



LV='s Home MOT checklist

While you can take your car for its annual MOT, there's no such service for your property. Three quarters (77%) of homeowners have experienced maintenance issues, and people spend an average of £1,860 a year on upkeep.

People may feel uneasy about the amount of work they need to do in their home. To make things easier, we've produced a handy home maintenance guide, highlighting things to look out for to help prevent problems from getting even worse.



Hallway/landing



Walls

15% of homeowners say the paintwork has peeled at some point in their current home, rising to one in five (20%) of those with period properties. Keep an eye out for cracks in paintwork and retouch minor issues once a year to prevent problems.

Draughts

The hallway or landing is a good place to check for draughts. You'll notice these as the cooler autumn months kick in. Work out where the source is, then plug it to keep cool and damp air out of the home.

Fuse box

Outdated wiring is more likely to be an issue in period homes, with nearly a quarter (24%) of period home owners experiencing problems. If fuses are tripping frequently, there could be a problem so consider getting an electrician to take a look.

Living room



Fire or wood burner

If you have an open fire or wood burner, make sure that your chimney hasn't become blocked over the spring and summer. Ideally, have it swept at least once a year to prevent smoke damage, chimney fires and health issues. Also, make sure you have a working carbon monoxide alarm nearby, and check the batteries regularly.

Plasterwork

One in 10 (12%) have had problems with plasterwork, but this nearly doubles for those living in period homes (22%). Keep an eye out for crumbling and get a plasterer in for minor repairs before the whole wall needs to be re-plastered.



Kitchen



Plumbing

Plumbing problems can be serious and expensive, costing at least £50 for an emergency call out, not including the repair. Look out for any visible leaks and damage and have a plumber carry out periodic checks for problems you can't see.



Heating system

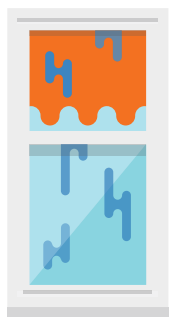
One in five (18%) homeowners have had issues with an out-of-date heating system or gas fittings. It's worth having a qualified engineer to check your heating system once a year to help prevent problems, and plan ahead for any maintenance work you're likely to need in the near future.

Bedrooms



Walls

Look out for frayed wallpaper or cracking paintwork as this can be a sign that something more serious is wrong, like penetrating damp. One in 10 (11%) owners of period properties have experienced rising damp, which can be expensive to fix if not dealt with early on. Other signs may include discolouration of exterior walls and damp stains on the interior walls.



Windows

Nearly one in five (19%) homeowners have had issues with their double-glazing at some point. If you notice water droplets between the two panes of glass it's likely that the seals have failed. Contact a window specialist if you see this issue as they might be able to fix it before the windows need replacing.

Bathrooms



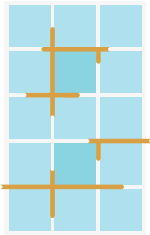
Mould

One in seven (15%) have had mould in the home at some point, increasing to one in five (20%) period homeowners. Damp and mould often start in the bathroom so make sure the room is aired whenever possible and remove any mould as soon as it appears. If it keeps coming back it might be the sign of an underlying issue.



Condensation

One in six (17%) homeowners have had condensation problems in their home at some point. Most common in rooms with high levels of air moisture and no ventilation, and during winter months, this problem is easily and cheaply fixed by wiping down areas where droplets appear. If left, it can cause damage to plaster, paintwork and wooden window frames.



Bath and shower

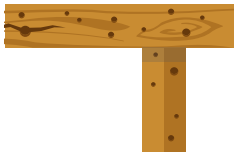
One in 20 (4%) homeowners say their home currently has issues with grouting and 12% have had problems with it at some point. It's a common wear-and-tear issue but it can lead to water damage that wouldn't normally be covered under home insurance. Re-grouting or re-sealing around the bath and shower is important to avoid expensive repairs later on.

Loft/attic



Insulation

4% of people say their current home insulation is not up to scratch, but it's considerably more likely to be a problem in period homes. Check that the loft is properly insulated, and that roof leaks or pests haven't damaged the insulating material. If you are going away on holiday, it can help to leave your loft hatch open so warm air can rise into your loft to help prevent your pipes from freezing.



