

NEW HOMEOWNER MAINTENANCE MISTAKES (AND HOW TO ADDRESS THEM)



Skipping the home inspection

- Always get a professional inspection before closing
- Ask if additional checks (like pest, mold, or septic) are recommended
- Use inspection results to negotiate repairs or budget for fixes

Ignoring routine maintenance

- Create a seasonal home maintenance schedule
- Focus on core systems: roof, foundation, plumbing, HVAC
- Keep receipts and dates of completed maintenance tasks

Underestimating insurance needs

- Review what's covered—and what's excluded—in your policy
- Add coverage for regional risks (floods, wildfires, earthquakes)
- Revisit your policy annually and after upgrades or changes in weather patterns

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Failing to budget for upkeep

- Save ~4% of your home's value annually for maintenance

- Build an emergency fund for surprise repairs

- Plan for seasonal expenses (heatwaves, frozen pipes)

DIY-ing beyond your skill level

- Start with safe tasks (painting, caulking, cleaning)

- Research and prep before tackling mid-level projects

- Leave electrical, plumbing, and structural work to pros