

MONTHLY HOME PROTECTION TIPS

JANUARY

- GRAB A SCREWDRIVER AND WANDER THE ENTIRE HOUSE, TIGHTENING LOOSE SCREWS ON DOORS, DRAWERS, CABINETRY AND FURNITURE.
- CONDUCT A HOME INVENTORY FOR INSURANCE PURPOSES. STORE YOUR REPORTS AND PHOTOS IN ANOTHER PLACE, LIKE THE IN-LAWS' HOUSE OR A SAFE-DEPOSIT BOX.
- CLEAN THE RANGE-HOOD FILTER. GREASE BUILDUP CAN DAMAGE THE FAN MOTOR AND PLUG THE DUCTWORK AND CAN BE A FIRE HAZARD WHEN PAN FRYING. TWICE A YEAR, RUN THE FILTER THROUGH THE DISHWASHER AND CLEAN THE FAN BLADES.

FEBRUARY

- CHECK AROUND WASHER, FRIDGE AND DISHWASHER FOR LEAKS, AND REPLACE HOSES IF THEY SHOW SIGNS OF WEAR AND (WORSE) TEAR.
- PULL FRIDGE AND FREEZER AWAY FROM WALLS AND VACUUM CONDENSER COILS SO THAT THE APPLIANCES COOL MORE EFFICIENTLY. HAVE CATS OR DOGS? THEN DO THIS TWICE A YEAR.
- INSPECT GROUT AND CAULK AROUND TUBS, SINKS AND SHOWERS. CHIP OUT AND REPLACE IF SEALS ARE CRACKED OR MISSING TO KEEP WATER FROM SEEPING INTO WALLS OR UNDER FLOORS.

MARCH

- CALL TO ARRANGE AN ANNUAL CENTRAL AIR CONDITIONER SERVICE VISIT IN APRIL. YOU'LL SAVE AS MUCH AS \$100 BY CALLING BEFORE HOT WEATHER HITS.
- ASSEMBLE (OR REVIEW) YOUR FAMILY'S DISASTER SUPPLY KIT. FIRST-AID GEAR; BATTERY-OPERATED RADIO; CANNED JUICES; VISIT REDCROSS.ORG FOR A COMPLETE LIST.
- STORING FIREWOOD CLOSE TO A BACK DOOR FOR THE WINTER FREEZE? MOVE THE WOOD AT LEAST 30 FEET AWAY FROM THE HOUSE. IT CAN ATTRACT TERMITES IN WARM WEATHER.
- CHECK BASEMENT SUMP PUMP BEFORE SPRING RAINS TO MAKE SURE IT'LL WORK IN THE EVENT OF FLOODING. DIY TIP: POUR WATER INTO THE PUMP SILO TO RAISE THE FLOAT AND ACTIVATE THE MOTOR.

APRIL

- EYEBALL HOUSE'S BRICK AND MORTAR FOR CRACKS OR CRUMBLING FROM WINTER FREEZES. FILL GAPS AS NEEDED. (WHILE YOU'RE AT IT, CHECK WALKWAYS AND DRIVEWAYS FOR SIMILAR FREEZE DAMAGE.) COSTS: PRO, AT LEAST \$200 A DAY. DIY, FIND INSTRUCTIONS AT QUIKRETE.COM AND BONSAI.COM.
- REPLACE BATTERIES ON SMOKE AND CARBON MONOXIDE DETECTORS WHEN CLOCKS SPRING FORWARD FOR DAYLIGHT SAVING TIME.
- INSPECT CRAWL SPACE OR BASEMENT FLOORS AND WALLS AFTER HEAVY RAINS FOR WATER STAINS OR POOLING. PORTABLE DEHUMIDIFIERS (\$50 TO \$75) CAN HELP DRY OUT SPACES IN SOME CASES. IF DAMP CONDITIONS PERSIST, CALL A CONTRACTOR.

MAY

- ORDER FIREWOOD FOR NEXT WINTER. YOU CAN OFTEN BUY IT FOR LESS THIS TIME OF YEAR. PLUS, THE EXTRA MONTHS OF SUMMER WILL HELP SEASON THE WOOD. UNSEASONED, IT CAN LEAD TO CHIMNEY FIRES.
- DO YOU NEED PEST CONTROL? INSPECT THE GROUND AROUND FOUNDATION WALLS FOR SIGNS OF TERMITES, SUCH AS TUNNELS OR DIRT BRIDGES. CONTACT AN EXTERMINATOR IF YOU SUSPECT TERMITES OR OTHER BUG PROBLEMS.

