want our investments to increase in value, and our homes are no exception. Preventative maintenance done regularly may save you time and money down the road if it enables you to avoid costly repairs. In some cases, taking a proactive approach to home maintenance will help keep you and your family members safe. It will also help preserve the value of your home in the long run, which is worth its weight in gold.

EDITOR'S NOTE: When undertaking any exterior home improvements, be sure to get the proper approval from the Modifications Committee. Learn more at westchasewca.com/committees/modifications-committee.

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