

# CALCULATING A HOME MAINTENANCE BUDGET

**a** Take Your Home's Current Market Value

**b** Multiply it by 1%. This would equal your BASE number

Check each of these line items below which apply to your home:

- If your home is in Michigan  
(freeze & thaw cycles create additional wear & tear)
- If your home is...
  - ...on or near a body of water
  - ...in a densely wooded area
  - ...on property with a high water table
  - ...in an area known for termites
- If your home is 20+ years old
- If your home is on Lake Michigan  
(this qualifies as an "extreme environment")

**c** Each box you checked equals a 10% ADD to your  
BASE number (b). Write in your "ADD(s)"

**d** Total (b) + (c). This would equal your average ANNUAL BUDGET

## SCOTT CHRISTOPHER HOMES

---

### HOME MAINTENANCE

620 Three Mile Road NW, Suite A  
Grand Rapids, Michigan 49544

Let us help you by providing the "heads-up" insight and trustworthy, on-call service to mitigate the expensive side of risk. *Call us at 616.784.4500!*