

Ultimate Guide to Budget- Friendly Home Maintenance



Prepared By:
Ava Smith
Prepared By:
Ava Smith

Abstract

Maintaining your home doesn't have to break the bank. This guide offers practical and budget-friendly tips to help homeowners keep their property in excellent condition without overspending. Regular home maintenance is essential to prevent costly repairs and maintain the overall value of your property. From simple DIY tasks to seasonal checklists, this guide covers a wide range of effective techniques that can be easily implemented on a limited budget.

Discover how routine tasks like cleaning gutters, inspecting roofs, sealing cracks, and maintaining appliances can save you money in the long run. The guide also explores affordable tools and eco-friendly products that promote sustainability while reducing expenses. Whether you're a first-time homeowner or looking to cut down maintenance costs, these tips will help you manage your home efficiently.

With smart planning and consistent efforts, you can prevent unexpected repairs, extend the life of your home's systems, and create a safe and comfortable living space. This comprehensive guide aims to empower homeowners to tackle maintenance tasks confidently, ensuring their homes remain well-maintained without financial strain. Stay proactive and protect your investment with these cost-effective home maintenance strategies.

Getting Started

Getting started with budget-friendly home maintenance is all about planning, consistency, and knowing where to focus your efforts. The first step is to create a maintenance checklist tailored to your home's needs. Break it down into daily, weekly, monthly, and seasonal tasks to stay organized and avoid costly surprises later. Regularly inspecting areas like roofs, plumbing, electrical systems, and appliances can help you catch minor issues before they turn into expensive repairs.

Start by tackling simple DIY tasks such as cleaning gutters, sealing small cracks, checking smoke detectors, and replacing air filters. These small efforts can prevent long-term damage and improve your home's efficiency. Invest in a basic set of tools and learn simple maintenance skills through online tutorials or guides.

Prioritize energy-saving improvements like sealing windows and doors or installing low-flow fixtures to reduce utility bills over time. Don't forget to set aside a small home maintenance fund for unexpected repairs. By staying proactive and organized, you can handle most tasks yourself and call professionals only when necessary.

With this guide, you'll find that maintaining your home on a budget is not only possible but also rewarding, ensuring your home remains safe, comfortable, and valuable for years to come.

1. Why Is Home Maintenance Important for Your Budget?



As a homeowner, you likely save for certain costs every year—property taxes, insurance, utilities and DIY projects—and keep a stash of cash hidden for emergencies. But unlike renting, owning a home also means you're responsible for literally anything that goes wrong, so you can't afford to ignore continual home maintenance costs, either. Here's how to tweak your budget accordingly and prevent unexpected expenses from derailing your financial health. "Buying a home is a big investment," says Des Moines-based realtor Sara Hopkins. "It's easy to focus on the cost of the home purchase and forget about what needs to be saved for routine home maintenance. I always recommend you put aside around 2% of your home's purchase every year in a savings account to deal with routine maintenance issues."

However, there's a big difference between big-ticket items often covered under a home warranty, like a furnace or water heater or new roof, and routine home repairs and maintenance. "If you've purchased a new home, structural, system, appliance and even landscaping warranties may be in place," explains Sharon Lang, a real estate agent in Northern Virginia. "Start off budgeting 5-10% of your net pay towards a home maintenance fund. While it may seem like you shouldn't have to, there are things that you will need to buy—installation of garage door openers, garden hoses, downspout extenders, door mats, furnace filters, refrigerator water filters, light bulbs, extension cords, batteries, cleaning equipment and supplies."

Other items on the list, per Hopkins: having your HVAC inspected and cleaned, fixing plumbing leaks, pruning trees, pest treatments, repainting siding to keep moisture, and so on. Of course, you can't budget a specific amount for every single conceivable problem, says New York City-based real estate analyst Julie Gurner, but it's still wise to set aside a couple thousand dollars in a specific savings account to cover whatever does come up.

“A good view of annual maintenance and repair budgets for your house is between 1-4% of the purchase price of your house,” says John Bodrozic, cofounder of HomeZada. “If your house is less than five years old, then 1% is the appropriate range. If your house is 25 years or older, then 4% is a good number. Homes between 5 and 25 years old might vary between the 1-4% budget.”