- EXAMINE OUTDOOR WOOD STRUCTURES – POSTS, RAILINGS, WINDOWSILLS – FOR SIGNS OF DETERIORATION, ESPECIALLY ROT. USE A VERY SHARP AWL TO PROBE FOR SOFT SPOTS.

JUNE

- WEEKEND PROJECT! CLEAN AND SEAL WOOD DECKS DURING A SUNNY STRETCH. WHEN THE DECK IS DRY, APPLY DECK CLEANER AND SCRUB; NEXT DAY, APPLY DECK SEALER. ALSO, IF NAILS ARE POPPING UP, CONSIDER REPLACING THEM WITH GALVANIZED SCREWS.
- SCHEDULE ANNUAL CHIMNEY CLEANING (EVERY TWO YEARS IF YOU DON'T USE YOUR FIREPLACE FREQUENTLY). THE COST IS TYPICALLY LOWER ABOUT NOW: \$30 TO \$50 FOR AN INSPECTION; \$60 TO \$130 FOR CLEANING.
- REPLACE AIR-CONDITIONING AND HEATING FILTERS TO BOOST ENERGY EFFICIENCY. AT LEAST TWICE A SEASON. THE COST IS ABOUT \$3-8 EACH.
- HOSE DOWN YOUR HOUSE'S EXTERIOR. WASH AWAY GRIME WITH AN ORDINARY GARDEN HOSE AND A MILD DETERGENT. (PRESSURE-WASHERS CAN HARM EXTERIOR FINISHES.) BE ON THE LOOKOUT FOR WINTER DAMAGE TO SIDING.

JULY

- INSPECT ROOF EAVES FOR WATER STAINS (A SIGN OF LEAKAGE). USE BINOCULARS IF NECESSARY. ALSO SCAN FOR: A) CRACKS IN ROOFING TILES B) LOOSE OR MISSING SHINGLES OR LOOSE GRANULES ON ASPHALT SHINGLES C) SHIFTING OF METAL FLASHING IN ROOF VALLEYS AND AROUND CHIMNEYS D) CRACKED SKYLIGHTS AND E) NESTS IN POWER FANS
- DISPOSE OF OLD OIL-BASED PAINTS AND SOLVENTS. THEY'RE TOO FLAMMABLE TO STORE. CHECK WITH LOCAL AGENCIES ON DISPOSAL RULES.
- GOT A SEPTIC TANK? HAVE IT INSPECTED ANNUALLY FOR LEAKAGE ISSUES AND GET IT PUMPED OUT EVERY THREE TO FIVE YEARS. THE COST IS \$50 TO \$150 TO INSPECT; \$150 TO \$175 TO PUMP.

AUGUST

- CALL YOUR HEATING SERVICE AND SCHEDULE AN ANNUAL CHECKUP FOR YOUR HEATING SYSTEM BEFORE THE BUSY FALL SEASON KICKS IN. THE COST IS \$60 TO \$150.
- CLEAN GUTTERS. CHECK FOR DAMAGE, AND USE A HOSE TO FLUSH SUMMER DEBRIS FROM DOWNSPOUTS. CONSIDER ADDING LEAF GUARDS THAT ALLOW LEAVES TO SLIDE OFF EASIER. COSTS START AT \$60 FOR A 2,200-SQUAREFOOT HOME.
- TO PREVENT DRAIN CLOGS THAT'LL REQUIRE A PLUMBER (OR WORSE), REMOVE DRAIN TRAPS UNDER SINKS AND WIPE THEIR INNARDS CLEAN. DO THIS TWICE YEARLY. AN EASY HOW-TO GUIDE CAN BE FOUND AT MRROOTER.COM.

