



HOUSEPOWER GUIDE

**EMPOWERED HOMEOWNERS TAKE CONTROL
AND PROTECT THEIR PROPERTY**

PROTECTING THE **JOY OF HOMEOWNERSHIP**
STARTS WITH **STOMPING OUT SMALL PROBLEMS**

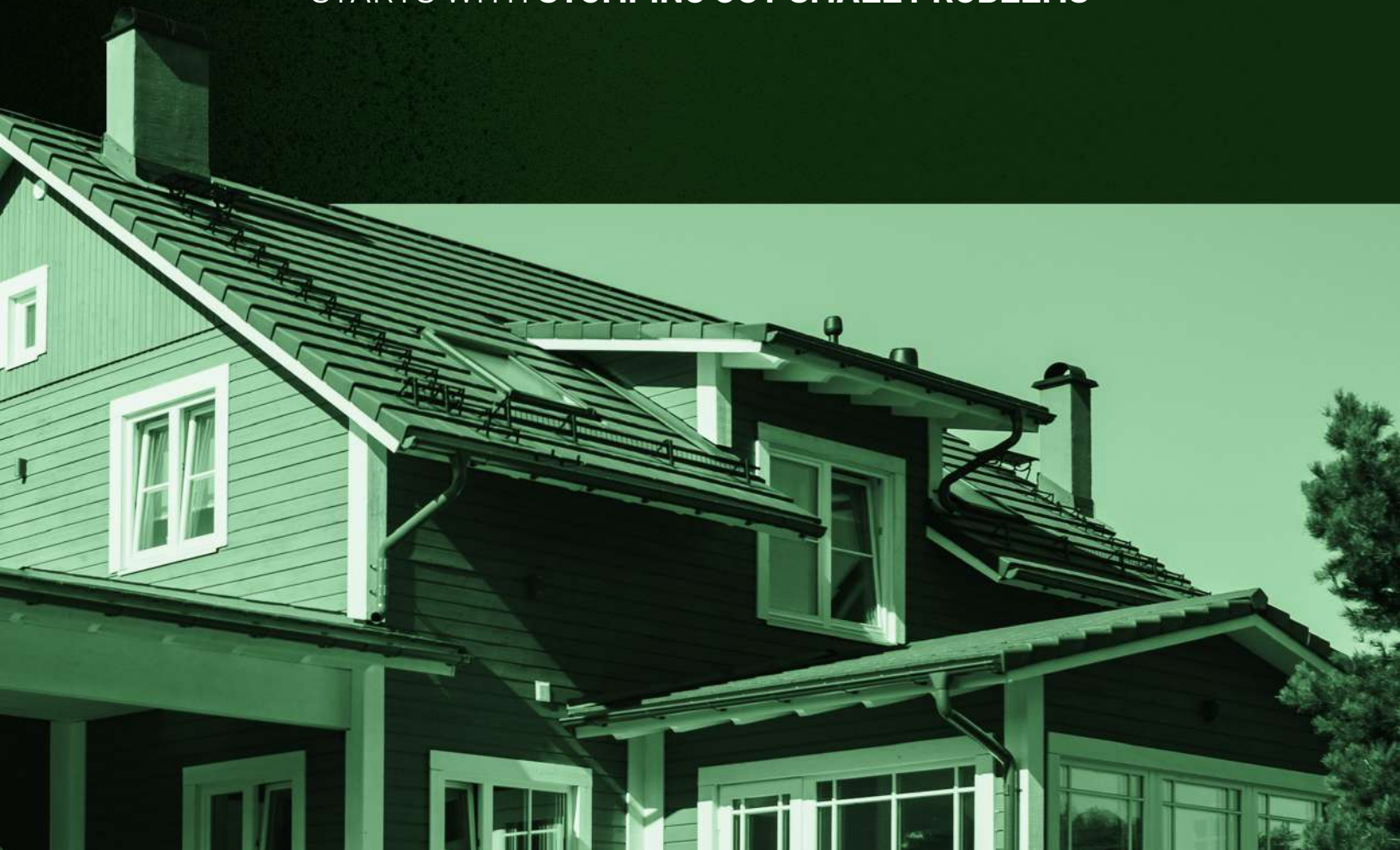


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INTRODUCING THE 2024 HOUSEPOWER GUIDE

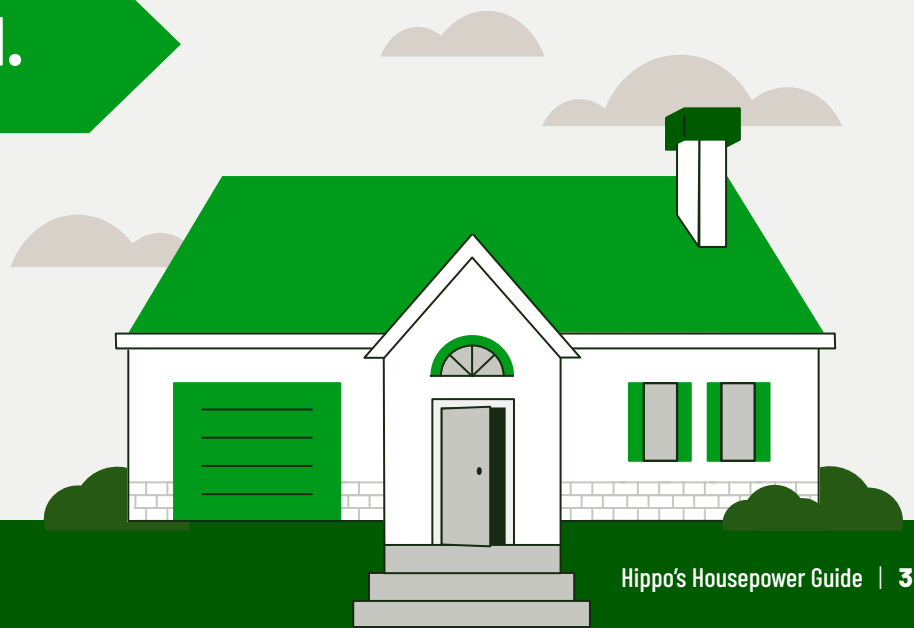
Homeownership remains one of life's most significant financial milestones.

