
The Homeowner's Maintenance Guide

Simple checklists to prevent water damage and mold, get ready for severe weather, and catch small problems before they turn into expensive ones.

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Small habits protect your biggest investment

Most of the water and mold damage we're called to starts small: a slow drip under a sink, a clogged AC drain line, a hose that finally gave out. A few minutes of checking each month catches most of it early, while it's still a cheap fix.

Three numbers worth remembering

24–48 hrs

Mold can start growing on wet materials in this window. Dry things out fast.

30–50%

The ideal indoor humidity range. Keep it below 60% to discourage mold.

55°F

The lowest you should set your heat during a freeze, even when you're away.

When in doubt, call. If water has soaked into walls, floors or ceilings, if you smell something musty you can't find, or if sewage is involved, it's time for a professional. A free assessment costs you nothing and can prevent a much bigger repair.

FILL THIS IN TODAY

Home emergency info sheet

Walk your home once and fill this in. Make sure everyone in the household knows where the main water shutoff is and how to turn it off.

Shutoffs and key locations

Main water shutoff location
Tool needed to turn it off (if any)
Water heater location and install year
Electrical panel location
Gas shutoff location (if applicable)
HVAC unit and air filter size
Sump pump location (if applicable)

Important contacts

Homeowner's insurance company	
Policy number	
Insurance agent and phone	
Plumber	
Electrician	
HVAC company	
Water, mold and restoration	Spaulding Decon Tampa • 813-823-2453

Tip: Take a photo of this page and of each shutoff valve, and save them in a phone album called "House." That way you have them even if you're not home.

ABOUT 15 MINUTES A MONTH

Monthly checklist

Grab a flashlight and walk the house. You're looking for anything wet, stained, warped or smelly.

Kitchen and bathrooms

- ☐ Look under every sink for drips, stains or soft cabinet floors
- ☐ Check around toilet bases for moisture or loose toilets
- ☐ Inspect caulk and grout around tubs and showers
- ☐ Run bathroom exhaust fans during and 20 minutes after showers
- ☐ Check behind the fridge for leaks from the ice maker line
- ☐ Look under the dishwasher edge for water or swelling floors

Laundry and utility areas

- ☐ Check washer hoses for bulges, cracks or rust at the fittings
- ☐ Look around the water heater base for water or rust
- ☐ Clean the dryer lint trap every load and check the vent outside

Heating and cooling

- ☐ Check or replace the HVAC air filter (every 1–3 months)
- ☐ Make sure the AC condensate line is draining outside
- ☐ Check the drain pan under the indoor AC unit for standing water
- ☐ Check indoor humidity with a hygrometer (aim for 30–50%)

Safety

- ☐ Test smoke and carbon monoxide alarms
- ☐ Make sure the fire extinguisher gauge is in the green
- ☐ Keep walkways, exits and the space around the water heater, furnace and electrical panel clear

Look and smell

- ☐ Scan ceilings for new stains, especially under bathrooms and the AC unit
- ☐ Notice musty smells, especially in closets and behind furniture
- ☐ Check your water bill for a jump that could mean a hidden leak

Easy upgrade: Inexpensive water leak sensors under sinks, behind the washer and next to the water heater will alert your phone the moment they get wet.

FOUR TIMES A YEAR

Seasonal checklists

Spring

- ☐ Clean gutters and make sure downspouts drain at least 5 feet from the house
- ☐ Walk the roof line from the ground and look for missing or damaged shingles
- ☐ Check the attic for daylight, damp insulation or stains
- ☐ Have the AC serviced before the hot months
- ☐ Flush the AC condensate line
- ☐ Review your severe weather plan (tornado season in many areas)

Summer

- ☐ Keep humidity in check; run the AC or a dehumidifier as needed
- ☐ Look for sweating ducts, vents or pipes
- ☐ Check window and door seals and re-caulk gaps
- ☐ Trim trees and branches away from the roof
- ☐ Coastal areas: prepare your hurricane kit by June 1
- ☐ Check irrigation so sprinklers don't spray the house

