

HOME FOR A LIFETIME



## KEEPING YOUR HOME AT ITS BEST

A Guide to Home Maintenance for a Lifetime

**THE HARTFORD**  
Center for  
Mature Market  
EXCELLENCE

 **The Hartford**



# YOUR HOME

How long have you been a homeowner? Perhaps 10, 20 or 30 years? To make a house a home for a lifetime takes a lot of work. You carefully selected the home, filled it with your belongings and memories, and took care of its basic needs. You're an experienced homeowner. Yet even the most experienced homeowner may say, "there's always something that needs to be done." And often when an item or fixture breaks or wears out, we learn new things about what our home needs. Not only has your home changed over time, so too might your lifestyle, preferences and abilities.

Most of us are able to manage quite well through normal age related changes or in adjusting to chronic illness, but some of the physical demands of keeping up with a home, such as getting up on a ladder, can become increasingly risky in our later years. This may mean a switch from doing tasks ourselves to hiring a professional to help with home maintenance tasks. And when we're in mid-life, the strain on our finances that can happen, for example, from paying for college for our kids while trying to save for retirement, can make it hard to budget for home maintenance. Yet, throughout our adulthood, it is important to take steps to plan for and maintain our homes, as our homes can be central to our well-being, and most of us want to remain in our own homes as we age.

During our lifetime there are many things that may divert us from prioritizing our home maintenance, but small issues can turn into big problems quickly, and sometimes they are very costly and can be stressful. Whether you're in mid-life and competing priorities have turned your attention (and time and money) away from routine home maintenance or you're in later life and physical changes or health have created additional obstacles to completing home maintenance tasks, prioritizing your home maintenance remains important.



## HOME FOR A LIFETIME

Do you have any home maintenance that could or should be done? If so, you're not alone. In research from The Hartford Center for Mature Market Excellence® and the MIT AgeLab, 49% of homeowners over the age of 50 said they did. Through the Home Maintenance Among Homeowners Age 50+ study, researchers talked with homeowners about home maintenance today and over their lifetime in focus groups and interviews and in a nation-wide survey.

Of the homeowners 50+ surveyed, some of the types of tasks that were not yet done were yard work, painting the exterior of the home, roof work, plumbing work, and electrical work. The top reason the homeowners said they had tasks that could or should be done was because "they aren't much of a problem right now." It may be true that putting off some yard tasks – not mowing the lawn for a week or two, for example – are not a significant concern. However, leaving other types of yard work to be done, such as trimming trees, can pose a far greater risk for more serious problems. In the event of a storm with strong wind, trees or limbs may cause a more significant problem if they fall. Similarly, what might seem like a few drips from a pipe or an appliance might lead to a flood or other extensive damage. In either scenario, if the damage is significant you may even be displaced from your home while the repairs are being made.

On the pages that follow, you'll find a plan to keep your house in its B.E.S.T condition. Also included in this guide are a list of home maintenance tasks, a tip sheet on working with service providers, a worksheet to keep a list of your current service providers, a worksheet to log your home maintenance tasks, and a list of smart home technologies to consider to help with your home maintenance.

**"It's just, you've been there long enough to know what needs to be done. I guess there are certain perks to experience; you just know what needs to be done on a regular basis."**

*- Quote from a Homeowner Who Participated in Focus Group Research*

**"As the years went on, I couldn't get down on my knees and get up anymore, and things like that, and getting up on a ladder, so we hire a landscaper to come every three months. Like they say, you have to recognize what your capabilities are. They're not what they were 30 years ago."**

*- Quote from a Homeowner Who Participated in Focus Group Research*

# KEEPING YOUR HOME AT ITS B.E.S.T.

## **B** Be House Aware

Do you know how old your appliances are? Or when the chimney was last cleaned? Take a walk around your house, both inside and out, and make a list of tasks that need to be done on a regular basis and the purchase dates of major appliances. Keep records of what service providers you've used, what they've done for your home, and when they completed the work. Use the worksheet on page 8 to keep track of your preferred trusted vendors and the work they've done on your home.

