

Home Improvement GUIDE



Maintenance Checklist

A home is one of the largest investments most families will make. Maintaining your home prevents small problems from becoming expensive repairs.

Routine maintenance can improve energy efficiency, increase home value and help homeowners avoid unexpected breakdowns.

Breaking maintenance into seasonal tasks makes it manageable. Here's a checklist for each season.

SPRING: REPAIR WINTER'S WEAR

After months of snow, ice, and freezing temperatures, spring is the ideal time to inspect the home's exterior.

- Inspect the roof for missing or damaged shingles.
- Clean gutters and downspouts.
- Check siding, brick and foundation for cracks.
- Wash windows and inspect weatherstripping.
- Service the air conditioning system before summer.
- Inspect decks, patios and fences for winter damage.
- Test outdoor faucets and irrigation systems for leaks.

SUMMER: FOCUS ON EFFICIENCY AND OUTDOOR SPACES

Warm weather is perfect for projects that improve comfort and curb appeal.

- Trim trees and shrubs away from the house.
- Clean and inspect the grill and outdoor kitchen.
- Power wash siding, driveways and decks.



© ADOBE STOCK

- Seal decks, fences or concrete as needed.
- Replace HVAC filters regularly.
- Check attic ventilation and insulation.
- Inspect windows and doors for air leaks.

FALL: PREPARE FOR COLDER WEATHER

Autumn is the season to prepare the home before freezing temperatures arrive.

- Clean gutters after leaves fall.
- Have the furnace professionally serviced.
- Replace furnace filters.
- Inspect fireplaces and chimneys.
- Drain and store garden hoses.

- Shut off exterior water lines if needed.
- Seal gaps around doors and windows.
- Test smoke and carbon monoxide detectors.

WINTER: SAFETY FIRST

Winter maintenance focuses on keeping the home safe and preventing weather-related damage.

- Watch for ice dams on the roof.
- Remove excessive snow from walkways and roofs when necessary.
- Monitor indoor humidity levels to reduce condensation and mold.
- Know the location of the home's main water shutoff valve.
- Check emergency supplies, in-

cluding flashlights, batteries, and generators if applicable.

- Reverse ceiling fans (if recommended by the manufacturer) to help circulate warm air.

MAINTENANCE ITEMS THAT SHOULDN'T WAIT

Some tasks don't fit neatly into a season and should be addressed whenever they arise.

- Plumbing leaks
- Electrical problems
- Pest infestations
- Mold or mildew
- Foundation cracks
- Damaged handrails or stairs
- Loose roofing materials after storms

Projects for Your Budget

Not every home improvement project needs a five-figure loan.

Knowing what's realistic at different price points can help homeowners plan smarter and avoid budget surprises. Here's a rough guide to what your money can buy in 2026.

\$5,000 AND UNDER: SMALL UPDATES

A modest budget still goes a long way on focused projects. Small powder room or half-bath renovations start around \$5,000 to \$10,000, covering a new vanity and sink, updated toilet, fresh paint, a new lighting fixture and either retiling or refinishing existing surfaces, according to a 2026 renovation guide from Amerisave. At this level, cosmetic refreshes — paint, fixtures and flooring — are the priority, since light updates run \$15 to \$35 per square foot, per RSMeans-based cost data from CostToBuildHouse.com.

\$10,000-\$30,000: FULL BATHROOM OR KITCHEN REFRESH

Stepping up in budget opens the door to a complete bathroom remodel, which typically runs \$6,500 to \$28,000, according to HomeAdvisor. A mid-range kitchen update, without moving plumbing or knocking out walls, also fits comfortably in this range.

\$30,000-\$50,000: KITCHEN REMODEL OR MAJOR SYSTEM UPGRADE

Kitchens are the priciest single-room project, generally landing between \$25,000 and \$80,000 or more, per Amerisave's 2026 guide. A \$50,000 budget can also cover a full kitchen



© ADOBE STOCK

remodel or fund a partial renovation touching bathrooms and systems together, which runs roughly \$50 to \$100 per square foot.

