THE MARKEL GROUP

FROM THE OFFICE OF CHERYL MARKEL

Personalized Service · Exceptional Results

THE Ultimate Month-by-Month Home Maintenance Guide

Protect Your Home. Prevent Expensive Repairs. Maintain Its Value.

~ The Colorado Edition ~



Owning a home is one of the largest investments most people will ever make — and regular maintenance is one of the simplest ways to protect that investment.

The challenge is that many maintenance issues don't announce themselves until they become expensive problems. A small roof leak can become significant water damage. A clogged dryer vent can become a fire hazard. A neglected furnace can fail on the coldest night of the year.

Colorado homeowners have some additional considerations. Intense sun, hail, dramatic temperature swings, freeze/thaw cycles, snow, dry conditions, and summer heat can all take a toll on a home.

The following calendar is designed as a practical annual checklist. You don't necessarily need to complete every task yourself — many are best handled by qualified professionals — but knowing what should be evaluated (and when) can help you stay ahead of problems.

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JANUARY

Winter Protection and Interior Maintenance

January is primarily about protecting your home from cold temperatures, snow and ice while looking for signs of problems developing inside.

Exterior and Structural

- Check the roof from the ground for missing, damaged, or displaced shingles.
- Look for excessive ice accumulation or ice dams along roof edges, gutters, and downspouts.
- Make sure downspouts direct water several feet away from the foundation.
- Check exterior hose bibs for signs of freezing or damage.
- Look for cracks or gaps around exterior doors and windows. Caulk as needed.
- Inspect weatherstripping around frequently used doors.
- Look for evidence of water intrusion around windows, ceilings, and exterior walls.
- Watch for new foundation cracks or changes in existing cracks.
- Keep snow from accumulating against the foundation.

Plumbing

- Know where your main water shutoff is located.
- Check exposed plumbing in garages, crawl spaces, and other unheated areas.
- Make sure pipes in vulnerable areas are adequately insulated.
- If traveling during extremely cold weather, take appropriate precautions to protect plumbing.
  - » Check under sinks for slow leaks or moisture.
  - » Inspect water heater connections for leaks.
  - » Check the age and condition of the water heater.

HVAC

- Replace or inspect the furnace filter.
- Make sure supply and return vents are unobstructed.
- Keep furniture, rugs, and curtains away from heating vents.
- Listen for unusual furnace noises.
- Check the furnace room for unusual odors, moisture, or signs of combustion problems.
- Schedule professional furnace service if it has not been serviced recently.

Safety

- Test smoke alarms and carbon monoxide detectors. Replace batteries if needed.
- Check the expiration/age of smoke and CO detectors and replace units according to manufacturer recommendations.
- Make sure fire extinguishers are accessible and properly charged.
- Review your emergency shutoffs with everyone in the household.
- Check that exterior house numbers are visible to emergency responders.

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FEBRUARY

Indoor Systems and Preventative Maintenance

February is a good month to address the things you can't see from the curb.

Plumbing

- Check faucets and supply lines for leaks.
- Inspect toilets for running water and bases for moisture or discoloration.
- Inspect washing-machine hoses.
- Inspect dishwasher supply and drain connections.
- Check refrigerator water lines and ice-maker connections.
- Inspect garbage-disposal connections for leaks.
- Check for leaks underneath every sink.
- Consider replacing older washing-machine hoses with higher-quality hoses.

Appliances

- Clean the refrigerator coils if accessible and recommended by the manufacturer.
- Clean the dishwasher filter.
- Clean the oven and range hood.
- Check the refrigerator door gasket.
- Clean the washing-machine gasket and detergent drawer.
- Run a washing-machine cleaning cycle.
- Clean the dryer lint trap thoroughly.
- Check the dryer vent for excessive lint buildup.

Electrical

- Test GFCI outlets in bathrooms, kitchens, garages, and exterior locations.
- Check for warm, discolored, or buzzing outlets.
- Look for damaged electrical cords.
- Avoid overloading outlets and extension cords.
- Make sure electrical panels are accessible and unobstructed.
- If you notice unusual electrical behavior, have it evaluated by a qualified electrician.