This year, we surveyed over 2,000 U.S. homeowners (including single-family home, condo, and townhome owners) who cited rising costs, higher mortgage rates, unplanned repairs, and unpredictable weather as key challenges.

Despite these difficulties, a positive trend has emerged: More homeowners are taking proactive steps to manage their homes. Energy efficiency, emergency preparedness, and expanded insurance coverage are becoming top priorities to better protect properties and reduce risks.

With financial pressures on the rise, our guide is here to help you focus on key home repair issues and important projects to prioritize in 2025.

NOW, LET'S DIVE IN.

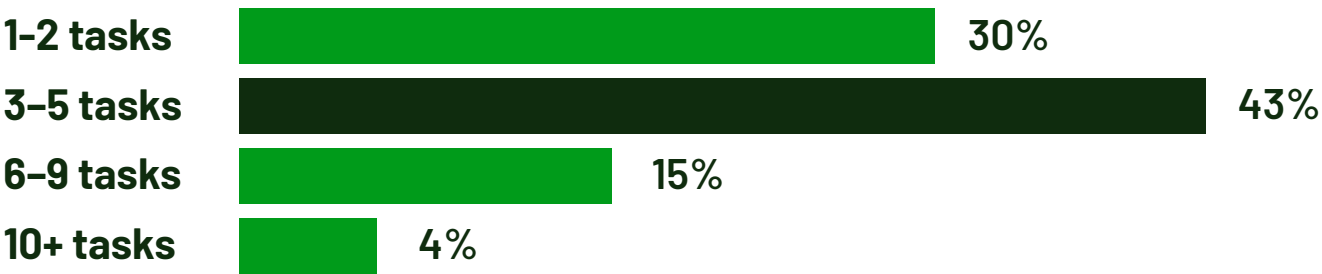


2024 YEAR IN REVIEW: HOMEOWNER MAINTENANCE HABITS

Just like we take our cars in for a tune-up, it's important to take regular care of our homes. The good news is that nearly all homeowners took on **at least one maintenance task** in 2024, according to our survey — but, don't take these tasks lightly. Managing a home requires ongoing TLC, and experts recommend tackling a minimum of **1-5 maintenance tasks each season**.

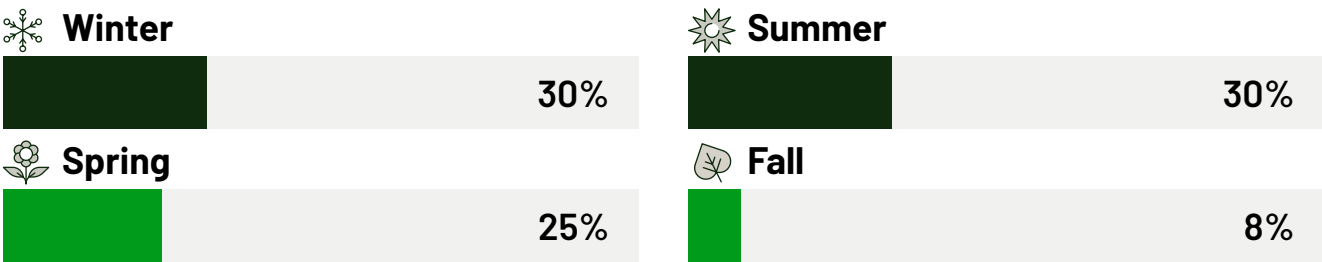
HOME MAINTENANCE FREQUENCY IN 2024

How many projects did you complete?



The budget for these tasks was primarily spent during seasons known for the most extreme weather—which can be an important time to take action to avoid significant home strain.