- Know what your house needs
- Learn how to look for potential problems
- Keep records of work that has been done

## **E** Educate Yourself

Whether you've lived in your house 10, 20 or more years, you've learned a thing or two about what your home needs. But unexpected or new home maintenance issues can come up from time to time. Learn more about what to do to make repairs or conduct routine home maintenance, and if you need a professional to help with home maintenance or make a repair, find out who to call. For example, do you need a plumber or a service that works with septic or sewer systems? Learn which tasks your house needs to stay in peak condition and those for which you need a professional.

## **S** Stay On Schedule

Many household tasks need to happen on a regular basis, like changing your smoke detector batteries or cleaning the gutters on your house, but others arise unexpectedly. For those tasks that can be scheduled, you'll find a worksheet on page 9 to keep track of such tasks. In addition, for tips on working with a professional, see page 7, and to help keep track of the service providers you've worked with, check out the handy worksheet on page 8.

- Stay current on your home maintenance
- Act quickly when problems, even minor ones, arise
- Share your home maintenance plan with your family, in the event you are unavailable or unable to complete the tasks yourself

## **T** Think About Tech

We can't be everywhere in our house at once. Technology provides a way to monitor certain aspects of your home environment, whether you're in or out of your home. Consider smart home technology to alert you to potential concerns. See page 10 for a list of top smart home technologies for mature homeowners based on research from The Hartford Center for Mature Market Excellence and the MIT AgeLab.

# MAINTAINING YOUR HOME

Every house is unique. Yours is filled with memories and your cherished belongings. To protect your home, as well as you and your belongings, here's a start list of essential elements for keeping your home in tip-top shape. If you are an experienced homeowner, you know there is much to do to maintain a home; on the following pages there are more lists and resources on what to do and when to do it.

## Roof, Gutters, and Trees

- Check your roof yearly for signs of wear or damage
- Have a flat roof inspected every 2-3 years
- Replace your roof when it reaches life expectancy
- Take a look in your attic to spot any leaks from your roof
- Have your flashings inspected yearly
- Clean debris out of your gutters twice a year
- Make sure your gutters are shedding water correctly and don't have leaking joints that could lead water into the side of your home
- Have the trees around your house checked for health
- Trim or remove trees around your home
- Trim trees back from hanging over your home

## TIPS



Check out our interactive features that showcase quick tips that can help you with the maintenance of your home and prevent future damage [here](#).



# MAINTAINING YOUR HOME

## Water Related

- Be aware of leaks and take steps to prevent further damage
- Check around your plumbing for signs of water and/or mold
- Check your plumbing lines regularly
- Look under kitchen counters for leaks
- Clean out your drains
- Don't throw anything down your toilet or drain
- Have your water supply lines replaced every 10 years
- Have your plumber do maintenance checks every 7 years
- Know how to shut off your main water line valve
- Pay attention to your water bills for deviations
- Properly winterize to prevent your pipes from freezing
- Maintain your sump pump
- Use a water sensor to alert you to leaks
- Turn off water, if not needed for long periods of time
- Change your hoses and waterlines regularly on appliances
- Have your hot water heater serviced regularly
- Turn off, drain and keep open any water sources leading outside (especially in cold weather locations)

## Fire Safety

- Test smoke detectors monthly and install new batteries yearly
- Replace smoke detectors every 10 years
- Don't run cords under carpeting, bedding or other combustible material, or across doorways or frequently traveled areas
- Discard frayed or broken cords and never splice two cords together
- Don't overload outlets or use extension cords in place of outlets



For more tips to prevent and detect home fires, download our guidebook **Fire Sense** [here](#).