Interior

- Check ceilings and walls for new cracks or stains
- Look around windows for condensation or moisture.
- Inspect attic access points.
- Check for evidence of pests.
- Clean bathroom exhaust fans and grilles.
- Clean ceiling fans.
- Vacuum accessible HVAC registers and returns.

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MARCH

Prepare for Spring

March is when Colorado homeowners should begin shifting to spring inspection.

Roof and Exterior

- Schedule a professional roof inspection, especially if your roof experienced significant snow, wind, or hail.
- Look for missing, cracked, or lifted shingles.
- Inspect flashing around chimneys, skylights, and roof penetrations, chimney caps, and masonry.
- Inspect exterior siding for damage, and peeling or damaged exterior paint.
- Check fascia and soffits.
- Inspect exterior caulking.
- Look for signs of water intrusion in the attic, and check attic insulation for moisture or damage.

Gutters

- Clean gutters and downspouts.
- Check for loose or sagging gutters.
- Check gutter seams for leaks.
- Make sure downspouts discharge away from the foundation.
- Consider installing or maintaining gutter guards if appropriate for the property.

Exterior Drainage

- Make sure soil slopes away from the foundation.
- Check for areas where winter snowmelt could pool against the house.
- Inspect and remove debris from window wells and drains.
- Check exterior drains and sump-pump discharge areas.

Landscaping

- Remove dead branches and prune trees appropriately.
- Check trees for winter damage.
- Inspect irrigation equipment before turning the system on.
- Check sprinkler heads for damage.
- Inspect exposed irrigation lines.
- Look for erosion around the foundation.
- Check mulch and soil levels around the home.

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APRIL

Spring Systems Check

April is an excellent month for a full spring inspection.

HVAC

- Schedule air-conditioning service before the summer rush, and ask your HVAC professional to evaluate system efficiency and remaining useful life.
- Replace HVAC filters.
- Clean accessible return-air grilles.
- Have the AC condensate drain inspected and cleaned.
- Check the exterior AC condenser for debris.
- Make sure the area around the condenser has adequate clearance.
- Test the air-conditioning system before the first major heat wave.
- Ask your HVAC professional to evaluate system efficiency and remaining useful life.

Plumbing

- Inspect outdoor faucets and hose bibs for freeze damage.
- Turn on exterior water gradually after winter.
- Check for leaks around hose bibs.
- Inspect sprinkler-system backflow devices where applicable.
- Test sump-pump operation if you have one.
- Inspect basement or crawl-space areas for moisture.

Exterior

- Inspect and wash exterior windows, tracks, and screens.
- Repair damaged screens.
- Inspect exterior doors.
- Touch up damaged paint.
- Re-caulk deteriorated areas.
- Check garage-door weatherstripping.
- Lubricate garage-door hardware according to manufacturer recommendations.
- Test garage-door safety reversal mechanisms.

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MAY

Landscaping, Irrigation, and Outdoor Living

May is when exterior systems begin working hard.

Irrigation

- Turn on irrigation system after the threat of hard freezes has passed.
- Check every sprinkler zone, looking for broken sprinkler heads and damaged hoses.
- Look for overspray onto sidewalks, driveways, and the house.
- Adjust sprinkler heads to avoid watering pavement.
- Check for leaking valves.
- Inspect the irrigation controller.
- Replace backup batteries if applicable.
- Consider a weather-based or smart irrigation controller.
- Adjust watering schedules as weather changes.

Landscaping

- Inspect trees for dead or hazardous limbs.
- Keep branches away from roofs and siding.
- Keep vegetation away from HVAC equipment.
- Make sure vegetation does not block vents.
- Check soil levels around the foundation.
- Avoid piling soil or mulch against siding.
- Inspect retaining walls.
- Repair erosion.
- Check outdoor lighting.
- Inspect fencing and gates.

Decks and Patios

- Inspect decks for loose boards and rot.
- Inspect railings, stairs, and deck fasteners.
- Clean patios.
- Inspect concrete for significant cracks or movement.
- Seal or stain wood decks as needed.
- Check outdoor furniture and storage areas.

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JUNE

Summer Heat, Water, and Exterior Protection

June is a good month to prepare for Colorado's intense summer sun and heat.