SEPTEMBER

- VACUUM DUST FROM VENTS, BASEBOARD HEATERS AND COLD-AIR RETURNS TO AID HEATING SYSTEM AIR FLOW.
- IF YOU DON'T REMOVE AND STORE WINDOW A/Cs, THEN COVER WITH PLASTIC TO PROTECT THEM DURING WINTER AND PREVENT HEATED AIR FROM ESCAPING YOUR HOME.
- WEEKEND PROJECT! IF WINTER BRINGS SNOW AND ICE YOUR WAY, APPLY A COAT OF EPOXY TO THE GARAGE FLOOR TO HELP PREVENT ROAD SALT FROM EATING HOLES IN THE CONCRETE. COSTS: RUST-OLEUM GARAGE FLOOR KIT: \$60
- DRAIN AND REFILL HOT-WATER HEATER ONCE A YEAR TO KEEP IT FULLY FUNCTIONAL. ALSO: A) TEST THE WATER HEATER'S TEMPERATURE/ PRESSURE RELIEF VALVE, AS SHOWN IN THE MANUFACTURER'S INSTRUCTIONS. B) IF LITTLE OR NO WATER FLOWS OUT OR THE RELIEF VALVE DOESN'T SHUT OFF, REPLACE IT AS SOON AS POSSIBLE. COSTS: PRO, \$60 TO \$150 DIY, SEARCH FOR "WATER-HEATER MAINTENANCE" ON DIYNETWORK.COM.

OCTOBER

- EXAMINE WEATHER STRIPPING AND CAULK AROUND DOORS AND WINDOWS. REPLACE WORN OR DAMAGED MATERIAL THAT'S NO LONGER BLOCKING AIR. IT'LL COST ABOUT 45¢ A FOOT
- A TIP FOR THE TWICE-A-YEAR SWITCH FROM WINDOW SCREENS TO STORM WINDOWS (AND VICE VERSA): FOR THE ITEMS GOING INTO STORAGE, LABEL THEM WITH ROOM DESCRIPTIONS, SO YOU CAN RE-INSTALL THEM FASTER NEXT TIME.
- TIME AGAIN FOR NEW BATTERIES IN SMOKE AND CO DETECTORS.

NOVEMBER

- CLEAN GUTTERS AND DOWNSPOUTS AGAIN. ALSO, TRIM TREE BRANCHES AND SHRUBS THAT TOUCH THE HOUSE TO PREVENT STORM DAMAGE AND DISCOURAGE SQUIRREL VISITS.
- TURN OFF OUTSIDE WATER SUPPLY. STORE HOSES. IF YOUR SPRINKLER SYSTEM IS BELOW GROUND AND YOUR AREA FREEZES IN WINTER, HAVE A PRO "BLOW OUT" ANY WATER. THAT WILL COST \$50 TO \$150.
- LUBRICATE GARAGE DOOR ROLLERS WITH LIGHT OIL TO AVOID THE DREADED WINTERTIME STICKIES. (TEST SAFETY FEATURES TOO, SUCH AS AUTOMATIC STOPS.)
- THROUGHOUT THE HOUSE, LIGHTLY LUBE LOCKS AND HINGES ON WINDOWS AND DOORS.

DECEMBER

- REVIEW FAMILY'S FIRE-ESCAPE PLAN WITH THE WHOLE HOUSEHOLD. CHECK PRESSURE AND EXPIRATION DATE ON FIRE EXTINGUISHERS. A NEW EXTINGUISHER IS \$10 TO \$50, DEPENDING ON SIZE.
- LOOK INSIDE BATHROOM VANITIES AND KITCHEN-SINK CABINETS FOR MOISTURE AND OTHER SIGNS OF LEAKAGE. INSPECT PIPES FOR CONDENSATION OR SLOW DRIPS.
- CHECK CLOTHES DRYER VENTS AND HOSES FOR LINT BUILDUP THAT CAN CAUSE A FIRE. CLEAN IF NECESSARY. COSTS: PRO, ABOUT \$130 FOR A THOROUGH CLEANING, DIY, ABOUT \$40 FOR A BRUSH-AND-ROD TOOL LIKE THE LINT EATER (GO TO LINTEATER.COM). A SIMILAR RIG CAN BE FOUND AT A GOOD HARDWARE STORE.

END THE YEAR WITH A LITTLE EXTRA FINANCIAL PROTECTION: PAY JANUARY'S MORTGAGE BILL BEFORE DEC. 31 SO THAT YOU CAN DEDUCT MORE INTEREST FROM THE YEAR'S TAX RETURN.