# MAINTAINING YOUR HOME

## Appliances and Heating, Ventilation, Air Conditioning (HVAC) Systems

- Avoid running your appliances when not home
- Replace your appliances when they reach life expectancy
- Replace your dishwasher every 12 years
- Watch for leaks from your appliances
- Check your refrigerator ice line regularly
- Have your air conditioning system serviced professionally semi-annually
- Have your oil burner serviced yearly
- Have your furnace cleaned by a professional



## General Maintenance Tips

- If you are away from your home for a long period of time, such as for the winter, be sure your home is being checked on at least weekly
- If something breaks, get it repaired as soon as possible
- Consider full home inspections every 7-10 years
- Keep a maintenance log for your home
- Plan for large maintenance jobs, like replacing your roof
- Inspect crawl spaces for leaks or problems
- Have your electrical system inspected yearly
- Maintain seals around your windows and chimneys
- Reseal your doors and windows every 2 years
- Prevent your tubs and washers from overflowing



## FINDING A SERVICE PROVIDER AND EVALUATING AN ESTIMATE

Whether you have always hired service providers for home maintenance, or have reached a point where you can't or don't want to do some tasks yourself anymore, you may find yourself on the hunt for a new service provider. So where do you look? In our research, the majority of homeowners surveyed (67%) said referrals from homeowners they knew, like friends, family or neighbors, were the top way they found trusted home maintenance providers. Other ways that topped the list were review based websites (29%) and online web searches (25%).

As you are considering which service providers to select, you may want to ask people you know for referrals. You may also want to get more than one estimate to compare prices and services offered. If you're feeling unsure, you can ask people you know who may have experience with this type of home task for their guidance. If it would make you feel more confident, you can ask them to be with you when the service professional arrives at your home.

**“A number of people that we’ve used over the years retired. They’re gone... Now you got to find somebody new who will do the same kind of job.... And that’s proven to be more difficult than I would have expected.”**

*- Quote from a Homeowner Who Participated in Focus Group Research*

Here are some tips when starting the conversation with a new service provider and evaluating an estimate.

A start list of key questions to ask a potential service provider:

- Are you licensed?
- Do you have insurance?
- How much experience do you have in making this repair or doing this task?
- How long will the work take?
- How many people will be in my home to work on the project?
- Will you provide a detailed printed estimate?
- Who do I call if I have questions about the work?

Important elements to look for when evaluating an estimate:

- Is it a formal estimate? For example, is it typed and printed?
- Are all tasks clearly described and itemized?
- How much does labor cost and how much do the materials cost?
- Approximately how long will each task take?
- Does the estimate include everything you expect in terms of completing the work?
- Can you read through the estimate and visualize what work is going to be done?
- If you are unsure of anything or have questions, be sure to ask and, if needed, ask for the estimate to be amended.



# WORKSHEET: LIST OF VENDORS FOR YOUR HOME

Over the years you may have many service providers who work on home maintenance tasks or repairs. Use this handy list to keep track of the service providers.

Type of Service Provider	Name	Phone Number	Email and/or Web Address
Plumber			
Electrician			
Contractor			
Lawn Service			
Painter			
Garage Door Service			
Handyman			
Well Water Service			
Septic System Service			
HVAC – Heating, Ventilation, and Air Conditioning			
Pest Control			
Appliance Repair Services <ul style="list-style-type: none"> <li>• Washer &amp; Dryer</li> <li>• Refrigerator</li> <li>• Dishwasher</li> </ul>			

# WORKSHEET: A START LIST OF TASKS YOU DO FOR YOUR HOME

Whether you complete home maintenance tasks yourself or you hire a professional, here’s a handy worksheet to log which tasks have been completed and when. Many other checklists are widely available as to when to certain tasks should be completed. For example, the National Center for Healthy Housing offers a Healthy Homes Maintenance Checklist. [Click here to view it.](#)

Home Maintenance Task	How Often Done	Date(s) Completed
<i>(for example)</i> Change Smoke Detector Batteries		
<i>(for example)</i> Check Roof		

# TOP SMART HOME TECHNOLOGIES FOR MATURE HOMEOWNERS

Smart home technology can make life easier, help with home maintenance, and enhance safety and security for homeowners over the age of 50. For instance, smart water sensors and smart shut off valves can help lessen or prevent home damage from drips and leaks. Smart home technology can benefit people of all ages, but for those age 50 and older in particular, it can help support their varied lifestyles. Consider this list of 10 smart home technologies from research from The Hartford Center for Mature Market Excellence and the MIT AgeLab. What makes these technologies “smart” is the ability to control the device or receive notifications on a smart phone or other mobile device. This can provide convenience and peace of mind whether you are at home or away.