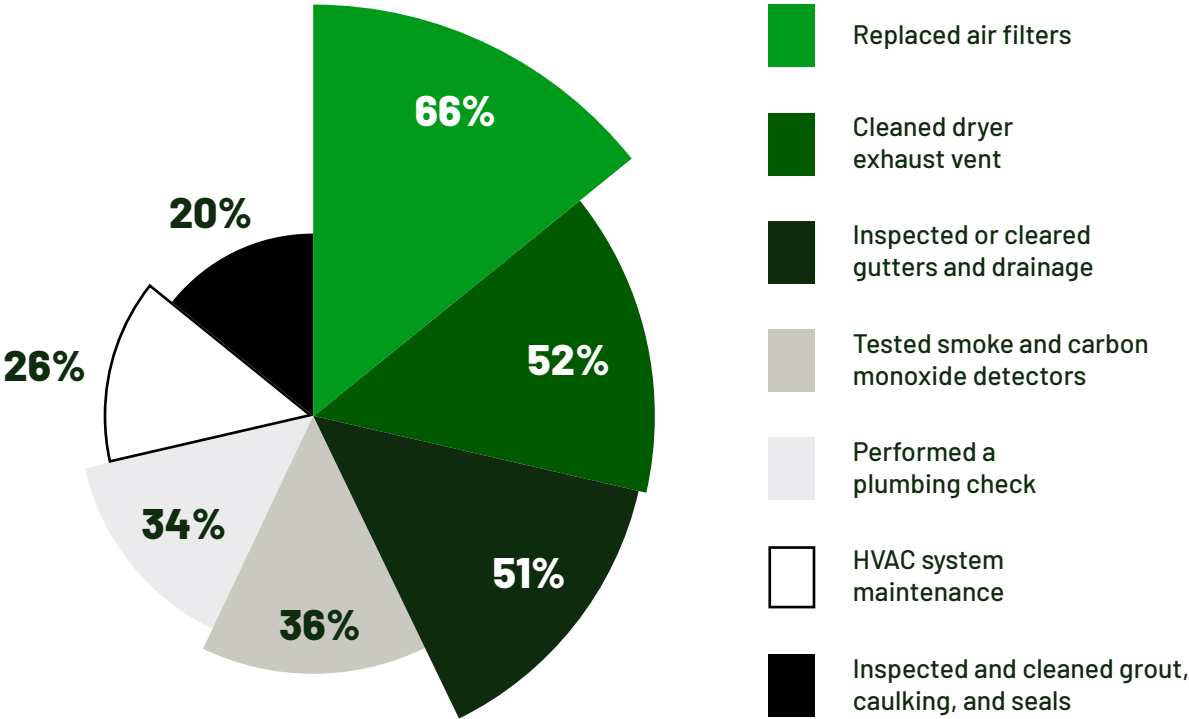
THE MOST EXPENSIVE SEASONS FOR MAINTENANCE



In 2024, homeowners focused on these key maintenance tasks—and they’re right to do so. These tasks play a critical role in **ensuring safety, improving efficiency, and preserving long-term home value.**

TOP MAINTENANCE TASKS OF 2024

Which of the following maintenance tasks did you complete?



**Respondents could choose all options that applied.*

Pro tip: Schedule recurring reminders on your calendar for simple maintenance tasks like changing air filters, testing smoke alarms, and cleaning gutters. Staying consistent prevents small issues from becoming costly problems!

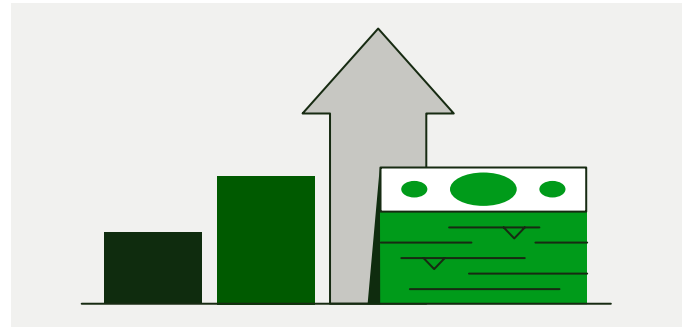


THE COST OF HOME HEALTH

UNEXPECTED REPAIR COSTS ON THE RISE

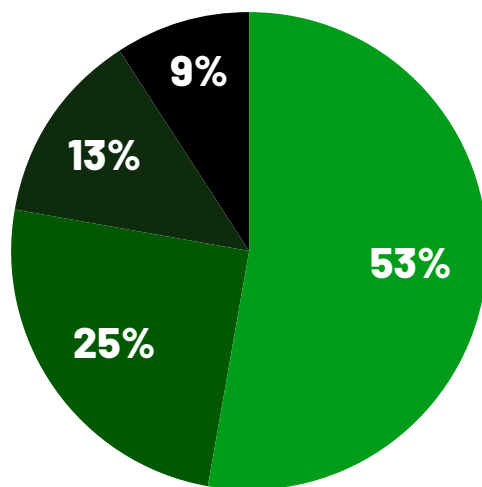
46% of homeowners **spent over \$5,000** on surprise repairs in 2024 compared to 36% in 2023.

This is a 28% increase since our last report.



While inflation kept labor and material costs high, more homeowners may have faced high repair costs from poor budgeting.

2024 MAINTENANCE BUDGETS: HOW DID HOMEOWNERS FARE?



I went over budget



I met my budget



I did not set a budget



I was under budget

In 2025, the most common home maintenance and repair budget falls between **\$501 and \$2500**, making budgeting a critical part of a homeowner's priorities.



PLAN YOUR MAINTENANCE BUDGET

Experts recommend budgeting at least 1-2% of a home's value for annual preventative maintenance. Careful **planning and budgeting** upfront can help ensure a more satisfying homeownership experience.

5 strategies for smart household budgeting:

1. Use a **budget worksheet** to help you create and maintain your budget.
2. Add up reliable sources of income, including wages, alimony, Social Security payments, disability payments, etc.
3. List your fixed and variable expenses to gain a clearer picture of how much you spend each month.
4. Calculate your net income by subtracting your expenses from your total income listed in step three.
5. Review how much you're left with each month and consider where you can make adjustments.

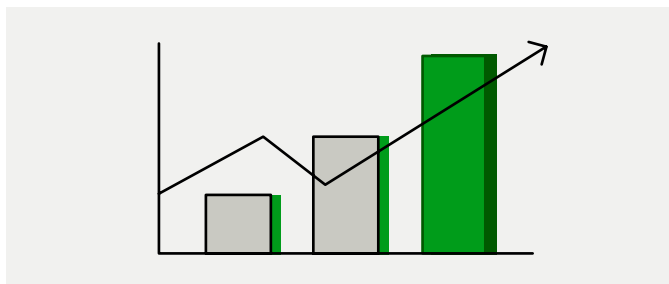
Learn more about the **average household budget** and **how to budget for home maintenance**.