HOME IMPROVEMENT PAYBACK TIPS

DECIDING WHETHER A HOME IMPROVEMENT MAKES FINANCIAL SENSE

MILLIONS OF HOMEOWNERS HAVE TAKEN ADVANTAGE OF LOW MORTGAGE AND HOME EQUITY LOAN INTEREST RATES TO MAKE HOME IMPROVEMENTS OR REMODEL THEIR HOMES OVER THE LAST SEVERAL YEARS. WHEN THEY SELL THEIR HOMES, MANY OF THEM ARE UNABLE TO RECOUP THE MONEY THEY PUT INTO THE IMPROVEMENTS. NOT ALL HOME IMPROVEMENTS ARE CREATED EQUAL, SO HOW DO YOU KNOW WHICH ONES WILL PAY YOU BACK THE MONEY YOU PUT INTO THEM?

HOME IMPROVEMENT PAYBACK VALUES VARY WIDELY BY REGION AND EVEN BY NEIGHBORHOOD. IN GENERAL, EXPECT TO RECOUP LESS OF YOUR INVESTMENT IN A SLOW REAL ESTATE MARKET THAN YOU WOULD IN A HOTTER REAL ESTATE MARKET WHERE HOUSES ARE APPRECIATING RAPIDLY IN VALUE.

ONE OF THE MOST POPULAR PROJECTS, FINISHING YOUR BASEMENT, HAS ONE OF THE LOWEST RATES OF RETURN. THE AVERAGE PAYBACK FOR FINISHING A BASEMENT IS LESS THAN 50% OF YOUR COSTS, SO IF YOU SPEND \$10,000, YOU CAN EXPECT TO INCREASE THE VALUE OF YOUR HOME AT RESALE BY LESS THAN \$5,000; THE OTHER \$5,000 COMES OUT OF YOUR POCKET.

KITCHEN REMODELING AND BATHROOM ADDITIONS OFTEN PAY BACK 75% TO 90% OR MORE OF YOUR COSTS. IN-GROUND POOLS END UP BEING NOTORIOUSLY BAD INVESTMENTS, AVERAGING A PAYBACK OF LESS THAN 10%. WHIRLPOOL BATHS, FIREPLACES, AND DECKS DON'T FARE MUCH BETTER. REMEMBER THAT WHAT'S IMPORTANT TO YOU MAY NOT BE IMPORTANT TO A POTENTIAL BUYER.

IMPROVEMENTS THAT POTENTIAL BUYERS ARE MOST LIKELY TO BE WILLING TO PAY FOR INCLUDE:

- ADDING OR REMODELING A BATHROOM
- KITCHEN IMPROVEMENTS
- ADDING A ROOM
- LANDSCAPING
- ADDING A BEDROOM
- ADDING A GARAGE

YOU CAN'T ALWAYS MAKE A DECISION ABOUT HOME IMPROVEMENTS BASED SOLELY ON THE FINANCIAL ASPECTS. YOU MAY NEED EXTRA SPACE FOR AN EXPANDING FAMILY OR HAVE A HOME IMPROVEMENT THAT JUST CAN'T WAIT, LIKE A NEW ROOF. BUT IF YOU'RE PLANNING A HOME IMPROVEMENT PROJECT THAT DOESN'T HAVE TO BE MADE, HOW DO YOU DECIDE IF IT MAKES FINANCIAL SENSE?

REMEMBER THAT WHEN IT COMES TIME TO SELL YOUR HOME, IT'S NEVER A GOOD IDEA TO HAVE THE BIGGEST OR MOST EXPENSIVE HOUSE IN THE NEIGHBORHOOD, BECAUSE IT WILL BE MORE DIFFICULT TO SELL IF THE ASKING PRICE IS HIGHER THAN OTHER HOMES. THE SAME PRINCIPLE APPLIES WHEN REMODELING. IF YOU MAKE YOUR HOME SIGNIFICANTLY LARGER OR MORE EXPENSIVE THAN OTHERS IN THE NEIGHBORHOOD, YOUR LIKELIHOOD OF RECOVERING YOUR COSTS DECLINES.