Why the range? As homes get older, notes Bodrozic, more repair costs tend to consume a bigger portion of your overall maintenance costs. Newer homes, in contrast, required less annual maintenance because the materials are obviously newer, and many elements of the house may still be under warranty. And if you want to get super specific, real estate investor Eric Bowlin recommends building a spreadsheet of all the items in your house that outlines the item, lifespan and total cost—then use that number to calculate how much you’d need to save per year or month for potential repairs or replacement.

According to financial educator and coach Roslyn Lash, monthly saving is the way to go. GoBankingRates.com estimates that the average monthly cost for maintenance is around \$1,200, even though it does vary based on the size and location of the house. Lash echoes Bowlin’s approach, and encourages home owners to use their inspection report as an overview of upcoming repairs in order to develop or adjust your budget. For example, if your home needs a \$5,000 roof in three years, says Lash, you’d want to say \$139 per month (\$5,000 divided by 36 months) toward it. Also, Bowlin suggests tracking such expenses over the years, which allows you to look back and see what annual maintenance costs have been. At the bare minimum, set aside enough money to cover a couple major repairs per year.

“Plan for the unexpected,” says Hopkins. “In Iowa, we often have to have tree roots removed from sewer lines—that’s \$150-\$300, plus the cost of cleaning your basement when it backs up. Or if your dishwasher leaks, or your washing machine overflows. Having a home costs money, but the long term investment is far worth it in the end.”

2. What Should Be on Your Seasonal Home Maintenance Checklist?

Like a regular health check-up, a home maintenance checklist and schedule are important for every house’s upkeep. Continuing to check on your exterior, appliances, heating and cooling, plumbing, security, and electrical systems will help prevent breakdowns, save money, and keep your home looking its best.

Use this home maintenance checklist to help schedule seasonal updates, repairs, cleaning, and a handful of monthly tasks. Revisit the list monthly and at the beginning of each season to keep your home in prime working condition. If any recommended home repairs and maintenance go beyond your skill level or lead to more complicated projects, consider hiring a professional to help.

Monthly Home Maintenance Checklist

Inspecting your home and completing monthly home improvement projects will keep your maintenance schedule on track and easier to manage. Follow this comprehensive home maintenance checklist each month to help save time and money:



Air Quality and Vents

- Clean the furnace filter to remove dust build-ups, make it easier to regulate your home's temperature, and ultimately decrease energy bills.
- Vacuum heat registers and heat vents.
- Check that indoor and outdoor air vents are not blocked.

Plumbing and Water

- Check the water softener and replenish salt if necessary.
- Clean the garbage disposal by grinding ice cubes, then flushing with hot water and baking soda.
- Inspect tub and sink drains for debris; unclog if necessary.
- Flush out hot water from the water heater to remove accumulated sediment.

Home Safety

- Test smoke alarms, carbon monoxide detectors, and all ground-fault circuit interrupters. Check the gauge and expiration date on fire extinguishers.
- Inspect electrical cords for wear.

Fall Home Maintenance Checklist

In many regions, fall is the perfect season to tackle general home maintenance projects because the weather is usually dry and temperatures are moderate. Before you start your seasonal home maintenance checklist, examine your home's interior and exterior. Most of these tasks can be accomplished without the help of a professional, but it's always better to be safe and call for assistance if a project is beyond your abilities.

Here are our seasonal home maintenance checklist recommendations for fall:

Landscaping and Yard Prep

- Rake leaves and aerate the lawn.
- Remove leaves and debris from gutters and downspouts.
- Practice pest prevention by keeping firewood away from the house, trimming shrubs, and repairing rotten or broken woodwork. Remove any wasp nests hanging from eaves or overhangs.
- Drain and winterize exterior plumbing, including hoses and in-ground sprinkler systems.

Home Exterior Repairs and Updates

- Mend cracks and gaps in the driveway and walkway.
- Touch up exterior siding and trim with paint.
- Power-wash windows and siding.
- Inspect roofing for missing, loose, or damaged shingles and leaks.
- Repair or replace siding.
- Clean window and door screens.
- Replace old, drafty windows for more energy-efficient models.
- Seal cracks and gaps in windows and doors with caulk or weather stripping; replace if necessary.
- Inspect exterior door hardware; fix squeaky handles and loose locks.
- Wrap insulation around outdoor faucets and pipes in unheated garages.

Interior Cleaning and Inspection

- Have the forced-air heating system inspected by a professional. Schedule an inspection in late summer or early fall before the heating season begins.
- Check the fireplace for damage or hazards and clean fireplace flues. Have your fireplace professionally inspected.
- Tune up major home appliances before the holidays.
- Replace the batteries in smoke and carbon monoxide detectors.
- Install a smoke detector on every floor of your home, including the basement.
- Clean carpets.
- Vacuum lint from the dryer vent.