HVAC

- Turn on irrigation system after the threat of a hard freeze has passed.
- Replace HVAC filters.
- Check that your AC is cooling evenly.
- Keep the outdoor condenser clear of weeds and debris.
- Make sure condensate lines are draining properly.
- Check for unusual sounds or odors.
- Consider an HVAC tune-up if you have not already completed one within the year.

Roof and Attic

- Check the attic for excessive heat.
- Inspect attic ventilation.
- Look for signs of roof leaks.
- Check insulation levels.
- Look for evidence of pests.
- Check around roof penetrations.
- Inspect skylights if applicable.

Windows and Doors

- Inspect window seals.
- Look for failed insulated glass units — often visible as fogging or moisture between panes.
- Check weatherstripping.
- Inspect exterior caulking.
- Check screens.
- Lubricate locks and hinges as appropriate.

Water Conservation

- Check irrigation for leaks.
- Inspect sprinkler coverage.
- Adjust watering based on actual weather conditions.
- Water during appropriate times to reduce evaporation.
- Consider replacing high-water landscaping with drought-tolerant plants.
- Check outdoor faucets for leaks.
- Repair dripping faucets promptly.
- Consider installing water-saving fixtures when replacing plumbing fixtures.

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JULY

Heat, Hail, and Mid-Summer Inspection

July is particularly important in Colorado because heat, intense sun, thunderstorms, and hail can all affect the home.

After Major Storms

- Inspect the roof from the ground after significant hail or wind.
- Look for damaged gutters and downspouts.
- Check window screens.
- Inspect siding.
- Look for damaged exterior trim.
- Check outdoor structures.
- Inspect skylights.
- Check trees for broken limbs.
- Look for water intrusion in ceilings and walls.
- If you suspect hail damage, consider having the roof evaluated by a qualified roofing professional rather than relying solely on a visual inspection from the ground.

HVAC

- Replace filters.
- Check airflow.
- Make sure vents are unobstructed.
- Keep blinds or shades closed during the hottest part of the day where appropriate.
- Check that exterior HVAC equipment is not obstructed.
- Monitor unusual increases in energy consumption.

Plumbing

- Check water pressure.
- Inspect toilets and faucets for leaks.
- Check irrigation usage for unexpected increases.
- Inspect the water heater.
- Look for moisture around the water heater and utility areas.

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AUGUST

Preventative Maintenance Before Fall

August is an excellent month to catch up on maintenance before the seasons change.

Exterior

- Inspect siding.
- Touch up exterior paint.
- Re-caulk windows and doors where needed.
- Inspect the foundation.
- Check drainage around the property.
- Inspect retaining walls.
- Check fences and gates.
- Inspect the roof after summer storms.

Trees and Landscaping

- Remove dead or hazardous limbs.
- Keep branches away from roofs.
- Keep vegetation away from the foundation.
- Check trees near power lines and structures.
- Look for signs of disease or infestation.

Garage

- Clean and organize the garage.
- Inspect the garage door.
- Test safety sensors.
- Check springs and cables visually for damage.
- Check the garage floor for cracks or moisture.
- Make sure the garage door closes completely.

Fire Safety

- Test smoke and carbon monoxide detectors.
- Check fire extinguishers.
- Review the household emergency plan.
- Make sure exits are accessible.

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SEPTEMBER

Prepare for Fall and Winter

September is one of the most important maintenance months of the year in Colorado.

Furnace

- Schedule annual furnace maintenance.
- Replace the furnace filter.
- Test the furnace before the first cold snap.
- Have unusual noises or odors investigated.
- Make sure furnace vents are unobstructed.
- Inspect accessible ductwork.
- Ask about the age and expected remaining life of the system.

Chimney and Fireplace

- Have the chimney inspected if you use a wood-burning fireplace.
- Schedule chimney cleaning when appropriate.
- Inspect fireplace doors and screens.
- Check chimney flashing.
- Inspect chimney masonry.

Roof and Gutters

- Clean gutters.
- Clear downspouts.
- Inspect roof condition.
- Check flashing.
- Look for damaged shingles.
- Check roof penetrations.
- Inspect skylights.
- Make sure water is directed away from the foundation.

Doors and Windows

- Inspect weatherstripping.
- Replace deteriorated caulking.
- Check exterior door thresholds.
- Inspect basement windows.
- Check window wells.
- Make sure windows close and lock properly.

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OCTOBER

Winterize the Property

October is your final major opportunity to prepare for freezing temperatures.