SO, THINK CAREFULLY BEFORE TAPPING THE EQUITY IN YOUR HOME TO MAKE IMPROVEMENTS. IF YOU PLAN TO SELL IN THE NEXT FIVE OR SO YEARS, YOU MAY RECOVER ONLY A SMALL PERCENTAGE OF THE MONEY YOU PUT INTO YOUR HOME IMPROVEMENTS. YOU COULD EVEN END UP OWING MORE TO THE BANK THAN YOU CAN GET FOR YOUR HOUSE WHEN YOU SELL IT.

IF YOU'RE PLANNING TO SELL AND ARE CONSIDERING MAKING IMPROVEMENTS IN ORDER TO INCREASE THE SELLING PRICE, DO YOUR HOMEWORK FIRST. TALK TO EXPERIENCED REALTORS, BUILDERS, AND OTHER INDUSTRY PROFESSIONALS ABOUT WHETHER YOU'RE LIKELY TO MAKE BACK THE MONEY YOU PUT INTO THE IMPROVEMENTS.

PROTECT HOUSEHOLD VALUABLES WITH PHOTOGRAPHIC RECORDS

YOUR INSURANCE BROKER HAS UNDOUBTEDLY ADVISED YOU TO CREATE A THOROUGH INVENTORY OF YOUR HOUSEHOLD POSSESSIONS. YOU CAN CERTAINLY KEEP WRITTEN RECORDS AND SAVE THOSE RECORDS IN A SAFETY DEPOSIT BOX, BUT IT'S BEST TO ALSO BACK-UP DOCUMENTS WITH A PHOTOGRAPHIC INVENTORY.

PHOTOGRAPHS ARE AN IMPORTANT SUPPLEMENT TO YOUR WRITTEN INVENTORY BECAUSE THEY GIVE DETAILS THAT WRITTEN DESCRIPTIONS CANNOT. IN ADDITION, THEY DOCUMENT THE QUALITY, APPEARANCE, AND SIZE OF THE THINGS YOU OWN.

MODERN TECHNOLOGY MAKES IT EASY TO TAKE CLEAR, SHARP AND DETAILED PHOTOGRAPHS. ASK YOUR HOME INVENTORY PROFESSIONAL TO UPDATE YOUR INVENTORY OFTEN AND STORE YOUR INFORMATION IN A SAFE OFF-PREMISES. A VIDEO CAMERA IS ALSO AN EXCELLENT SOURCE OF SUPPLEMENTAL DOCUMENTATION. ASK YOUR HOME INVENTORY PROFESSIONAL IF THEY OFFER VIDEO SERVICES AND IF NOT CONSIDER TAKING ONE ON YOUR OWN. SPEAK THROUGHOUT YOUR VIDEO DOCUMENTATION, ANNOUNCING THE DATE AND ROOM YOU ARE RECORDING, ADDING AS MUCH DESCRIPTIVE DETAIL AS POSSIBLE. WHEN YOU'RE FINISHED WITH YOUR HOME'S INTERIOR, FILM THE EXTERIOR, AN EXERCISE THAT VERIFIES THE GENERAL CONDITION IN WHICH YOU'VE MAINTAINED YOUR PROPERTY.

ENSURE THAT YOUR HOME INVENTORY PROFESSIONAL PHOTOGRAPHS NOT ONLY MAIN ROOMS BUT ALSO YOUR BASEMENT, ATTIC AND GARAGE. THE ITEMS STORED IN THESE ROOMS MAY BE WORTH COMPARATIVELY LESS THAN OTHER BELONGINGS, BUT YOU'D STILL NEED TO REPLACE THEM IF YOU LOST YOUR HOME IN A DISASTER. AND ITEMS SUCH AS LAWN MOWERS, WEED EATERS, FREEZERS, AND CLOTHES DRYERS COST MONEY TO REPLACE.

DON'T FORGET TO LOOK UNDER BEDS, ON HIGH SHELVES, AND MOST IMPORTANT, IN EVERY CLOSET. BELIEVE IT OR NOT, YOUR CLOTHES ARE AN IMPORTANT ADDITION TO YOUR PERSONAL INVENTORY. YOU DON'T NEED TO PULL OUT EVERY ITEM OF CLOTHING AND DOCUMENT IT INDIVIDUALLY, ALTHOUGH YOU MIGHT PULL A COUPLE OF ITEMS IF THEY'RE PARTICULARLY EXPENSIVE PIECES (DESIGNER COATS, HIGH-END SUITS, ETC.).

