



# HIPPO'S HOUSEPOWER GUIDE

Your guide to confidently  
crushing homeownership



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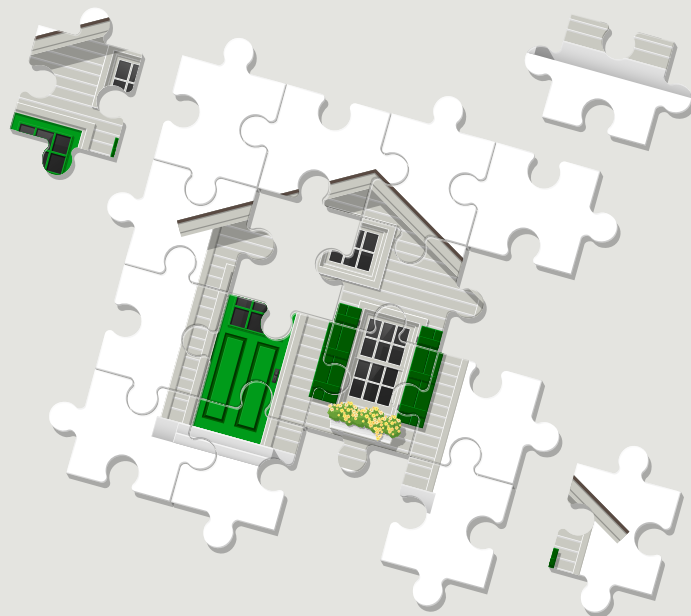
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# WHY PROACTIVE PROTECTION MATTERS

For many, purchasing a home is one of life's biggest achievements. However, findings from Hippo's 2022 Housepower Report\* revealed that 78% of respondents (U.S. homeowners) have had regrets about purchasing their homes within the last 12 months. When one thing goes wrong, it brings a wave of anxiety and dread about what could go wrong next.

**The good news is that most common issues in the home are often preventable. Based upon the report:**

**65%** of those who experienced a problem in their homes report that it could've been prevented with proactive maintenance.



In the pages to follow, we'll walk you through how to tackle these tasks and more. This guide is meant to give homeowners the feeling of Housepower, the confidence in knowing that there are easy-to-follow, simple steps to take control of your home all year long.

Just like our physical health, there are proactive and preventative measures you can take to help maintain your home's health. Just look at some of the top issues that came up for the homeowners surveyed:

## Damaged Appliances

**54%** of homeowners who had something unexpected go wrong in their home dealt with broken appliances, yet ongoing maintenance can catch issues early or prevent wear and tear.

## Broken Systems

**51%** of homeowners had a critical system break down within the past 12 months. However, having your home's critical systems serviced regularly can help improve system efficiency and prevent unwanted breakdowns.

## Water Damage

**45%** of homeowners who had something unexpected go wrong in their home experienced water damage. Simple solutions and steps can help alert you to potential leaks earlier to help prevent costly water damage.

## Roof Damage

**38%** of homeowners who had something unexpected go wrong in their home dealt with roof damage. Reclaim control of unwanted issues by checking your roof seasonally to prolong wear and tear.

### Which critical systems failed homeowners the most?

**1**

Electrical panels (46%)

**2**

Cooking ranges (44%)

**3**

HVAC systems (40%)



# HOUSEPOWER CHECKLIST

When new homeowners unpack that last box, it can seem like “happily ever after” has finally arrived. However, being a homeowner is just the beginning of a long-term relationship with your home, and like all relationships, it takes work.

Hippo's survey found that, on average, **homeowners spent nearly \$6,000 on home maintenance and repairs in 2022**. And, even after thousands of dollars were spent, some to-dos were left unchecked.

## FOLLOW THESE STEPS TO CONFIDENTLY CRUSH HOMEOWNERSHIP

- ☐ **Prepare your financial plan**  
Financial experts advise saving 1-3% of your home's purchase price annually to remain proactive against both planned and unexpected expenses that may pop up during your homeowner journey, according to a [Wells Fargo report](#).
- ☐ **Secure best value insurance**  
Properly valuing your house and having the right amount of home insurance coverage is a must-do to keep your home protected. Also, ask about other preventative services, support, and discounts offered as part of the policy.
- ☐ **Keep records and receipts of home improvements**  
Organize and file receipts for home repairs and maintenance so that important upgrades are kept up to date that could impact the value of your home.
- ☐ **Leverage preventive services**  
Getting a professional opinion is worth its weight in gold, which is why we at Hippo provide access to Hippo Home Care as a service and make it custom-tailored to the needs of your home.
- ☐ **Set up smart home device alerts**  
These devices alert you to problems like water damage, fires, and break-ins, to help detect problems before they cause major damage. We've teamed up with SimpliSafe, Ring, and other smart home technology partners to offer complimentary devices to you as a new customer, if eligible.
- ☐ **Perform home maintenance**  
While you may spend a few hours during the week doing general chores, there are certain tasks you may not have considered that help keep unexpected issues away. In the following section, we'll walk you through the key fundamentals to know about your home and what to look out for.