Irrigation Winterizing

- Shut down the irrigation system at the appropriate time.
- Have the system professionally blown out where appropriate.
- Protect exposed irrigation components.
- Insulate vulnerable backflow devices where appropriate.
- Make sure exterior faucets are winterized.
- Disconnect garden hoses.
- Store hoses in a protected location.

Plumbing

- Insulate vulnerable pipes.
- Check pipes in garages and crawl spaces.
- Know the location of the main water shutoff.
- Check water heater condition.
- Look for leaks around plumbing fixtures.
- Inspect sump pumps.

Exterior

- Complete final gutter cleaning.
- Remove leaves from window wells.
- Clean exterior drains.
- Remove debris from roof valleys where safely accessible.
- Trim branches away from the house.
- Secure loose outdoor items before winter storms.
- Store or protect outdoor furniture.
- Inspect snow-removal equipment.
- Make sure exterior lighting works.

Interior

- Test smoke and carbon monoxide detectors.
- Replace batteries where appropriate.
- Replace HVAC filters.
- Check weatherstripping.
- Inspect attic for moisture or pests.
- Check basement and crawl spaces for moisture.

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NOVEMBER

Winter Protection and Holiday Safety

By November, the goal is to make sure the house is ready to remain closed up and heated for several months.

HVAC

- Replace furnace filter.
- Keep vents unobstructed.
- Schedule furnace service if not already completed.
- Check carbon monoxide detectors.
- Keep the furnace area clear of combustible materials.
- Check humidifier systems if installed.

Plumbing

- Know where the main water shutoff is.
- Know how to shut off water to individual fixtures.
- Check exposed pipes.
- Inspect the water heater.
- Check for slow leaks.
- Monitor for signs of freezing.

Roof and Gutters

- Make sure gutters are clear before repeated freezing.
- Check downspouts.
- Inspect roof drainage.
- Look for obvious roof damage.

Holiday Safety

- Inspect holiday lights before installation.
- Use outdoor-rated lights outdoors.
- Avoid overloading electrical circuits.
- Keep decorations away from heating equipment.
- Make sure candles are never left unattended.
- Keep exits and electrical panels accessible.

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DECEMBER

Annual Home Review

December is a good time to review the house as a whole and plan next year's larger projects.

Annual Review

- Age of the roof.
- Age of the furnace.
- Age of the air conditioner or heat pump.
- Age of the water heater.
- Age and condition of major appliances.
- Windows and exterior doors.
- Exterior paint.
- Decks and fences.
- Plumbing fixtures.
- Electrical systems.
- Insulation.
- Drainage and grading.
- Any recurring repairs from the past year.

Home Documentation

Create or update a Home Maintenance File containing:

- Roof installation date
- Furnace installation date
- AC/heat-pump installation date
- Water-heater installation date
- Appliance purchase dates
- Major remodeling dates
- Contractor contact information
- Warranties
- Receipts for major improvements
- Inspection reports
- Paint colors and product information
- Flooring information
- Roofing information
- HVAC model and serial numbers
- Plumbing information
- Electrical information
- Landscaping and irrigation information

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MAINTENANCE TASKS TO PUT ON A RECURRING SCHEDULE

Some maintenance doesn't fit neatly into a particular month.

Monthly

- Replace or inspect HVAC filters as appropriate for the home and filter type.
- Test smoke alarms and carbon monoxide detectors.
- Check under sinks for leaks.
- Check toilets for running water.
- Inspect visible plumbing and water heater for leaks.
- Inspect the basement/crawl space for moisture.
- Check the garage for water intrusion.
- Walk around the exterior of the property, checking for new cracks, leaks or drainage issues.
- Check that gutters and downspouts are functioning.
- Check irrigation usage for unusual increases during watering season.

Quarterly

- Clean bathroom exhaust fans.
- Clean dryer lint areas.
- Clean refrigerator coils if applicable.
- Clean dishwasher filters.
- Inspect caulking and weatherstripping.
- Test GFCI outlets.
- Inspect garage-door operation.
- Inspect exterior drainage.
- Check fire extinguishers.
- Inspect attic and basement/crawl-space areas.

