

Home Maintenance Cost Planner

A simple planner for ranking repairs, setting a monthly maintenance reserve, and avoiding the homeowner costs that turn into emergencies.

Use this when repairs feel scattered or your home budget keeps getting surprised. The goal is not to fix everything at once. The goal is to fund the items that protect safety, value, and insurance first.

1. Rank repairs by risk

- Active leaks or moisture
- Electrical or fire safety concerns
- HVAC failure risk
- Plumbing issues
- Roof/drainage problems
- Pest or termite issues

Rule: Safety and water come before cosmetic upgrades.

2. Set a monthly reserve

- Start with a baseline maintenance amount
- Add age/system risk
- Add climate risk
- Add insurance deductible reserve
- Separate emergency cash from upgrade cash

Starting target: Many homeowners use 1% of home value per year as a planning baseline, then adjust for age and condition.

3. Build a seasonal checklist

- HVAC filter/service
- Gutters and roof edges
- Dryer vent
- Water heater check
- Exterior drainage
- Smoke/CO detectors

Simple move: Calendar the work before the season where failure gets expensive.

4. Document systems and dates

- Roof age
- HVAC age and service records
- Water heater age
- Appliance serial numbers
- Contractor invoices
- Warranty documents

Why it matters: Good records help with insurance, resale, repair decisions, and future budgeting.

5. Separate maintenance from upgrades

- Must-do repairs
- Preventive maintenance
- Insurance-required items
- Comfort upgrades
- Cosmetic upgrades
- Resale projects

Rule: Do not let cosmetic projects drain the money needed for damage prevention.

6. Plan for moisture and air quality

- Check under sinks
- Watch crawlspace/attic humidity
- Look for musty smells
- Service drainage problems early
- Consider dehumidification where needed
- Track recurring leaks

Priority: Moisture problems usually get more expensive the longer they sit.

Maintenance reserve worksheet

Item	Amount / note
Monthly maintenance reserve	_____
Largest likely emergency repair	_____
Insurance deductible reserve	_____
Next HVAC/roof/plumbing expense	_____
Seasonal service budget	_____
Must-do repairs this quarter	_____
Nice-to-do items to delay	_____

Best next steps on OwnerHacks

- Read the **Home Maintenance Guide** to prioritize by risk.
- Use the **Home Emergency Fund Calculator** before spending cash on upgrades.
- Review water-damage prevention before small moisture issues become big repairs.

OwnerHacks note: This checklist is educational and general. It does not replace financial, legal, insurance, tax, lending, contractor, or appraisal advice for your specific situation.