Fall

- ☐ Clean gutters again after leaves drop
- ☐ Have the heating system serviced
- ☐ Disconnect garden hoses and cover outdoor faucets
- ☐ Insulate exposed pipes in garages, crawl spaces and exterior walls
- ☐ Clean the dryer vent duct all the way to the outside
- ☐ Replace smoke alarm batteries if they aren't sealed 10-year units

Winter

- ☐ Know your freeze plan (see page 8)
- ☐ Check the attic for ice dams or roof leaks after storms
- ☐ Flush the water heater to remove sediment (once a year)
- ☐ Test the sump pump by pouring water into the pit
- ☐ Check for condensation on windows, a sign humidity is too high
- ☐ Review your homeowner's policy before renewal; ask about water and mold coverage

Every few years: Replace rubber washing machine hoses with braided stainless steel. Have the water heater checked as it nears 8–12 years old. Replace smoke alarms every 10 years.

WATER DAMAGE PREVENTION

Where leaks start

Water damage rarely starts with a flood. It usually starts with a fitting, hose or seal that wears out quietly. These are the most common culprits.

Source	What to check	How often
Water heater	Rust, moisture or puddles at the base; a leaking pressure relief valve	Monthly look; replace as it reaches 8–12 years
Washing machine	Bulging, cracked or rubber hoses; water under the machine	Monthly look; replace hoses every 5 years
AC condensate line	Clogged drain line, full drain pan, stains on ceilings near the unit	Monthly look; flush each spring
Toilets	Wobbling, water at the base, a supply line that's corroded or kinked	Monthly
Sinks	Drips at drain joints and supply lines, soft or stained cabinet floors	Monthly
Fridge ice maker	Plastic supply line cracking or leaking behind the fridge	Every few months
Dishwasher	Water at the door edge, warped flooring in front	Monthly
Roof and windows	Missing shingles, failed flashing, gaps in caulk	Spring and fall, and after storms
Gutters and grading	Overflowing gutters, soil sloping toward the foundation	Spring and fall

Going away? For trips longer than a few days, turn off the main water supply or at least the water to the washer. Leave the heat or AC on.

Hidden leak test: Turn off every faucet and appliance, then check your water meter. If it moves over the next hour, water is going somewhere.

MOLD AND HUMIDITY

Keep mold from getting a foothold

Mold needs moisture, something to feed on (drywall, wood, carpet, dust) and time. Take away the moisture and it can't grow.

Prevention

- ☐ Keep indoor humidity between 30% and 50%. A hygrometer costs a few dollars.
- ☐ Run exhaust fans in bathrooms and the kitchen, and make sure they vent outside, not into the attic.
- ☐ Fix leaks right away, even small ones.
- ☐ Dry anything that gets wet within 24–48 hours.
- ☐ Don't carpet bathrooms, laundry rooms or below-grade spaces.
- ☐ Leave space between furniture and exterior walls so air can move.

Warning signs

- ☐ A musty or earthy smell, especially one that keeps coming back
- ☐ Spots or discoloration on walls, ceilings, grout or around vents
- ☐ Peeling paint, bubbling or soft drywall
- ☐ Warped baseboards or flooring
- ☐ Condensation on windows or AC vents
- ☐ Allergy-like symptoms that improve when you leave the house

DIY or call a professional?

You can usually handle it if...	Call a professional if...
The area is small (under about 10 square feet, roughly a 3 ft × 3 ft patch)	The area is larger than about 10 square feet, or keeps coming back
It's on a hard surface like tile, glass or a sealed countertop	It's inside walls, under floors, in the attic or in the HVAC system
You know the cause and have fixed it	The water came from sewage or flooding, or you can't find the source
No one in the home has health concerns	Someone in the home has asthma, allergies or a weakened immune system

For small cleanups, wear gloves, eye protection and an N95 mask, scrub with detergent and water, and dry completely. Never paint or caulk over mold. Throw away porous items like carpet or ceiling tiles that stay moldy. Mold assessment and remediation rules vary by state; some states require a license.

SEVERE WEATHER

Storms, tornadoes and freezes

Severe weather looks different depending on where you live. Prepare for the risks in your area.

Hurricanes and tropical storms

Coastal areas. Season runs June 1 – November 30.