! Pro tip: Help prevent unexpected home repairs by scheduling seasonal inspections and completing preventative tasks, like regular plumbing checks and roof maintenance. Small actions now can prevent costly surprises later!



REMEDIES FOR HOMEOWNER REGRETS

A striking **73% of homeowners reported at least one regret** related to their home purchase in 2024—**compared to 63%** in 2023.



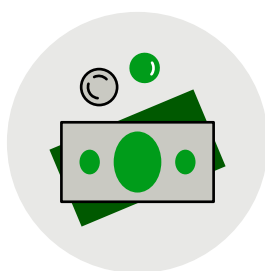
In 2024, many homeowners faced challenges that led to feelings of regret about their home purchase. However, these experiences are also driving positive changes in how homeowners approach their decisions to protect and maintain their properties.

TOP THREE HOMEOWNER REGRETS



Regret #1

42% regret compromising on the features they really wanted.



Regret #2

34% regret paying a mortgage rate higher than they can comfortably afford.



Regret #3

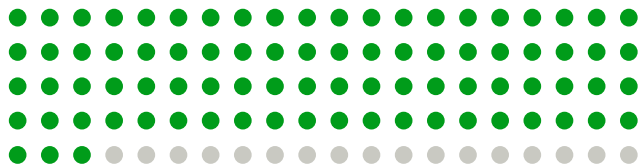
29% feel regret after facing more unexpected issues than anticipated.

While these regrets highlight common struggles, they also reveal opportunities for homeowners to make more informed choices in the future.



With the **majority (83%) of homeowners experiencing an unexpected home repair in 2024**—a drastic shift from 46% in 2023—it’s important to take steps to prevent issues. Plus, 47% of homeowners said unexpected home repairs or maintenance issues impacted their financial stability in 2024.

HOMEOWNER ISSUES SPIKE IN 2024



83% of homeowners experienced issues with their home in 2024.



46% of homeowners experienced issues with their home in 2023.

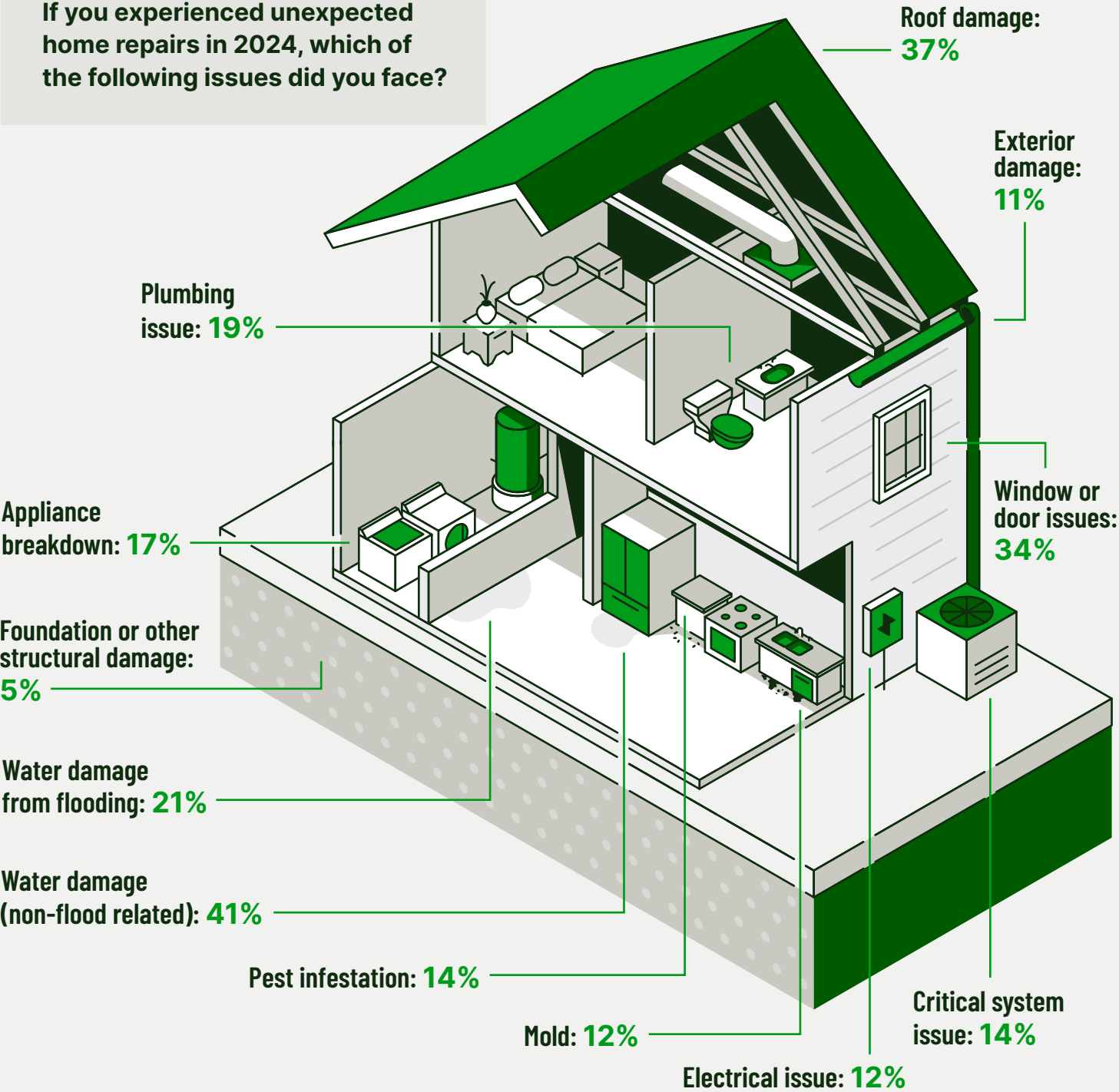
! Pro tip: By recognizing common challenges of homeownership, such as unexpected repairs or struggling with higher mortgage payments, and addressing them proactively, you can shift from reactive regret to proactive growth—ensuring greater satisfaction and a more secure future in your home.