- Check the water heater for leaks.

Winter Home Maintenance Checklist

Winter weather can be harsh on your home. The below-freezing temperatures can cause a number of problems, including frozen pipes and roof damage.

To prevent winter harm and avoid calling a professional in the middle of a blizzard, be sure to check these winter items off your home maintenance checklist:

Exterior Repairs and Updates



- Cover your air-conditioning unit.
- Inspect the roof, gutters, and downspouts for damage after storms.
- Stock up on sidewalk salt and ice melt.

Interior Cleaning and Inspection

- Check the basement for leaks during thaws.
- Vacuum bathroom exhaust fan grill.
- Vacuum refrigerator and freezer coils and empty and clean drip trays.
- Clean drains in sinks, tubs, showers, and dishwashers.
- Set up mouse traps as needed.

Spring Home Maintenance Checklist

Once the ground has thawed and the trees begin to bud, it's time to prepare your home for spring. On top of your regular spring cleaning, you'll also want to consider these general upkeep tips. Use our spring home maintenance checklist to make sure everything in your home, from the basement to the roof, is in tip-top shape:

Landscaping and Yard Prep

- Refinish the deck.
- Fertilize your lawn.
- Prune trees and shrubs.

Exterior Repairs and Updates

- Clean window and door screens.
- Remove leaves and debris from gutters and downspouts.
- Have a professional inspect and pump the septic tank.
- Inspect roofing for missing, loose, or damaged shingles and leaks.
- Inspect the chimney for damage.
- Wash windows.
- Power-wash siding.
- Repair or replace caulking and weather stripping around windows, doors, and mechanicals.
- Remove the insulation from outdoor faucets and check sprinkler heads.

Interior Cleaning and Inspection

- Clean faucet aerators and showerheads to remove mineral deposits. Repeat in the fall.
- Change the air-conditioner filter.
- Polish wood furniture and dust light fixtures.
- Replace the batteries in smoke and carbon monoxide detectors.
- Inspect sink, shower, and bath caulking for deterioration.
- Vacuum lint from the dryer vent.
- Have the air-conditioning system serviced.
- Drain or flush the water heater.

Summer Home Maintenance Checklist

When the sun is out, and warm weather is finally here to stay, home maintenance is the last thing you should worry about. Use our quick summer home maintenance guide to get the hard work out of the way at the beginning of the season.

Don't worry if the weather is already heating up; these tasks are indoors:

Interior Cleaning and Inspection

- Remove lint from your dryer vent.
- Clean kitchen exhaust fan filter.
- Clean refrigerator and freezer coils and empty and clean drip trays.
- Check the dishwasher for leaks.
- Check around kitchen and bathroom cabinets and around toilets for leaks.
- Replace faucet and showerhead washers if needed.
- Seal tile grout.

3. What Are Some Low-Cost DIY Repairs and Upkeep Ideas?



Maintaining a home doesn't always mean spending a fortune. Many repairs and upkeep tasks can be done yourself with a little time, effort, and the right approach. DIY repairs not only save money but also give you better control over your home's condition. Below are some low-cost DIY repairs and maintenance ideas that every homeowner can tackle to keep their home in good shape without breaking the bank.

1. Fixing Leaky Faucets and Pipes

A dripping faucet or minor pipe leak can waste water and increase your utility bill. Fortunately, most leaks are caused by worn-out washers or O-rings, which are inexpensive and easy to

replace. With a basic wrench and a little guidance from online tutorials, you can repair a leaky faucet within an hour. Similarly, fixing small pipe leaks using plumbing tape or sealant is a quick, budget-friendly task.

2. Patching Small Wall Holes

Over time, walls can develop small holes from nails, screws, or minor accidents. Instead of hiring a professional, you can patch these holes using spackle or a wall repair kit, both of which are affordable. Simply apply the spackle, smooth it out, let it dry, and repaint. This simple fix restores the look of your walls and prevents further damage.

3. Unclogging Drains

Clogged drains in sinks, showers, or bathtubs are common issues that don't require professional plumbers. A mixture of baking soda and vinegar, followed by hot water, is a natural and low-cost solution. For tougher clogs, using a drain snake or plunger can resolve the problem quickly without spending on expensive chemicals or services.