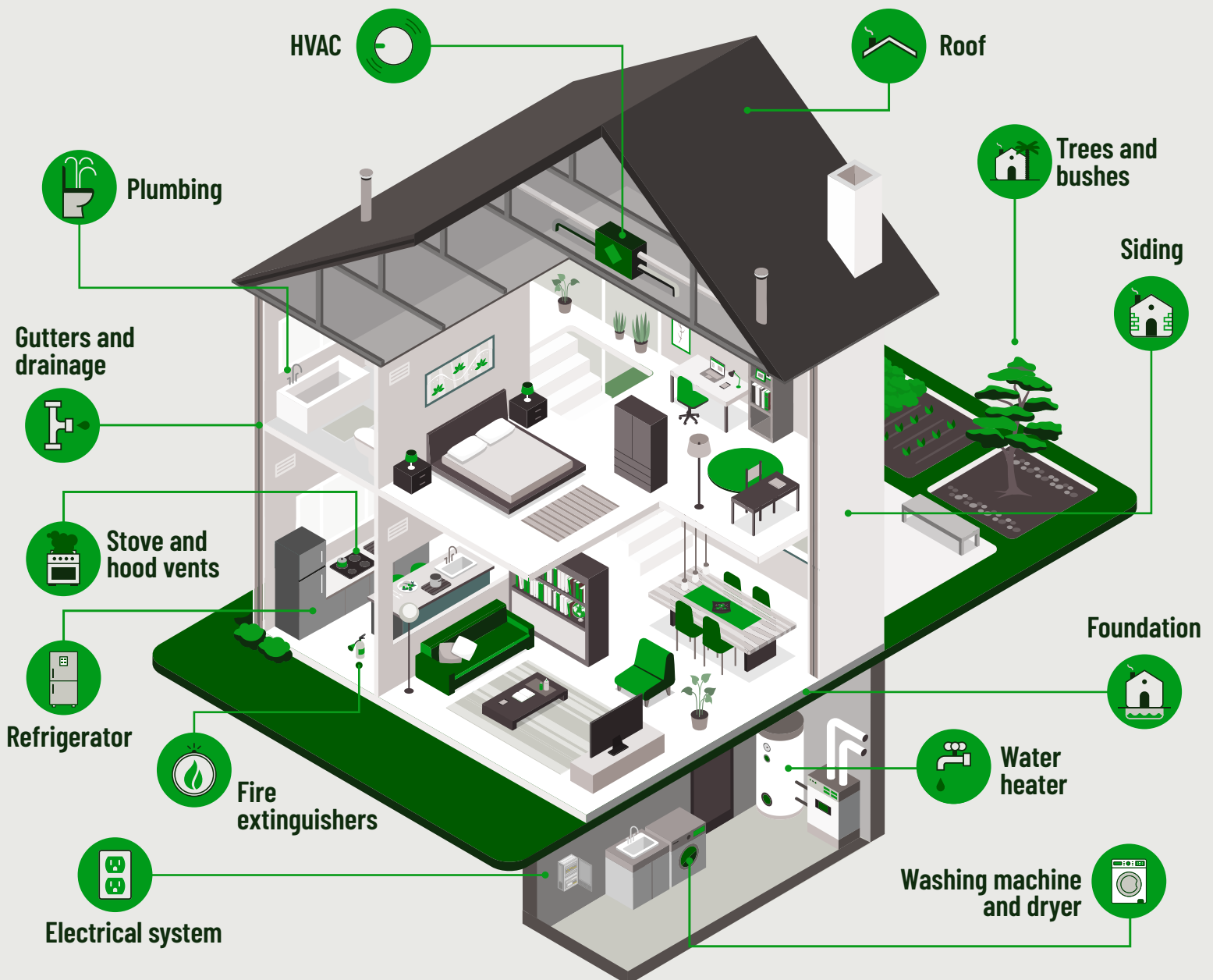


# GET TO KNOW **YOUR HOME**

## *Critical systems*

Most people don't know as much about their homes' fundamental systems as they might think. Over time, critical structures and systems deteriorate and break down without proper care and maintenance.