Understanding common problem areas in a home can help highlight complications early so they don't become major financial burdens or regrets. To prevent problems, add the following home repair hot spots to your seasonal maintenance checklist:

HEALTH CHECK: IDENTIFYING HOME HOT SPOTS

If you experienced unexpected home repairs in 2024, which of the following issues did you face?



*Respondents could choose all options that applied.





PROBLEM AREA #1: WATER AND MOISTURE-RELATED ISSUES

Why it's important to catch issues early:

Even minor water and moisture-related issues can devolve into serious damage over time. Promptly addressing plumbing leaks or water damage can help prevent costly repairs.

LEAVE IT TO THE PROS

Extensive water damage, like flooding or mold infiltration, should be handled by professionals.

DIY-FRIENDLY

Homeowners can tackle minor moisture issues, like small leaks under sinks, with basic plumbing solutions.

Actions to take:

1. Regularly inspect areas prone to leaks, such as under sinks, around toilets, and near water heaters.
2. Consider insulating pipes in the winter to help prevent freezing and other types of damage.
3. Install water sensors in vulnerable areas to detect leaks early.

Impacted areas include (but are not limited to):

- Indoor plumbing fixtures (toilets/faucets)
- Water heater
- Sewer and septic lines
- Water service lines (inbound)





PROBLEM AREA #2: STRUCTURAL AND EXTERIOR CONCERNS

Why it's important to catch issues early:

Identifying structural or exterior issues can help prevent severe weakening of the home's framework. Maintaining windows, doors, and siding also helps prevent weather-related wear and energy efficiency issues.

LEAVE IT TO THE PROS

Structural or major exterior damage requires expert assessment and repair to ensure safety and maintain property value.

DIY-FRIENDLY

Homeowners can typically complete smaller tasks, like sealing hairline cracks in driveways or patching up minor siding damage.

Actions to take:

1. Check the exterior of the home for signs of large cracks (larger than $\frac{1}{8}$ inch), deterioration, unevenness, and other signs of damage.
2. Inspect the roof regularly for missing or damaged shingles, and check for leaks in the attic.
3. Ensure windows and doors close tightly and inspect for drafts or visible damage.

Impacted areas include (but are not limited to):

- Roof
- Rain gutters and downspouts
- Windows and doors
- Walls





PROBLEM AREA #3: SYSTEM AND APPLIANCE FAILURES

Why it's important to catch issues early:

Early detection of issues in critical systems like HVAC or water heaters helps ensure uninterrupted comfort and safety. Preventing or addressing these issues quickly can also help save money on replacements.

LEAVE IT TO THE PROS

Always contact certified technicians for complex or system-wide failures, like HVAC breakdowns or plumbing system issues.

DIY-FRIENDLY

Simple fixes like replacing appliance filters or unclogging a dryer vent are manageable for most homeowners.

Actions to take:

1. Schedule annual maintenance checks for HVAC, water heaters, and other systems.
2. Listen for unusual noises or notice changes in performance, such as inadequate heating or cooling.
3. Clean and inspect major appliances regularly to ensure they are functioning properly.

Impacted areas include (but are not limited to):

- HVAC
- Washer/dryer
- Refrigerator
- Oven and cooking range

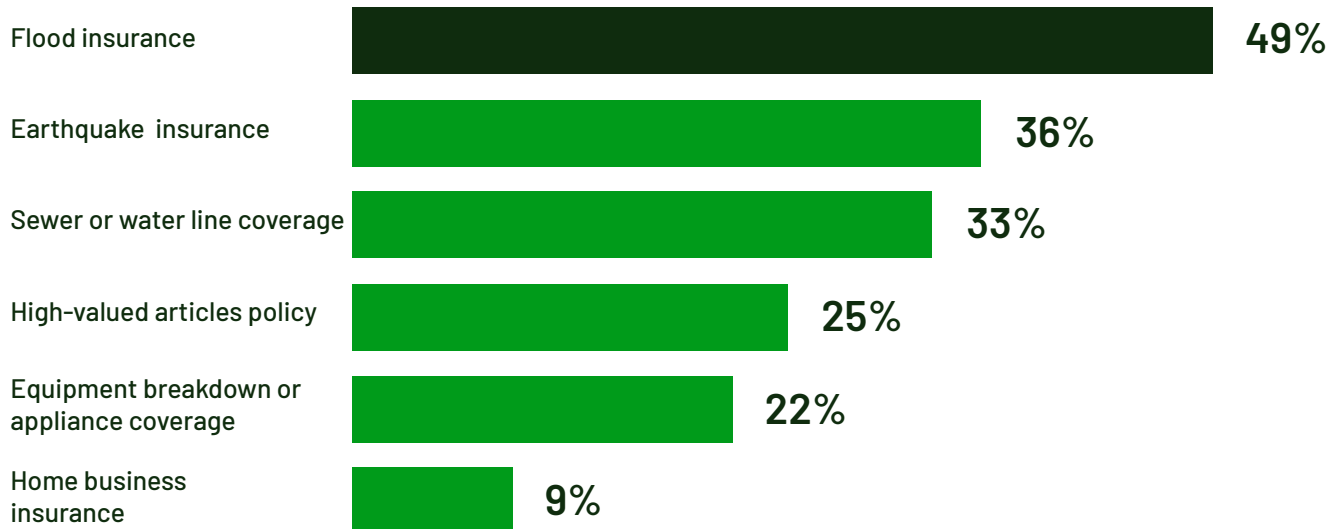
! Pro tip: Regular seasonal checks combined with smart investments—such as water sensors and professional inspections—could reduce financial strain and enhance your home's health.