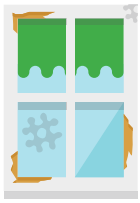
Timbers

A small but worrying proportion – 5% – of those living in period homes have had structural problems with their roof beams, while the same proportion have experienced woodworm. Check for small holes in exposed roof frames – these are a sign of woodworm, which could in turn be a sign of damp.

Weak points

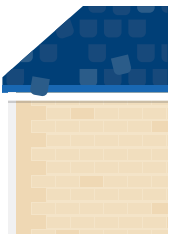
You can often spot damage to the roof from inside the loft. Feel for draughts and look out for any shafts of light coming through, which could indicate damage.

Exterior



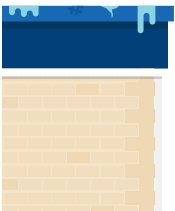
Window frames

Outside wooden window frames need to be kept in good shape as they're exposed to the elements all year round, which can lead to wet rot. To prevent damage, re-varnish window frames or repaint where needed.



Pitched roof

One in 10 (11%) say their pitched roof has leaked at some point, or had broken or missing tiles. The wear and tear on older houses makes issues more likely, with 18% of period home owners facing problems with their roof. Keep an eye out for loose tiles or slates, which could be an early sign of problems. Remember, if it's not safe to do this yourself, you should hire a professional.



Flat roof

One in 10 (9%) have experienced issues with their flat roof. As water doesn't easily drain from these it can cause substantial issues. It's worth checking these at the end of each winter for missing or loose chippings, or damage to reflective paint, which offer protection during warm months. It's also worth looking again at the end of summer to make sure hot weather hasn't caused any cracks that could leak in the wetter months. Remember - if isn't safe to do this yourself, hire a professional.



Fences and boundary walls

One in seven (14%) homeowners have experienced issues with either their fences or boundary walls and usually weather causes the problems. Wooden fence posts are likely to rot at ground level, and walls may show signs of age. It's a good idea to check which boundaries you're responsible for – this will be included in your house deeds - and make sure you're maintaining them regularly.



Weeds

Keep an eye out for invasive weeds like Japanese Knotweed. Plenty of people experience invasive weeds, but not everyone will recognise them. You're obliged by law to keep invasive weeds in check when they are growing on your land.



Drains and gutters

One in five (19%) homeowners say broken or blocked drains have been an issue in their current home, but this increases to nearly a quarter (23%) of those living in period homes. Prevent issues by checking drains and clearing out gutters once the autumn leaves have fallen, leaving them clear for the winter months. If it's not safe to do so yourself, hire a professional.

Additional top tips

Half (48%) of all homeowners worry about not having the knowledge or skills to complete essential maintenance work around the house and many put off work as a result. The home maintenance to-do list can be daunting, but it's important for homeowners to repair day-to-day wear and tear to their homes to make sure that they are fully covered by their home insurance and to prevent issues from getting worse.

- 1** Spend 10 minutes each year taking a walk around the outside of your property to look for anything leaning against exterior walls, which can lead to damp, as well as ensuring there are no loose roof tiles and gutters are clear.
- 2** You can avoid common issues like mould and condensation by making simple changes: dry all your washing in the same room with the heating on and window open, make sure you air rooms out regularly, and even just cooking with saucepan lids on.
- 3** Check grouting and sealant around baths and showers regularly – the ageing of these materials is a common cause of water damage.
- 4** You don't have to do it yourself – many handymen can help out with re-painting or gardening at a fraction of the cost of a professional.
- 5** Check your plumbing and wiring periodically and have your boiler serviced annually – paying a small amount for this check-up could save you thousands in the long run.
- 6** Keep a folder with details of all your suppliers and dates of work so all the information you need is in one place.
- 7** Period houses are more likely to have wear-and-tear related issues, but don't be complacent – modern houses can experience the same issues.
- 8** Ignoring issues can cost more in the long run so don't wait until it is a bigger job - there are quick, easy and cheap fixes for many of problems.
- 9** Unexpected maintenance issues are bound to crop up so it's worthwhile having a small pot of savings put aside, so it's not too much of a financial shock.