4. Re-Caulking Bathrooms and Kitchens

Over time, the caulk around sinks, bathtubs, and tiles can wear out, leading to moisture buildup and mold growth. Re-caulking is a simple DIY project that improves appearance and prevents water damage. A tube of caulk costs little, and applying it is easy with a caulk gun or squeeze tube. Regular re-caulking also keeps your kitchen and bathroom looking fresh and clean.

5. Painting Touch-Ups

Small paint touch-ups can make a huge difference in your home's appearance. Keep leftover paint from previous projects to cover scuff marks, stains, or chipped areas on walls and doors. With a small brush and a steady hand, you can give your rooms a fresh look without repainting the entire wall.

6. Replacing Weather Stripping

Weather stripping around windows and doors wears out over time, leading to drafts and higher energy bills. Replacing weather stripping is affordable and helps maintain a comfortable indoor temperature. This DIY task also improves energy efficiency, reducing heating and cooling costs throughout the year.

7. Updating Cabinet Hardware

Changing outdated or worn cabinet handles, knobs, or hinges in the kitchen or bathroom is a quick and inexpensive way to give these spaces a new look. Most hardware pieces are reasonably priced and require only a screwdriver to install. This simple update can modernize the appearance of your cabinets instantly.

8. Cleaning and Maintaining Gutters

Clogged gutters can cause water damage to your roof and foundation. Instead of hiring a professional, you can clean your gutters with a ladder, gloves, and a garden hose. Regular gutter maintenance, especially in the fall, prevents costly repairs and protects your home's structure.

9. Replacing Air Filters



HVAC systems work better with clean air filters. Dirty filters reduce efficiency and increase energy bills. Replacing air filters every few months is a simple and cheap DIY task that improves air quality and keeps your system running smoothly. Air filters are inexpensive and widely available at hardware stores.

10. Fixing Squeaky Doors and Cabinets

Squeaky hinges are annoying but easy to fix. A few drops of WD-40 or a similar lubricant can silence those creaks instantly. This simple task takes minutes and prevents further wear on the hardware.

11. Installing or Repairing Screens

Torn or missing window and door screens can let bugs in and reduce ventilation. Screen repair kits are inexpensive and easy to use. Replacing or fixing screens improves airflow while keeping pests out during warmer months.

12. Sealing Cracks and Gaps

Small cracks in your walls, foundation, or around windows and doors can lead to energy loss and pest issues. Using caulk or expanding foam to seal these gaps is a cost-effective way to prevent problems. Regularly checking and sealing these areas saves money on energy bills and keeps your home more secure.

13. DIY Landscaping

Basic yard work like mowing the lawn, trimming bushes, or planting flowers can significantly boost your home's curb appeal. DIY landscaping projects such as laying mulch, creating garden beds, or planting low-maintenance shrubs are affordable and make your home look well-maintained.

14. Tiling Small Areas

If you have a damaged tile or want to refresh a small area, tiling is a manageable DIY project. Tiles and adhesive kits are budget-friendly, and there are plenty of online tutorials available to guide you through the process.

Low-cost DIY repairs and upkeep tasks can make a big difference in maintaining your home's appearance, functionality, and value. By regularly performing these simple maintenance jobs, you avoid expensive repairs down the line and create a safer, more comfortable living space. With a few tools, some spare time, and a willingness to learn, homeowners can easily handle most minor repairs and upkeep on their own, saving money while keeping their homes in top condition.

4. How Can You Maintain Your Garden and Lawn on a Budget?

Nurturing a garden can make us feel happy, calm and prideful. Not to mention, the presence of lush greenery and flowers can instantly spruce up your outdoor space. Depending on your small space, you may choose easy-to-grow vegetables, fruits and herbs that can be harvested at peak season, or opt for tropical plants, evergreen shrubs or perennial flowers that require even less maintenance. Regardless, we've rounded up charming small garden ideas that run the gamut — from building raised garden beds and unique vertical gardens to decorating with potted plants.

Whether it's landscaping in the front yard, a vegetable garden in the back or flower pots on a stylish patio, we've got a budget-friendly hack for every area of your home — even if you're a beginner gardener. Embrace a modern look on the porch by turning vinyl gutters into planters, hang fresh herbs from a wooden palette or get organized with hand-crafted plant markers. If you want to flex your DIY skills, try building a small fish pond, bubble fountain or arched trellis covered in trailing plants.