Annually

- Furnace, water heater, and AC inspection/service.
- Roof inspection and gutter cleaning as appropriate.
- Chimney inspection/cleaning if applicable.
- Irrigation startup and winterizing.
- Dryer-vent inspection/cleaning.
- Plumbing inspection as appropriate.
- Tree inspection/pruning.
- Exterior caulking inspection.
- Deck inspection.
- Garage-door inspection.
- Smoke and CO detector review.
- Electrical-system review if warranted.
- Review homeowner's insurance coverage.
- Review the home's replacement-cost coverage after major renovations or improvements.

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DON'T FORGET THESE OFTEN OVERLOOKED ITEMS

These are the maintenance items homeowners are particularly likely to overlook:

Dryer Vent

A lint trap is not the same thing as a clean dryer vent. Lint can accumulate in the vent duct and restrict airflow. Have the vent inspected and cleaned as appropriate.

Refrigerator Water Line

A leaking refrigerator supply line can cause significant flooring and cabinet damage. Periodically inspect the connection and tubing.

Washing-Machine Hoses

These can fail unexpectedly and cause substantial water damage. Inspect them periodically and replace aging hoses.

Water Heater

Look for corrosion, leaks and unusual noises. Know its age and understand when replacement may be approaching.

Sump Pump

If your home has a sump pump, test it periodically — especially before periods of heavy precipitation or snowmelt.

Window Wells

Leaves and debris can clog window-well drains and create water problems during snowmelt or heavy rain.

Garage Door

Test the automatic reversal feature and inspect weatherstripping.

Exterior Caulking

Caulking around windows, doors and other penetrations deteriorates over time. Small gaps can allow water and air infiltration.

Attic

The attic is one of the best places to discover problems early. Look for moisture, staining, damaged insulation, pests and inadequate ventilation.

Foundation Drainage

The soil around the house should direct water away from the foundation — not toward it.

Trees

A tree may be beautiful but still pose a significant risk to a roof, home or power line. Dead limbs and structural problems should be addressed before they become an emergency.

Hail Damage

Colorado homeowners should pay particular attention to roofs, gutters, siding, window screens, and exterior equipment following significant hailstorms.

Grading

Landscaping can change over time. Soil can settle, mulch can accumulate and irrigation can alter drainage. Check periodically to make sure water is still moving away from the house.

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THE "BEFORE YOU SELL" MAINTENANCE CHECK

If you're thinking about selling within the next year, don't wait until the house is on the market. And consider having a pre-listing inspection to identify issues while you still have time to address them on your own terms.

Six to twelve months before listing, consider reviewing:

- Roof and gutter condition
- HVAC and water heater condition
- Plumbing leaks
- Electrical issues
- Exterior/interior paint
- Windows and doors
- Landscaping, sprinkler system, and drainage
- Decks and patios
- Fencing
- Appliances
- Caulking and weatherstripping
- Flooring
- Garage
- Attic
- Basement/crawl space
- Smoke and CO detectors

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Keeping this information organized can be extremely valuable when something needs to be repaired — and can also make the home easier to sell later.

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A SIMPLE RULE FOR HOMEOWNERS

Think of your home in five categories:

WATER
Roof, gutters, plumbing, drainage, irrigation, foundation, and windows.

AIR
Furnace, AC, ventilation, filters, insulation, and weatherproofing.

FIRE AND ELECTRICITY
Smoke detectors, carbon monoxide detectors, electrical systems, appliances, fireplaces, and dryer vents.

STRUCTURE
Roof, foundation, siding, decks, stairs, railings, windows, doors, and trees.

MONEY
Anything that protects the home's value, prevents deferred maintenance and preserves documentation of improvements.

If you stay ahead of those five categories, you will catch a remarkable number of problems before they become expensive emergencies.

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ONE FINAL THOUGHT

Home maintenance isn't about making sure everything is perfect all the time. It is about small, consistent investments in your home so that small problems don't become large ones. The homeowners who tend to have the fewest unpleasant surprises aren't necessarily the ones who spend the most money on their homes. They are often the ones who notice problems early, keep good records, and address maintenance before it becomes urgent.

And when it eventually comes time to sell, that maintenance history can become part of the story you tell a future buyer: This home has been cared for.

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I hope these tips have been helpful. If so, please feel free to share this guide with others who may benefit from them, as well.

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