\$50,000 AND UP: ADDITIONS AND WHOLE-HOME PROJECTS

This is addition territory. A full-scale renovation involving structural changes or added square footage climbs well beyond \$50,000 quickly — a whole-home renovation for a typical 1,250 to 1,600 square foot house

averages \$52,275, according to Angi's 2026 complete house renovation cost guide, and gut renovations that open walls and replace systems can run \$150,000 to \$300,000 or more.

A RULE OF THUMB FOR ANY BUDGET

Most renovation experts recommend keeping total spending to 10% to 20% of a home's current value and setting aside an additional 15% to 20% as a contingency fund for hidden issues,

especially in homes built before 1980.

STRETCHING THE BUDGET LOCALLY

However big or small the project, where you shop affects the bottom line. For kitchen and addition-scale projects, local suppliers and independent contractors often have more flexibility on custom orders, better knowledge of local permitting quirks and stronger accountability if something goes wrong than big box stores.

Trends in Home Improvement

Homeowners are renovating differently this year, and it's not just about style.

Between rising material costs and longer stays in current homes, 2026 is shaping up as the year of smart, practical upgrades rather than sweeping overhauls.

Meanwhile, local hardware stores and other home retailers continue to lend local insight to projects.

ENERGY EFFICIENCY LEADS THE PACK

Across the country, homeowners are prioritizing upgrades that lower utility bills. High-efficiency windows, better insulation and Energy Star-rated appliances top the list. It's not just about savings. Energy-efficient homes are fetching higher resale values as buyers factor long-term costs into their offers, reports Decorilla.

STAYING PUT, INVESTING IN COMFORT

With affordability challenges keeping more families from moving, remodeling dollars are flowing into current homes instead. Roughly half of homeowners plan renovation projects in 2026, though the median planned spend has dropped to about \$15,000, down from \$20,000 last year — a sign that projects are getting more targeted, writes Houzz.

TECH AND TEXTURE

Smart features like hidden charging stations and connected lighting rank as the top trend pros expect to see this year, alongside a counter-trend toward warmth: natural textures, indoor-outdoor living spaces and heritage-inspired design that leans on family pieces and repurposed materials, according a Forbes/Thumbtack-Redfin survey.

SMALL PROJECTS, STRONG RETURNS

Not every trend requires a gut renovation. Exterior paint, replacement windows, entry doors, garage doors and bathroom refreshes continue to deliver strong returns without the disruption of a full remodel, according to Jones Paint & Glass. Tackling a small project can help you feel confident about tackling

larger projects later on.

WHERE TO SHOP MATTERS

As projects get more targeted, so does the shopping. Local hardware stores and independent lumber yards continue to hold their own — especially for homeowners tackling smaller, detail-oriented projects.

Local shops often offer

something the big chains can't match: staff who know the quirks of older homes in the area, can special-order less common materials and provide hands-on advice for DIY projects.

For contractors and serious renovators, local suppliers are also frequently faster for specialty orders and repairs than waiting on big-box supply chains.



© ADOBE STOCK

Do I Need a Permit?

Before you pick up a hammer, it's worth asking: Does this project need sign-off from the city?

Skipping a required permit can lead to fines, stalled work, and headaches at resale, so it pays to know the rules before you start.

Certain projects trigger permit requirements in most jurisdictions: fencing installation, window replacement, plumbing and electrical work, structural changes, HVAC installations like new water heaters and additions or remodels, as well as sheds and garages according to Redfin data compiled by 2-10 Home Buyers Warranty.

The general rule of thumb, according to experts interviewed by Redfin: if a project touches your home's structural integrity, wiring, or plumbing, it likely needs a permit.

WHEN YOU'RE PROBABLY IN THE CLEAR

Not every project requires paperwork. Cosmetic updates, such as painting, installing new cabinets or countertops, low decks, and driveway repairs typically don't need permits in most areas. But "typically" is doing a lot of work in that sentence, since requirements shift from one town to the next.