- 1. Smart Smoke and Carbon Monoxide Detectors** can send an alert to the user’s smart phone while sounding an alarm in the home about the presence of smoke and carbon monoxide; if connected to a security system that has central monitoring, emergency responders may be alerted.
- 2. Wireless Doorbell Cameras** offer homeowners increased security by sending an alert when someone is present and by live streaming the area around a door to the user’s smart phone to monitor activity and to enable homeowners to interact with visitors remotely or from within the home.
- 3. Keyless Entry** provides homeowners the ability to lock and unlock a door remotely via their smart phone or by holding their phone near the lock for increased security and convenience.
- 4. Automatic Lighting** can be turned on and off, scheduled, and adjusted for brightness via smart phone to increase visibility when at home and for additional security when away from home.
- 5. Smart Water Shut Off Valves** enable a homeowner to turn the water off remotely via smart phone or automatically; when used with a smart water sensor, they will automatically turn off the water when a leak is detected to prevent additional water damage.
- 6. Smart Home Security Systems** use sensors and/or cameras to monitor access and activity around the home, send an alert to the user’s smart phone when motion has been detected, and, when activated, may alert emergency responders.
- 7. Smart Outlets/Plugs** connect with a smart phone to allow users to control power to the outlet and the devices and appliances plugged into the outlet, and may send an alert if items are left on, which can help prevent fire and save energy.
- 8. Smart Thermostats** allow the homeowner to monitor and adjust home temperature and humidity remotely and may learn patterns of residents and make adjustments automatically, thereby reducing the cost of heating and cooling the home and avoiding frozen pipes.
- 9. Water and/or Mold Monitoring Sensors** detect water leaks and/or mold and can send an instant alert to the user’s smart phone, thereby bringing immediate attention to a potential problem; if used with a smart water shut off valve the leak can be stopped immediately.
- 10. Smart Window Blinds** can open and close according to a set schedule, by sensing changes in light or temperature, or be controlled by a smart phone, to increase security and privacy whether the homeowner is at home or away.

## The Hartford Center for Mature Market Excellence

For more than 30 years, The Hartford has recognized the unique and changing needs of people over the age of 50. Our Center for Mature Market Excellence partners with leading universities, including the Massachusetts Institute of Technology, to conduct original research and produce public education programs on safety, mobility and independence.

For more tips on making your house a home for a lifetime, go to [www.thehartford.com/lifetime](http://www.thehartford.com/lifetime).



## The Hartford/MIT AgeLab Partnership

The Hartford became a founding sponsor of the MIT AgeLab in 1999. The Hartford Center for Mature Market Excellence and the MIT AgeLab are committed to producing original research to improve the quality of life for older adults and their families. Through publications, professional meetings and public education, The Hartford/MIT AgeLab partnership has successfully reached millions of people in the United States and around the globe with high-quality, meaningful information to guide important decisions about safety, mobility and independence.

## The MIT AgeLab

The MIT AgeLab is a multidisciplinary program that works with business, government, and NGOs to do research that improves the quality of life of older adults and those who care for them. The AgeLab applies consumer-centered systems thinking to understand the challenges and opportunities of longevity and studies emerging generational lifestyles to catalyze innovation. For more information go to [agelab.mit.edu](http://agelab.mit.edu).



This information is intended to help individuals who seek information about home maintenance and smart home technology. It is not intended to be an exhaustive source or to relate to a particular product, service, individual, or living situation. Readers are advised to consult the appropriate professionals to assist them in analyzing their situation.