HOMEOWNERS GO BEYOND **TRADITIONAL INSURANCE** TO PROTECT THEIR ASSETS

EXPANDING PROTECTION: OPTIONAL INSURANCE TRENDS

Which of the following optional insurance coverage have you considered to further protect your home in 2024?

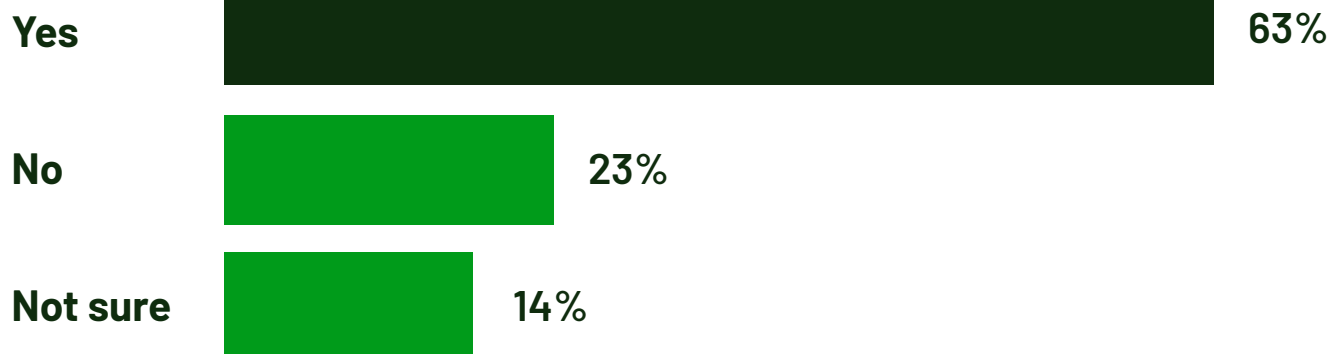


**Respondents could choose all options that applied.*

More than half of homeowners (63%) reported having flood insurance included in their homeowners insurance policy. The problem? Flood insurance is a separate type of coverage provided through a flood insurance agency. It is not typically part of a standard homeowners policy.



DOES YOUR HOMEOWNERS INSURANCE POLICY COVER FLOOD DAMAGE?



With **21% of homeowners suffering from flood-related damage in 2024**, it's important to understand flood coverage and how it relates to their current policies.



How much
homeowners
insurance do I need?



How much is
homeowners
insurance?



Types of
homeowners
insurance

! Pro tip: Understanding what homeowners insurance covers (and doesn't cover) can help eliminate costly surprises. Be mindful of your specific needs and consider expanding protection to safeguard your home and finances.



TOP PRIORITIES FOR HOMEOWNERS IN 2025

After a year of tackling and paying for unexpected home repairs, here are the top priorities for U.S. homeowners (as reported by our survey respondents) as they enter 2025.

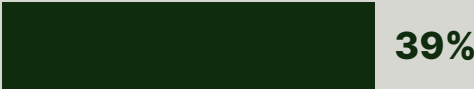
2024 VS. 2023: TOP 5 HOMEOWNER CONCERNS

■ Responses from 2024 ■ Responses from 2023

Energy efficiency and sustainability



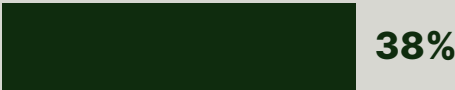
Home upgrades



Home insurance and protection plans



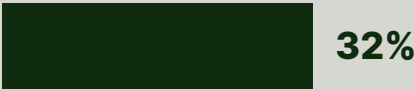
Rising inflation rates



Rising home maintenance and repair costs



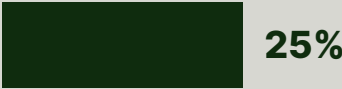
Home security (safety)



Emergency preparedness
(e.g., natural disasters, severe weather)



Climate change and/or
extreme weather events



DIY home maintenance skills



Home monitoring and other
services to help prevent issues





PRIORITY #1: ENERGY EFFICIENCY AND SUSTAINABILITY

An overwhelming **59% of homeowners** identified energy efficiency and sustainability as top homeownership concerns.

Actions to take: Steps toward sustainability and efficiency

- ☐ **Install programmable thermostats** to optimize heating and cooling and reduce energy consumption.
- ☐ **Replace older appliances** with energy-saving models like those certified by ENERGY STAR.
- ☐ **Prevent energy leaks** by sealing gaps and using weather stripping to stabilize indoor temperatures.
- ☐ **Enhance insulation** in walls, attics, and basements to minimize heat loss and improve energy conservation.
- ☐ **Transition to renewable energy sources** by adding solar panels to reduce reliance on non-renewable energy.