IT DEPENDS ON YOUR ADDRESS

Permit rules vary significantly by municipality, which



© ADOBE STOCK

is why a quick call to your local building department is the only way to know for sure. As one industry expert put it, homeowners often assume permits are only for additions, but many smaller projects can trigger requirements if they affect structure, plumbing, HVAC, drainage, or life safety. The safest move is to check be-

fore finalizing design plans, not after, and to keep any written approval or exemption notice on file for future resale or insurance purposes.

WHERE LOCAL RESOURCES COME IN

This is where a local hardware store can be a genuine asset. Independent hardware

stores and lumber yards often have staff who've fielded permit questions from neighbors for years and can point customers toward the right office or form before a project begins. Big-box retailers, by contrast, are built for volume and convenience — great for grabbing supplies fast, but less likely to offer that kind

of localized, project-specific guidance.

Homeowners hiring a contractor generally don't need to navigate this alone. Most contractors pull permits themselves and take on responsibility as the permit holder. But for DIY projects, doing the legwork upfront is worth the extra phone call.

The Right Flooring for Every Room

New flooring is one of the biggest decisions in any home improvement project.

It shapes a room's look, feel and even resale value. With so many materials on the market, here's a room-by-room breakdown to help narrow the choice.

HARDWOOD: TIMELESS, BUT NOT EVERYWHERE

Hardwood remains the gold standard for resale value and classic style with a timeless natural appearance, though it comes at a premium. Pricing generally runs \$7 to \$12 per square foot. It's an investment best suited for living rooms, dining rooms and bedrooms — not moisture-prone spaces.

VINYL: THE WATERPROOF WORKHORSE

Luxury vinyl plank has become the fastest-growing flooring choice for busy households, running \$3 to \$8 per square foot installed. It's an especially strong pick for kitchens and bathrooms, since its waterproof nature lets it handle spills, splashes and humidity without warping. Premium vinyl with textured, embossed finishes can also come close to mimicking real wood grain underfoot.

TILE: THE DURABILITY CHAMPION

Tile is the top performer for wet, high-traffic spaces.



© ADOBE STOCK

Porcelain tile in particular is considered ideal for bathrooms because it absorbs very little water. It's also the priciest, typically \$5 to \$18 per square foot, but its lifespan often justifies the cost in the rooms that need it most.

LAMINATE: THE BUDGET-FRIENDLY LOOK-ALIKE

Laminate delivers a wood-like appearance at a lower price point, generally \$2.25 to

\$6 per square foot, and holds up well against scratches from furniture and pets. Its main weakness is moisture — because its core is wood-based, laminate is vulnerable to swelling and warping if water seeps into the seams, making it a better fit for bedrooms and living areas than bathrooms.

CARPET: COMFORT WHERE IT COUNTS

For bedrooms and other

spaces where softness matters more than durability, carpet remains the warmth-and-comfort winner, at \$2 to \$6.50 per square foot.

MATCHING MATERIAL TO ROOM

The short version: tile or vinyl for bathrooms and kitchens, hardwood or laminate for living spaces and bedrooms, and carpet where comfort is the priority. Budget, foot traffic and

moisture exposure should all factor into the final call.

WHERE TO SHOP

Local flooring stores and independent hardware shops often carry a wider range of samples than big-box retailers. They can special-order less common finishes and provide installation advice tailored to the quirks of older local homes — a level of guidance that's harder to find at a big chain.

Don't Make These Mistakes

A kitchen or bathroom remodel can transform a home, but plumbing mistakes hiding behind the new tile and cabinetry can turn a dream project into a costly headache.

Here are the pitfalls worth watching for before demolition begins.

MIXING UP YOUR PIPES

Not all wastewater pipes are created equal. Gray water lines carry wastewater from sinks, washing machines and bathtubs, while black water lines handle sewage from toilets — and confusing the two, or installing pipes of the wrong size or length, is a common and costly early mistake. According to Benjamin Franklin Plumbing. Getting this wrong can mean tearing out work that's already been completed.