OPEN YOUR CUPBOARDS, AS WELL. THEY'RE PROBABLY HIDING YOUR FINE CHINA, YOUR CRYSTAL PIECES AND/OR SILVER. DON'T JUST TAKE A GENERAL PHOTOGRAPH OF YOUR OPEN CABINET. REMOVE ALL OF THESE PIECES, BECAUSE THEY LIKELY RANK AMONG YOUR HIGHEST-VALUE POSSESSIONS. ARRANGE THEM ON A TABLE, INSTEAD. THIS SAVES YOU TIME AND PROVIDES A MUCH BETTER VIEW OF THEIR DETAIL, SIZE, AND ESTIMATED WORTH. TAKE TWO PHOTOGRAPHS OF EACH ITEM, FRONT AND BACK, ENABLING A VIEW OF THE UNDERSIDE AND - IF POSSIBLE - THE BRAND NAME.

AS YOU ACQUIRE MORE POSSESSIONS OF VALUE YOU'LL ALSO NEED TO ADD THEIR PHOTOS AND VIDEOS TO YOUR COLLECTION. CONTACT YOUR HOME INVENTORY PROFESSIONAL EVERY 6 TO 12 MONTHS TO ENSURE THAT YOU ARE PROTECTED.

Type of business	Contact	Company Name
	Phone	Address
Attorney, Family	Daniel Willems 319-366-0811	Willems Law Offices 641 40th St SE
Honda, Acura, Toyota & Lexus Mechanic	Ed Pettus 319-393-1937	Eddie's Rod & Custom 2015 Werner Ct NE
Chiropractor	Ethan Zmoos 319-395-9598	Zmoos Chiropractic, PLC 4045 River Ridge Dr. NE
Dentist	Christopher Tyler, DDS 319-366-8095	Tyler, Link & Barnes 1601 Boyson Square Drive
Dentist	Ian K Shaw DDS 319-365-0529	Northeast Family Dentistry 203 29 th St NE
Workplace Uniforms & Mats	Dennis Eikenberry 563-608-3853	City Workplace Uniforms & Mats Cedar Rapids
Small Business Health Insurance	Michael Clanin 319-560-0307	Heartland Health Solutions Hiawatha
Hair Styling and Replacement	Daryl Grecian 319-364-4220	Advanced Hair Design 1202 A Dina Ct, Hiawatha
Concrete Mud-Jacker	Alden Davis 319-462-2177	Iowa Concrete Correctors Anamosa
Orthodontist	David Gehring 319-378-3333	Gehring Orthodontics 5012 Center Point Rd NE
Flooring Retail and Installing	Matt Langenberg 319-378-0005	The Floor Trader 2445 Wiley Blvd SW, CR
Wood Floor Refinishing & Tree Trimming	Greg Pink 319-361-4304	Windsor Woods Cedar Rapids
Property & Casual Insurance	Mike Toczykowski 319-294-0063	Farmer's Hiawatha
Kitchen Cabinet Refacing	Gaylord Hrubes 319-361-9936	Nu*Look Kitchens
Handyman Services	Brian Aldrich 319-533-7757	Aldrich Construction Cedar Rapids
Chimney & Fireplace Service and Repair	David Dawes 319-361-2132	DC Chimney & Masonry 1525 George Dr, Marion
Property Pin Locator	David Andrews 319-573-6345	Iowa Mortgage Services, Inc Marion
Small Business Health Care	Michael Clanin 319-560-0307	Heartland Health Solutions Hiawatha
Massage Therapist	Diane Thompson 319-721-4441	Cedar Rapids
Financial Advisor	Ryan Brems 319-533-1699	Northwestern Mutual Hiawatha
Credit Card Processing	Dean Sturtz 319-432-7363	Omega Processing Cedar Rapids
Home Builder & Remodeler	Chris Madsen 319-310-3198	Madsen Custom Homes Marion

*While I have enjoyed working with these businesses, you need to decide if they are right for you.

Refer me to a friend and if I do an inspection for them I will send you a check for \$20.