PRIORITY #2:

HOME INSURANCE AND PROTECTION PLANS

Nearly half (46%) of homeowners identified home insurance and protection plans as a priority for 2025, reflecting a notable awareness of the importance of safeguarding their homes from unexpected risks.

Actions to take: Find the right insurance coverage

- ☐ **Assess current home insurance policies** to ensure adequate coverage for property value changes, new possessions, or home upgrades.
- ☐ **Regularly review available discounts** to help reduce overall premium costs.
- ☐ **Keep an updated, detailed inventory** of valuables to streamline claims in case of damage or theft.
- ☐ **Evaluate needs for add-ons** like flood, earthquake, or umbrella policies that go beyond basic insurance.
- ☐ **Install safety features** like smoke detectors, carbon monoxide detectors, and fire extinguishers to help lower insurance risks.





PRIORITY #3: RISING HOME MAINTENANCE AND REPAIR COSTS

Of the surveyed homeowners, **43% identified rising home maintenance and repair costs** as a significant concern in the context of homeownership.

Addressing these challenges means prioritizing home insurance and protection plans to help manage unexpected expenses.

Actions to take: Prioritize insurance and protection strategies

- ☐ **Develop a maintenance schedule** for regular inspections and seasonal tasks, such as cleaning gutters, checking for leaks, and servicing HVAC systems.
- ☐ **Learn basic home repair skills** to help tackle minor issues and save on labor costs.
- ☐ **Consider home warranties** and explore options for covering system breakdowns, such as HVAC, plumbing, and electrical systems.
- ☐ **Set aside a maintenance fund** by regularly contributing to a dedicated savings account for future repairs and emergencies.
- ☐ **Ensure home insurance policies align** with the actual costs of rebuilding or repairing a home.





PRIORITY #4: SEVERE WEATHER EMERGENCY PREPAREDNESS

Nearly a third (28%) of our surveyed homeowners identified emergency preparedness for natural disasters and severe weather as a top priority. This sentiment is backed up by action, considering 87% of homeowners reported being “very prepared” or “somewhat prepared” for a severe weather event in 2025.

While less common, 13% of surveyed homeowners reported feeling less prepared. If this sounds like you, here are a few actions you can take to help prevent damage or high repair costs.

Actions to take: Preparing for severe weather events

- ☐ **Assess home insurance policies** to ensure coverage aligns with current risks, including floods, hurricanes, or earthquakes.
- ☐ **Create a comprehensive emergency plan** with a clear evacuation and communication strategy for all family members.
- ☐ **Assemble an updated emergency kit** with water, non-perishable food, first aid supplies, flashlights, batteries, and essential documents.
- ☐ **Invest in home resilience upgrades** such as reinforcing roofs, installing storm shutters, and securing exterior features like gutters and outdoor furniture.
- ☐ **Install smart home monitoring systems** for real-time updates on weather conditions, water leaks, and power outages.





PRIORITY #5: DIY HOME MAINTENANCE TASKS

While this priority comes in at #5 (with 22% of homeowners marking DIY home maintenance skills as important), **55% reported they're "very likely" to take maintenance into their own hands in 2025**. Only 8% said they're unlikely to perform DIY maintenance tasks and mostly prefer to hire professionals.

It's common to rely on DIY to help cut costs, but our [2024 DIY Projects and Costly Mistakes Report](#) found that 58% of homeowners actually spent more than anticipated on DIY projects due to project errors.

Consider these tips to help save cash instead of burning it.

Actions to take: Reap DIY rewards, avoid common pitfalls

- ☐ **Review homeowners insurance** for repair and renovation coverage. Consider additional coverage if needed.
- ☐ **Understand the full scope of work**, including all project steps, the timeline, and expenses.
- ☐ **Build additional time and money into the budget** as a backup plan. A contingency budget should be at least 5-10% of the total project budget.
- ☐ **Consider if the project will alter the home footprint.** If it does, secure the necessary permits and inspections before starting.
- ☐ **Invest in the right tools and quality materials** upfront for an ultimately more successful DIY project.

! Pro tip: Homeownership in 2025 demands a balance between addressing rising costs and investing in the future. Take the proactive steps outlined above to help prepare for the coming year.



2025 ESSENTIAL HOME CARE CHECKLISTS

Owning and maintaining a home can be expensive—but it shouldn’t break the bank.

As the seasons change, staying on top of these homeowner responsibilities is crucial.

Our seasonal maintenance checklists are here to help.



WINTER

*Download the full [winter checklist](#)

Interior tasks	Exterior tasks
☐ Check for leaks in attics or basements and patch any holes.	☐ Check for ice dams or icicles.
☐ Insulate pipes in unheated areas.	☐ Inspect exterior for damage after storms.
☐ Winterize the sump pump.	☐ Keep walkways and driveways clear of snow.
☐ Service heating systems and heat sources.	☐ Trim branches close to the house, roof, and utility lines.
☐ Check carbon monoxide detectors and fire extinguishers.	☐ Schedule regular gutter and downspout cleanings.





SPRING

*Download the full [spring checklist](#)

Interior tasks	Exterior tasks
☐ Check for mold and clean any signs of growth.	☐ Inspect and repair the roof and gutters.
☐ Service critical home systems like HVAC units.	☐ Cut back longer branches extending over the home.
☐ Inspect the sump pump to help insure it can function during heavy rain.	☐ Power wash the home and deck.
☐ Look for signs of water damage in the walls, floor, and basement.	☐ Inspect the seals and caulking around doors and windows for signs they need to be repaired.
☐ Check window wells, vents, exhaust fans, etc. to improve ventilation.	☐ Inspect irrigation systems for signs of damage from the winter weather or snow removal.



