



## Budgeting for Annual Home Maintenance

### WHAT TO PLAN FOR NOW

**O**wning a home means planning ahead for repairs and upkeep, not just reacting when something breaks. By creating an annual maintenance budget, you can distribute costs over time and reduce the likelihood of surprise expenses.

Experts suggest setting aside 1 to 3 percent of your home's value each year for maintenance. Homes that are older or located in harsh climates may require a higher amount. The main point is to anticipate which upkeep needs are most likely to arise.

Common annual maintenance costs include:

- ▶ HVAC servicing and filter replacements
- ▶ Roof and gutter inspections
- ▶ Exterior upkeep, like paint touch-ups or siding repair
- ▶ Plumbing fixes and water heater maintenance
- ▶ Appliance servicing or replacement
- ▶ Lawn care, tree trimming and seasonal prep

By planning early, you can schedule repairs during less-busy periods, when contractors may be more available and offer better pricing. This preparation also helps you prioritize projects and avoid last-minute choices.

Treat your maintenance fund like a recurring bill. Even small monthly contributions can add up and protect your home's value. A little foresight today can prevent costly emergencies tomorrow.



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### Preventing Furniture Tip-Overs in Family Homes

Furniture tip-overs are one of the most common hidden hazards in family homes, especially those with young children. Dressers, bookcases and televisions may seem stable, but they can become dangerous if pulled, climbed on or bumped unexpectedly. Even a small amount of forward movement can cause heavy furniture to topple.

Many tip-over incidents happen during everyday activities. Children may try to reach items placed on top of furniture or use drawers as steps. In some cases, pets or uneven floors can also contribute to instability. The good news is that most of these accidents are preventable with a few proactive steps.

Begin by identifying any pieces of furniture that pose a higher risk. Anchor tall, narrow or top-heavy items securely to wall studs with brackets or straps. Store heavier items low to improve stability and avoid placing toys or appealing items on top. Properly mount televisions or attach them to stable stands built for their weight.

#### Safety Tip:

If your furniture came with anti-tip hardware, install it immediately. If not, inexpensive anti-tip kits are easy to find and simple to use.

Take time to walk through your home from a child's perspective. Addressing potential hazards now helps create a safer, more comfortable space for everyone.



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# Paint Finishes Explained

## MATTE, SATIN, SEMI-GLOSS AND MORE

**C**hoosing the right paint finish is just as important as choosing the color. The finish influences how light reflects, how well wall imperfections are concealed and how easily the surface can be cleaned. The right finish makes maintenance easier and helps avoid highlighting areas you might prefer to keep discreet.

Here's how to choose the right one:

1

### Matte or Flat

Matte or flat paint has little to no shine and excels at hiding dents, cracks and uneven surfaces. Use it in low-traffic areas such as bedrooms, offices or ceilings where frequent cleaning isn't needed.

2

### Eggshell

Eggshell has a soft sheen that brings warmth without glossiness. It is a common choice for living and dining rooms, as it gives a polished look while helping to mask minor wall flaws.

3

### Satin

Durable and easy to clean, satin is ideal for busy areas like hallways, kitchens and kids' rooms. It holds up well to moisture and regular wiping.

4

### Semi-Gloss

Often used on trim, doors and bathrooms, it resists moisture and scuffs, and its shine enhances architectural details, though it may reveal surface flaws.

5

### High-Gloss

High-gloss reflects the most light and offers exceptional durability. Apply it to furniture, cabinets, or accent features, instead of full walls.

Before committing, test samples in your space. Lighting can dramatically change how a finish looks throughout the day.



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