**Familiarize yourself with your home's critical systems and help prevent small things from becoming big problems later.**



# WATER



## Plumbing

### Why it's important

Water damage is one of the most common and costly disasters your home can experience.

- The average home insurance claim costs upwards of \$12,000 (source: [iii.org](https://www.iii.org)), yet nearly 40% of homeowners who participated in Hippo's Housepower Report say they wait more than a year to conduct plumbing checks and inspections.

### Actions to take

1. A quick walkaround every 3 months will help you catch the earliest signs of plumbing issues.
2. Set up smart devices with leak detectors in areas where water is likely to pool, such as under bathroom or kitchen sinks, and in the basement.



## Water heater

### Why it's important

A replacement water heater can set you back anywhere between \$1,000-1,500, according to Hippo Home Care.

- Hippo's Housepower Report revealed that only 17% of homeowners do the bare minimum to protect this critical system and around 1/3 know the cost of replacing it.

### Actions to take

1. Flush your hot water heater annually to help prevent sediment buildup. Over time, sediment builds up in the bottom of your water heater, which can corrode the tank and heating elements, and shorten its lifespan.
2. Look under water supply and drain lines for signs of corrosion and repair damage. Pipe corrosion can also hurt the efficiency of hot water heaters and cause premature failure.





# FIRE



## Smoke, carbon monoxide detectors & fire extinguishers

### Why it's important

The distress of a fire in your home can be long-lasting.

- According to Hippo's Housepower Report only around 1/3 of homeowners know where to locate smoke and/or carbon monoxide detectors in their home.

### Actions to take

1. Regularly check that smoke and carbon monoxide detectors are working to help protect you from fires, smoke, and toxic gas. Change or charge batteries every 3-6 months and replace old devices with a non-replaceable 10-year battery device.
2. Inspect fire extinguishers every 6 months by making sure the pin and tamper seal are intact, the tank is free of dents and corrosion, the pressure gauge is within proper operating range, and the device is not expired. Every homeowner should have a functional fire extinguisher on each floor.



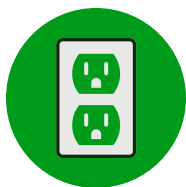
## Stove and hood vents

### Why it's important

The buildup of cooking oils and grease occurs on your stove hood over time, making cooking the leading cause of all home fires (source: [USFA](#)).

### Actions to take

1. Clean vent screens that prevent grease from entering the hood ventilation every 3 months to help prevent grease fires and prolong the life of the vent fan.
2. Remove the filter from the range hood, and wash in warm soapy water to remove grease buildup.
3. Clean ignition sources (gas) every 3 months and have a technician tune-up your range annually.



## Electrical system

### Why it's important

Electrical systems need to be protected from overheating in the event of a power surge.

- According to Hippo's Housepower Report, more than 2/3 of homeowners don't know the location of their fuse box or circuit breaker.

### Actions to take

1. While every home is different, circuit breakers are generally located in low-traffic areas of the home, such as a basement, garage, or utility closet.
2. If the power is out in your home, check for the breaker that is out of line, switch it to 'off' position, then switch it to the 'on' position.
3. Keep the electrical box cover shut, and check every 3 months for signs of rust, moisture, and dirt.



# STRUCTURE



## Foundation

### Why it's important

Over time, the ground around your home may shift, causing changes to how the home rests on the foundation.

### Actions to take

1. Check for cracks that are larger than 1/8th inch in width (the thickness of 2 pennies) or are actively getting bigger.
2. To help identify movement, you can monitor a crack over time by placing a piece of masking tape over it and seeing if it shifts. Consult a foundation expert when serious damage is identified.



## Roof

### Why it's important

A poorly maintained roof can lead to deterioration, damaged shingles, and other issues such as moss buildup, making it easier for water to seep into ceilings.

- A slow roof leak can turn into a huge backlog of moisture in your ceiling or attic. This can eventually proliferate into mold that grows on walls and framing leading to poor air quality in the home and damage to your home's structural framing.