If you're building a brand-new garden to revamp your current setup, don't forget to consider plants you'd like to grow and each crop's sunlight, soil and water requirements. Now, start scrolling these outdoor photos to find an idea that's compatible with your small space.

Build an Arched Trellis



Add an arched trellis, covered in climbing vines, to create a focal point in your small garden. Try planting one crop on each side. Just make sure not to over-crowd the seeds for air flow.

Consider Raised Beds

A great option for beginners, raised garden beds offer better soil drainage and don't require excessive tilling that can come along with an in-ground garden. Place small raised garden beds in the backyard, front yard or even on a patio.

Use Terra-Cotta Pots

Display multi-colored flowers in a tiered terra-cotta planter to save ground space. Take it a step further by recreating the beauty of a rainbow, using red tulips, orange tiger lilies, yellow daffodils and so on.

Make a Wheelbarrow Garden

Turn an old wheelbarrow into a rustic flower garden. Just drill a few holes in the bottom for drainage. What's great about this setup is you can relocate your garden as needed.

Craft a Sun Catcher

This hand-crafted sunflower sun catcher will add a dose of cheer to your outdoor garden. You'll need a wooden flower and acrylic paint to get started, plus beads that'll sparkle in full sun.

Repurpose Vinyl Gutters

If you're short on backyard space, hang flower-filled planters from the porch. White vinyl gutter and about 20 feet of nylon rope are the main components of this adorable hanging garden.

Use Plant Supports

Help your crops grow taller and straighter with metal support stakes. Keep your plants off the ground and give them better access to sunlight, while also adding visual interest to your small garden.

Incorporate a Small Pond

Dedicate space for a small fish pond surrounded by natural paving stones, then fill in the area with lush bushes and flowers. You'll likely want to start with a pond liner, but keep in mind you'll need an array of items to keep fish alive (like a pond pump and filter).

Stay Organized With Plant Markers

From tomatoes and cucumbers to jalapeño peppers, make sure you know exactly where your fruits and veggies are plotted with plant markers.

Choose a Sunny Setup

Before building a garden, keep in mind that most vegetables and fruits prefer full sun (at least six hours of sun per day). Here, Tilly Design carefully considers the needs of each plant and chooses to use a mix of raised garden beds and planting directly into the ground.

5. What Are Some Budget-Friendly Daily or Weekly Cleaning Habits?

Maintaining a cleanliness standard is crucial for your physical and mental well-being. Neglecting dusting, sweeping, and mopping tasks can accumulate thick layers of dirt and allergens, leading to germs and mould infestation. This can cause potential health concerns, especially among children and people with asthma conditions.

As a responsible homemaker, you should create a house cleaning routine that targets lingering germs, dirt, grime, and bad odours. You don't need to spend a hefty amount on fancy cleaning sprays or advanced gadgets. Instead, repurpose household items and promote sustainability.

Below are some useful tips and tricks to help you maintain a clean and germ-free home on a budget. This means you don't need to burn a hole in your pocket to tackle stubborn stains and grime from almost all surfaces.

Let's Get Started!

1. Clean Your House Daily



One of the best ways to maintain a tidy home is to work on it a bit every day. Refrain from piling up tasks, especially if you are a working professional or a busy parent.

Regular dusting, mopping, and other simple chores can prevent dust particles and debris from settling on different surfaces, saving you time and energy. Whenever you encounter food spills or splatters, tackle them immediately with hot water and dishwashing liquid. This is one of the most cost-efficient cleaning hacks for your home.

Regular dusting and vacuuming also help professional vacate cleaning Perth experts handle stubborn stains, gunk, build-up grease, and other messes from important or hard-to-reach areas. So, create a routine and clean up your home daily for 20 minutes to keep germs at bay.

2. Use White Vinegar For All-Purpose Cleaning

This is an effective cleaning hack to save money. Instead of buying expensive cleaning products for different surfaces, prepare a natural yet powerful cleaning agent for multiple purposes. White

vinegar is versatile, super-effective, and works wonders on almost all surfaces (except natural stone).

Mix equal parts of white vinegar and warm water to create an effective solution. For sparkling results, add a few drops of liquid dishwashing soap on your walls, windows, fans, furniture, carpets, toilet, faucets, etc. Leave it for a few minutes or until to scrub or blot it with a proper tool. The solution can help you remove soap scum, food spills, splatters, and calcium deposits without causing any damage.