SUMMER

*Download the full [summer checklist](#)

Interior tasks	Exterior tasks
☐ Make sure weatherstrips are fully functional and don't have any rips or holes.	☐ Reseal cracking caulk or weatherstrips on external windows and doors to prevent leaks.
☐ Place a water heater insulation jacket or blanket on the tank to help lower utility costs.	☐ Inspect the outside of the home for cracks and overhanging tree limbs.
☐ Examine and service the sump pump as needed.	☐ Install smart home tech such as motion detection lights and cameras.
☐ Spray to protect the home from insects, pests, and other creatures .	☐ Survey for cracks within the foundation.
☐ Check that you have flood insurance in the event of a summer storm.	☐ Check the foundation and siding for signs of deterioration or pests.





FALL

*Download the full [fall checklist](#)

Interior tasks	Exterior tasks
☐ Have the water heater professionally inspected.	☐ Clean and repair gutters and downspouts.
☐ Clean dryer vents.	☐ Check and disconnect garden hoses.
☐ Have a professional inspect the HVAC system and change the filter.	☐ Drain and prepare sprinkler system for winter.
☐ Have the sump pump professionally inspected.	☐ Inspect the siding and outside walls and seal any potential entry areas.
☐ Check fire extinguishers and smoke and carbon monoxide detectors.	☐ Repair driveway, walkways, and exterior supports.

Safeguarding a home goes beyond routine maintenance. Preparing for extreme weather is also essential in the event of an emergency.

EXTREME WEATHER PREPAREDNESS CHECKLIST

HURRICANE PREPAREDNESS

*Download the full [hurricane preparedness checklist](#)

- | | |
|--|--|
| ☐ Assess the home's risk. | ☐ Consider adding flood insurance. |
| ☐ Create an evacuation plan. | ☐ Install flood barriers and waterproof the home. |
| ☐ Assemble a preparedness kit. | ☐ Close and secure windows and doors. |
| ☐ Inventory important documents and belongings. | ☐ Unplug electronics and move valuables to higher ground. |



EARTHQUAKE PREPAREDNESS

[*Learn more about earthquake insurance](#)

- ☐ Secure heavy furniture to walls.
- ☐ Anchor fragile items with adhesive.
- ☐ Inspect and reinforce the home's foundation.
- ☐ Identify safe spots in the home.
- ☐ Fasten gas and water lines securely.
- ☐ Create a family emergency plan.
- ☐ Stock an emergency kit with essentials.
- ☐ Review insurance for earthquake coverage.

TORNADO PREPAREDNESS

[*Download the full tornado preparedness checklist](#)

- ☐ Store or secure outdoor items like patio furniture.
- ☐ Inspect windows and add protection if needed.
- ☐ Inspect the roof for existing damage or hire a professional.
- ☐ Move vehicles to a covered or enclosed area.
- ☐ Trim overhanging tree branches and shrubs.
- ☐ Charge phones and power banks before the storm.
- ☐ Clean gutters and consider adding gutter guards.
- ☐ Assemble an emergency kit in an accessible spot.
- ☐ Review insurance for tornado coverage.

FIRE PREPAREDNESS

[*Download the full fire preparedness checklist](#)

- ☐ Place fire extinguishers, smart smoke alarms, and carbon monoxide detectors on every level of the home.
- ☐ Clear the lint buildup in and behind the dryer after each use.
- ☐ Purchase collapsible ladders for each upstairs bedroom.
- ☐ Clean the chimney every year.
- ☐ Plan two exit paths for each room of the home.
- ☐ Ensure electrical cords don't run under carpets or against walls.
- ☐ Remove materials from around heat-producing equipment.
- ☐ Place space heaters at least three feet away from beds and curtains.

! Pro tip: From winterizing pipes to hurricane-proofing a home, these checklists offer clear, actionable steps to protect your most valuable asset year-round. Download each today to create a safer, more resilient home.



360 HOME PROTECTION

365 DAYS PER YEAR

At Hippo, we're dedicated to helping homeowners step into their Housepower and take control of their domain. Our seasonal guides are designed with tips and best practices to help elevate home well-being all year long.

Homeowners can also leverage tools like our Hippo Home App, which offers free, personalized maintenance plans and DIY guides.

Download the Hippo Home mobile app today on the [App Store](#) and [Google Play Store](#) or visit [Hippo.com](#) to learn more.



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Ultimate homeowner resources:



[Seasonal home maintenance checklist](#)



[What does homeowners insurance cover?](#)



[Building an emergency preparedness checklist for your home](#)

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METHODOLOGY

The 2024 Housepower Report survey was conducted by [SurveyMonkey Audience](#) for Hippo Insurance Services. The survey was fielded between November 11, 2024 and November 13, 2024 with results based on over 2,000 completed surveys.

Respondents were screened to be residents of the United States, over 18 years of age, and owners of a single-family home, a condo, or a townhome. Data is unweighted, and the margin of error is approximately +/-2% for the overall sample with a 95% confidence level.

DISCLAIMERS

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Installing and activating the sensor kit will result in your being a customer of a third party that is not affiliated with Hippo. Hippo is not responsible for any acts, errors, or omissions of such third-party or the operation or effectiveness of the sensor kits provided, or any loss or damage of any kind that you may suffer as a result of your installation and use of the sensor kit or engagement with such third party. We encourage you to review the terms of use, privacy notice and any additional notices provided by the third party prior to installing and activating the sensor kit. The terms of your engagement with the third party are solely between you and such third party.