### Actions to take

1. Look for signs of damage such as missing, worn, or damaged shingles while inspecting your roof from the ground.
2. Trim trees that are encroaching or overhanging near gutters or rooflines, to help prevent damage.



## Siding

### Why it's important

Siding on a house needs to be well painted and sealed to help avoid leaks or mold from forming and keep pests out.

### Actions to take

1. Walk around the perimeter of your home each season looking for signs of deterioration such as rotting, peeling paint, and damaged siding, sills, or soffits.
2. Repair damaged areas right away as these materials help protect your home from weather, water intrusion, and pests, and not addressing them could lead to rot and damage to structural framing.





# APPLIANCES



## Washing machine and dryer

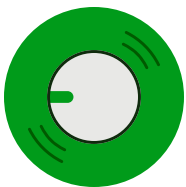
### Why it's important

The leading cause of home fires involving dryers and washing machines are from dust, fiber, or lint buildup in the dryer exhaust vent (source [NFPA](#)).

- While most of us remember to clean the lint filter in between laundry loads, Hippo's Housepower Report revealed that most homeowners wait 2+ years to clean their dryer exhaust vent, if ever.

### Actions to take

1. Remove the excess heat, moisture, and lint that comes from the drying cycle.
2. Clean your vent at least once a year to help reduce the chance of house fires and improve energy efficiency, according to Hippo Home Care.



## HVAC

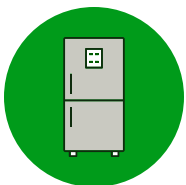
### Why it's important

When your HVAC works efficiently, heat and cool air are distributed throughout the home with good circulation.

- Common system breakdowns are a result of dirty HVAC filters, thermostat settings, a pilot light being out, or faulty thermocouple.

### Actions to take

1. You can help improve the air quality inside of your home and use less energy by changing the HVAC filter every 30 to 90 days depending on your unit, according to Hippo Home Care.
2. Schedule a bi-annual tune-up to help ensure you are not stuck without heat (or cool air).



## Refrigerator

### Why it's important

The coils on your refrigerator are critical to keeping it cool.

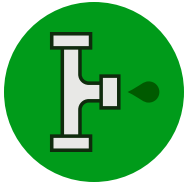
- Most homeowners don't vacuum their refrigerator coils on schedule according to Hippo's Housepower Report, and nearly 1 in 5 responding homeowners say they did not know they had to vacuum their refrigerator coils at all.

### Actions to take

1. Dust and dirt can reduce performance and increase energy bills. Vacuum or clean under and behind your refrigerator twice a year to help maintain peak performance.



# WEATHER



## Gutters and drainage

### Why it's important

Buildup in gutters can spill water over the sides and potentially cause foundation damage, structural defects, mold, mildew, and basement flooding.

- In cooler climates, water residue in clogged gutters can freeze and expand causing water to seep into the roof or eaves.

### Actions to take

1. At a minimum, clean your gutters once a year by removing large debris that may be blocking the flow of water towards the downspouts.
2. Flush your gutters with a hose starting at the end furthest from the downspouts, making sure downspout drains are positioned away from the foundation.



## Trees and bushes

### Why it's important

On windy days, tree branches can strip off layers of siding or asphalt from the roof singles that protect your home.

- Even worse, a storm can cause a sick tree's limbs to fall onto your home. In drier climates, there's the additional wildfire risks that encroaching brush can have on a home.

### Actions to take

1. Do a quick walkthrough to remove branches touching or overhanging near or on your roof. Also, remove vegetation in contact with the sides of your home, and dead or dying vegetation within 30 feet of your home..
2. Consider hiring a professional to remove overhanging limbs as these can be risky.

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For more information, Hippo Home Care gives you insights about your home's health and one-to-one expert advice to help you keep small things from becoming big problems. Get a personalized, dynamic home health profile and checkup of key critical systems to help you stay one step ahead of potential maintenance problems.



# PROACTIVE YEAR-LONG MAINTENANCE

Seasonal weather changes can affect your home's health. Help avoid the stresses of unexpected repairs with proactive maintenance for every season.

