

RECESSION-PROOF HOMEOWNER CHECKLIST



Maintenance & Value

- ☐ Get a CMA (Comparative Market Analysis) to understand your home's current value
- ☐ Fix minor issues before they become major repairs
- ☐ Schedule annual inspections (roof, HVAC, plumbing)
- ☐ Boost curb appeal with basic landscaping and exterior cleaning



Reduce Ongoing Costs

- ☐ Seal windows and doors to prevent energy loss
- ☐ Upgrade to energy-efficient appliances and LED lighting
- ☐ Review your homeowners insurance policy annually



- ☐ Refinance your mortgage if rates are favorable



Stay Financially Prepared

- ☐ Set aside 1-3% of your home's value annually for repairs
- ☐ Build or maintain a 3-6 month emergency fund
- ☐ Avoid high-interest debt tied to your property