FLUSHING THE WRONG THINGS

It's not just a renovation issue, but it's worth addressing before new fixtures go in: if it didn't come from your body or it isn't toilet paper, it shouldn't be flushed, says California-based Soquel Plumbing. "Flushable" wipes, paper towels and hygiene products don't break down and can create serious clogs in new plumbing just as easily as old.



© ADOBE STOCK

HASTILY MOVING FIXTURES

One of the most expensive mistakes homeowners make is deciding to relocate a sink, shower or toilet after construction has already started. Altering layouts after demolition often means redoing plumbing, electrical and framing work — all of which increases both cost and timeline. The fix is simple in theory: finalize layout and fixture placement before the first wall comes down, recommends Nationwide Builders.

SKIPPING THE CONTINGENCY FUND

Plumbing problems are often the hidden issue that blows up a renovation budget. Contractors frequently discover water damage or outdated pipes once walls come open — which is why experienced pros recommend setting aside 10-20% of the total project budget for unexpected repairs, according to New Jersey-based Burrini's & Sons General Contracting. A remodel without a cushion for plumbing surprises is a remodel waiting for a budget crisis.

RUSHING DECISIONS ON WET-ROOM LAYOUTS

Bathrooms in particular combine plumbing, electrical and waterproofing in a small footprint, and rushed decisions here tend to surface as regrets later. Planning for features like walk-in showers or blocking behind walls for future grab bars is far easier and cheaper to do during the initial remodel than to retrofit afterward, according to Bathtub Made New.

LOCAL RESOURCES

Plumbing supplies aren't

always one-size-fits-all. Pipe materials, water pressure needs and code requirements can vary by neighborhood and home age. Local plumbing supply shops and independent hardware stores often stock parts suited to older local housing stock and can flag potential code issues that a big-box associate might not catch. For anything touching the pipes behind the wall, a conversation with a local plumber or supply expert before buying can prevent an expensive redo.

Understanding Roofing Lingo

Getting a roofing estimate can feel like reading a document in another language.

Terms like “counterflashing,” “net free area” and “tear-off” get tossed around casually, but knowing what they mean can be the difference between a fair deal and an expensive surprise. Here’s a plain-English breakdown of the terms most likely to show up on your next proposal.

TEAR-OFF VS. OVERLAY

A tear-off means removing your existing shingles down to the decking before installing new ones — often recommended when there are multiple layers or the decking needs inspection. An overlay installs new shingles over the old ones. It’s cheaper upfront but adds weight and can hide underlying problems that a tear-off would expose.

FLASHING

Flashing is the metal installed around chimneys, vents, skylights and where the roof meets a wall — anywhere water could sneak in. It matters because flashing failures cause roughly 95% of all roof leaks, making it one of the most important terms to understand on any bid.

VENTILATION BASICS

Ridge vents and soffit vents work as a pair: soffit vents pull cooler air in at the eaves,

while ridge vents let hot air escape at the peak through convection, with the two together forming the most effective passive ventilation system for most homes. Poor ventilation can lead to uneven snow melt, ice dams and premature shingle wear.

WARRANTIES — READ THE FINE PRINT

Not all warranties are equal. A manufacturer’s warranty covers material defects;

a workmanship warranty covers installation errors.

These are separate coverages, and knowing what your contractor offers, and for how long, protects you from labor-related failures down the road.

OTHER TERMS WORTH KNOWING

A “square” equals 100 square feet of roofing material. A “valley” is where two roof slopes meet, forming a

channel prone to water build-up. “Roof slope” or “pitch” describes steepness, typically written as a ratio like 4:12 indicating how many inches the roof rises for every 12 inches it runs horizontally.

WHERE LOCAL RESOURCES HELP

Once you know the vocabulary, local hardware stores and roofing supply shops can be valuable allies. Many carry regional expertise

on which materials perform best against local weather patterns, from hail to heavy snow loads. Independent suppliers often provide more hands-on product guidance than big-box stores, which are better suited for standard materials in bulk. For homeowners comparing contractor bids, a quick conversation with a local supplier can help clarify whether a quote reflects standard materials or a higher-grade product.



© ADOBE STOCK