Tip: Make sure you handle cleaning chemicals safely in your home for quick results.

3. Unclog the Kitchen Sink with Baking Soda and Vinegar

Did you know white vinegar is highly acidic while baking soda is alkaline? However, when mixed, both create a foamy texture, which can be used to unclog your kitchen sink and garbage disposal.

Under this budget-friendly method, you need to sprinkle at least half a bowl of baking soda down the drain, followed by 1 cup of white vinegar. This will create a fizz, which can dislodge stuck gunk and grease. Leave it for half an hour or until you pour the hot water down the sink.

4. Repurpose Household Items For Cleaning Chores

There are a lot of hidden items in your home that can be re-used to carry out cleaning chores. Here are some of the best examples of re-purposed household items for cost-effective sprucing:

- Old Newspapers: Use it to clean windows and glass surfaces. It can dry the surface with ease.
- Old cloth pieces: It can help you wipe down surfaces, soak excess liquid and much more. Use pieces made of cotton and wool for better results.
- Old Toothbrush: It can help you get rid of stains and grime from nooks and crannies, including grout lines, window sills, door tracks, etc. You can use an effective grout cleaner to remove stains and gunk from the surface.

5. Use the Power of Lemon

Lemon is one of the most powerful ingredients that can help you remove grease and gunk from surfaces. You can steam clean your microwave, disinfect dirty chopping board, and refresh your dirt-laden surfaces using a lemon.

The citric acid in lemon and the versatility of white vinegar are the most effective combinations for removing grease and stains. Make sure you do a patch test before sprucing up your wooden surfaces and furniture.

6. Eliminate Pesky Odours Naturally



Don't spend money on store-bought room fresheners and deodorisers. They are expensive and often laden with synthetic fragrances and toxic chemicals. Excessive exposure can cause respiratory disorders, skin allergies, and more.

Instead, use baking soda or essential oils to banish bad odours. Baking soda is ideal for refreshing carpets, rugs, and upholstery furniture, while essential oils can create an aromatic ambience in your entire home.

Tip: Use lavender, orange, tea tree and mint essential oils for strong and relaxed fragrances.

7. Attack Mould and Mildew with Hydrogen Peroxide

This is also an affordable cleaning agent that can do wonders in removing mould and mildew from surfaces. Use 3 per cent hydrogen peroxide on mouldy ceiling walls, shower, bathroom tiles, and curtains. Leave it for a few minutes and scrub using an old toothbrush or a sponge. Keep your windows and doors open for proper ventilation. Also, wear a face mask and rubber gloves when tackling mould stains. However, if you are vacating a rental property, book experts for a quality vacate cleaning Perth and save your hard-earned bond money. They refer to the condition report and clean accordingly to impress a fussy landlord.

Wrapping Up

A tidy and organised abode requires a lot of time and energy. However, you can achieve the desired results on a low budget. Use eco-friendly products instead of store-bought cleaners, make use of old household items and regularly clean your home to promote a healthy indoor environment all year round.

6. How Can You Create a Practical Home Maintenance Schedule?

A home maintenance schedule is the best thing I've created for myself as a homeowner and a busy mom. Whether you have a family or not, taking care of a home can be stressful at times. If not downright overwhelming. Between daily chores, deep cleans, and organizational headaches, it's easy to lose track of the bigger picture. How do you find the time to rest or spend quality time with your family if dishes and dirty laundry are piling up?

Maintaining a set schedule for taking care of my home, whether for large or small tasks, has allowed me to prioritize free time for myself and my family. The key to achieving this balance is having control over home maintenance, which can be achieved with the aid of a simple schedule. If you're tired of being overwhelmed by household chores and want to focus on more important things, let's get started.

Creating a Sustainable Home Maintenance Checklist

Before you start scheduling chores to do around the home, you need to see the big picture. Having an idea of everything that needs to be done is a must.

Staying on Top of Homeowner Responsibilities

The first step is to come up with a full checklist.

I recommend approaching this task with your partner or a trusted friend. Facing the complete scope of all the homecare that needs to be done is a little scary. I find that sharing the burden with my husband and planning together makes the whole process easier.

To reduce your mental load, set some time aside to sit down with the people you live with and create your checklist. I recommend planning out the year ahead. For a more in-depth process, check out this guide [NEW YEAR, NEW HOME: MAKING YOUR HOUSE A HOME](#).