- ☐ Photograph or video every room and your belongings for insurance
- ☐ Store important papers in a waterproof bag or upload them to the cloud
- ☐ Clear gutters and secure or bring in outdoor furniture
- ☐ Know your evacuation zone and route
- ☐ Move valuables off the floor in flood-prone areas

Tornadoes and severe storms

Peak in spring and early summer in many areas.

- ☐ Choose a shelter spot: lowest floor, interior room, no windows
- ☐ Keep shoes, a flashlight and a weather radio there
- ☐ Sign up for local emergency alerts on your phone
- ☐ Trim dead branches that could hit the house
- ☐ After hail, have the roof inspected even if no leaks show yet

Hard freezes

Burst pipes are one of the most expensive winter losses.

- ☐ Keep the heat at 55°F or higher, even when you're away
- ☐ Let faucets on exterior walls drip slowly
- ☐ Open sink cabinet doors so warm air reaches the pipes
- ☐ Disconnect hoses and cover outdoor faucets
- ☐ If a pipe freezes, shut off the main water before it thaws

After any storm

- ☐ Stay out of standing water and away from downed power lines
- ☐ Photograph all damage before cleaning up
- ☐ Call your insurance company to start a claim
- ☐ Stop further damage if it's safe (tarp, shut off water)
- ☐ Start drying within 24–48 hours to prevent mold
- ☐ Run generators outdoors only, at least 20 feet from doors and windows

CLUTTER AND HOME SAFETY

A clear home is a safer home

Clutter isn't just about looks. It hides leaks until they've done real damage, blocks the shutoffs you need in an emergency, feeds fires and gives pests a place to live.

Keep these areas clear

- ☐ About 3 feet in front of the electrical panel
- ☐ Around the water heater, furnace and HVAC unit
- ☐ Under sinks, so you can spot a leak
- ☐ The stovetop and the area around it
- ☐ Hallways, stairs, doors and windows you'd use to get out
- ☐ Along exterior walls, where moisture and pests show up first

Habits that keep it manageable

- ☐ **10-minute daily reset:** set a timer, clear one surface, take out visible trash, then stop
- ☐ **One in, one out:** when something new comes in, something similar leaves
- ☐ **Keep, donate, discard:** if you haven't used it in a year, consider letting it go
- ☐ **Shop with a list** and skip "just in case" bulk buys
- ☐ **Weekly:** take out all trash and check the fridge for expired food

Signs it's time to call a professional

- ☐ Water has soaked into drywall, flooring or ceilings
- ☐ Sewage or toilet overflow (this water carries bacteria; don't clean it up yourself)
- ☐ A musty smell you can't trace
- ☐ Visible mold larger than about 10 square feet
- ☐ Smoke or soot damage after a fire
- ☐ Clutter has made rooms, sinks or appliances hard to use
- ☐ Strong odors, pests or rooms that are being avoided
- ☐ Any biohazard situation

No judgment, ever. Whatever the situation, our team handles it discreetly and respectfully. Asking for help early always costs less than waiting.

IF WATER GETS IN

What to do in the first 24 hours

How fast you act makes the biggest difference in how much gets saved.

- 1 Stay safe.** If water is near outlets, cords or the electrical panel, don't walk through it. Turn off power at the breaker only if you can reach it from a dry spot.
- 2 Stop the water.** Turn off the main shutoff or the valve at the fixture.
- 3 Document everything.** Take photos and video of the damage and the source before you move anything.
- 4 Call your insurance company** to find out how to file a claim and what your policy would cover. This should be an investigative call only.
- 5 Remove what you can.** Move rugs, furniture, electronics and valuables to a dry area. Put foil or wood blocks under furniture legs that can't be moved.
- 6 Start drying.** Mop up standing water, open windows if it's dry outside, and run fans and the AC or a dehumidifier.
- 7 Call a professional** if water soaked into walls, floors or ceilings, if it came from a sewer or flooding, or if it's been more than 24 hours. Moisture trapped inside walls isn't visible and needs special equipment to find and dry.

Don't: use a household vacuum on water, turn on ceiling fixtures if the ceiling is wet or sagging, or wait to see if it dries on its own.

WE'RE HERE TO HELP

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Water damage · Mold remediation · Biohazard and trauma cleanup · Hoarding cleanup · Odor removal
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This guide offers general information for homeowners and is not a substitute for advice from a licensed professional about your specific home.