Follow these steps as a jumping-off point to create your own seasonal maintenance checklist.

|  |  |   |
|--|--|---|
| <br><b>SPRING</b>   | <b>Interior to-dos</b> <ul style="list-style-type: none"> <li><input type="checkbox"/> Clean air ducts</li> <li><input type="checkbox"/> Replace furnace filter</li> <li><input type="checkbox"/> Check for leaking or corroded pipes</li> <li><input type="checkbox"/> Steam clean furniture and carpets</li> </ul>   | <b>Exterior to-dos</b> <ul style="list-style-type: none"> <li><input type="checkbox"/> Clean gutters and downspouts</li> <li><input type="checkbox"/> Complete lawn maintenance (reseeding, fertilizing, mowing)</li> <li><input type="checkbox"/> Inspect roof for damage</li> <li><input type="checkbox"/> Power wash home and deck</li> </ul>  |
| <br><b>SUMMER</b>   | <b>Interior to-dos</b> <ul style="list-style-type: none"> <li><input type="checkbox"/> Check for mold</li> <li><input type="checkbox"/> Clean and replace window screens</li> <li><input type="checkbox"/> Test smoke, CO detectors and fire extinguishers</li> <li><input type="checkbox"/> Check locks (burglary rates are highest in the summer months, according to <a href="http://alarm.org">alarm.org</a>)</li> <li><input type="checkbox"/> Spray for pests</li> </ul> | <b>Exterior to-dos</b> <ul style="list-style-type: none"> <li><input type="checkbox"/> Trim back trees and shrubs (especially in dryer climates)</li> <li><input type="checkbox"/> Check and repair weather strips to help keep your home cool and lower energy bills</li> <li><input type="checkbox"/> Install smart home tech such as motion detection lights and cameras</li> <li><input type="checkbox"/> Check siding for signs of deterioration or pests</li> <li><input type="checkbox"/> Survey for cracks within the foundation</li> </ul> |
| <br><b>FALL</b>   | <b>Interior to-dos</b> <ul style="list-style-type: none"> <li><input type="checkbox"/> Inspect and service HVAC</li> <li><input type="checkbox"/> Clean and service fireplace</li> <li><input type="checkbox"/> Service and wrap hot water heater</li> <li><input type="checkbox"/> Clean hood or cooking vents</li> <li><input type="checkbox"/> Clean and service appliances</li> </ul>  | <b>Exterior to-dos</b> <ul style="list-style-type: none"> <li><input type="checkbox"/> Inspect roof for damage and repair</li> <li><input type="checkbox"/> Fertilize lawns</li> <li><input type="checkbox"/> Clean and store outdoor equipment and furniture</li> <li><input type="checkbox"/> Winterize your AC with tarps to prevent water from entering</li> <li><input type="checkbox"/> Protect exterior plumbing</li> <li><input type="checkbox"/> Remove debris from gutters and downspouts</li> </ul>                                      |
| <br><b>WINTER</b> | <b>Interior to-dos</b> <ul style="list-style-type: none"> <li><input type="checkbox"/> Insulate pipes against freezing weather</li> <li><input type="checkbox"/> Inspect attics and basements for leaks</li> <li><input type="checkbox"/> Inspect sump pump</li> <li><input type="checkbox"/> Check grout and regrout if needed</li> <li><input type="checkbox"/> Vacuum refrigerator coils</li> </ul>   | <b>Exterior to-dos</b> <ul style="list-style-type: none"> <li><input type="checkbox"/> Place snow shovels in accessible area</li> <li><input type="checkbox"/> Disconnect outside hoses and winterize outside faucets</li> <li><input type="checkbox"/> Check for ice dams or icicles</li> <li><input type="checkbox"/> Remove ice or snow from walkways</li> </ul>   |



# ULTIMATE CHECKLISTS

Check out more seasonal maintenance tips and resources on the Hippo blog and in Hippo's mobile app which includes a Home Health Assessment, a detailed Home Check-up with a Hippo Home Care expert, a personalized checklist of preventive maintenance tasks, and ongoing access to Hippo Home Care pros for advice on how to address issues.

## Check out other home checklists



**Spring cleaning  
your home: a step  
by step guide**



**Summer home  
maintenance &  
safety guide**



**Cool weather  
outdoor home  
maintenance guide**



**Deep cleaning  
your home: a room  
by room guide**



**Building an emergency  
preparedness checklist  
for your home**

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**FEEL THE HOUSEPOWER**

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#### \* Methodology

Hippo's 2022 Year in Review Homeowner Report was conducted by Kickstand Communications on behalf of Hippo Insurance Services. Fielded between October 22-28, 2022, the results are based on 1,002 respondents. To qualify, respondents were screened to be residents of the United States, 25 to 75 years of age, and currently own a home. Research was conducted at 95% confidence with +/- 3% margin of error.