Creating Your Own Home Maintenance Schedule

With a checklist in hand, you know what chores you want to focus on. Now the question is, what's your timeline?

Everyone has different standards when it comes to home care tasks. As such, creating and implementing a schedule is highly subjective. My tip? Divide your checklist into categories that make sense to you. My favorite? A simple time frame. Think daily tasks, weekly tasks, monthly tasks, seasonal, etc.

Once you've set out a plan, consider adding to your schedule tasks that may require outsourcing

Take Inventory of Hired Out Services

As a homeowner, it is crucial to prioritize maintaining the well-being of your home. It is highly recommended to allocate a specific time annually to service your furnace and AC unit, guaranteeing optimal protection and functionality of your home. Did you know that proper maintenance can save you up to 30 percent in energy bills each year? That's something worth doing!

I also suggest cleaning out your gutters and air ducts every season.

Don't Forget To Change Your Filter

Changing your furnace's air filter is a must, especially if your family is prone to allergies. I follow the general guideline of changing it every 2 to 3 months for the best air quality. It's helped tone down our allergy systems a lot.

Audit Your Home for Small Handyman Projects



You don't need to be thinking about ever selling your home to invest in a home audit. A professional's input might help you see problem areas that aren't apparent yet to the untrained eye. Thus offering you a chance to address them before it's too late. Or progresses to even more costly repairs instead of a quick fix now.

Consider Paying for a Few Routine Services

We can all agree that routine chores can be more bothersome than tackling bigger tasks. Nobody enjoys cleaning the gutters, but once it's done, it's done for a while. Similarly, dishes piling up in the sink can be a recurring nightmare.

If you suffer from a chronic disease or an executive dysfunction issue (hello ADHD), those maintenance tasks can overload you. I feel you. There's no shame in getting help for day-to-day chores.

Reach out to family and friends or pay a cleaning crew to take over once or twice a month.

Bottom Line

Maintaining your home doesn't have to drain your wallet. With smart planning, regular upkeep, and a DIY approach, you can keep your property in great shape while staying within your budget. The key is to focus on preventive maintenance, which helps you avoid costly repairs in the long run. Simple tasks like cleaning gutters, sealing cracks, replacing air filters, or fixing leaky faucets can make a big difference in your home's overall condition without heavy expenses.

Budget-friendly home maintenance is about being proactive rather than reactive. Prioritizing essential tasks, setting aside a small monthly budget, and learning basic repair skills will help you tackle common household issues easily. You don't always need professionals for minor repairs — many can be handled with affordable tools and materials available at local hardware stores.

By staying consistent with these efforts, you not only protect your home's value but also create a comfortable, safe, and inviting environment for your family. Remember, a well-maintained home saves you money over time and ensures your investment remains secure. Start small, stay consistent, and enjoy the benefits of a beautiful home without overspending.

References

Why Is Home Maintenance Important for Your Budget? | Why You Need To Adjust Your Monthly Budget For Home Maintenance, Retrieved 20 June, 2018, From, <https://www.forbes.com/sites/juliadellitt/2018/06/20/why-you-need-to-adjust-your-monthly-budget-for-home-maintenance/>

What Should Be on Your Seasonal Home Maintenance Checklist? | The Ultimate Home Maintenance Checklist for Every Season, Retrieved 21 May, 2024, From, <https://www.bhg.com/home-improvement/advice/home-maintenance-checklist/>

What Are Some Low-Cost DIY Repairs and Upkeep Ideas? | Do-It-Yourself Projects to Boost Home Value, Retrieved 17 March, 2025, From,

<https://www.investopedia.com/articles/mortgages-real-estate/08/diy-home-projects.asp>

How Can You Maintain Your Garden and Lawn on a Budget? | Dreamy Small Garden Ideas to Try on a Budget, Retrieved 23 Feb, 2024, From,

<https://www.goodhousekeeping.com/home/gardening/advice/g495/small-garden-ideas/>

What Are Some Budget-Friendly Daily or Weekly Cleaning Habits? | Tips To Keep Your House Clean On A Budget, Retrieved 3 Sep, 2024, From,

<https://www.bondcleaninginperth.com.au/tips-to-keep-your-house-clean-on-a-budget/>

How Can You Create a Practical Home Maintenance Schedule? | How to Create a Manageable Home Maintenance Schedule, Retrieved 20 July, 2022, From,

<https://www.simplicityfordesigns.com/how-to-create-a-manageable-home-maintenance-schedule/>