

# Hudson Valley Annual Home Maintenance & Cost Guide

## *A practical 2026 planning checklist for a typical detached home*

**How to use this guide.** The figures below are planning allowances for professional service in the Hudson Valley, not contractor quotations. They assume a detached, roughly 1,800–2,500-square-foot home with ordinary access. The “annualized allowance” converts multi-year work into a yearly budget amount. Many inspections can be performed by a capable homeowner for little or no cash cost, but they still require time.

**Important:** No single home needs every item. System-dependent work—such as septic, well, chimney, generator, pool, or irrigation service—applies only where that equipment exists. Emergency repairs, major replacements, utilities, insurance, taxes, remodeling, and routine housekeeping are excluded.

### Roof, Drainage & Exterior Envelope

| Maintenance item                                                      | Frequency                  | Typical professional cost | Annualized allowance | Notes                                                                                       |
|-----------------------------------------------------------------------|----------------------------|---------------------------|----------------------|---------------------------------------------------------------------------------------------|
| Inspect roof covering, flashings, penetrations, and valleys           | Annual; after major storms | \$200–\$400               | \$300                | DIY visual inspection may cost \$0; use a roofer for steep, slate, metal, or complex roofs. |
| Clean gutters and verify downspout discharge                          | Twice yearly               | \$175–\$350 per visit     | \$525                | Heavy tree cover may require three cleanings.                                               |
| Minor gutter/downspout adjustments and sealant repairs                | As needed; budget annually | \$150–\$500               | \$250                | Excludes full gutter replacement.                                                           |
| Inspect siding, trim, caulk joints, and exterior penetrations         | Annual                     | \$0 DIY / \$200–\$450 pro | \$250                | Look for rot, open joints, animal entry, and water staining.                                |
| Exterior caulking and small siding/trim repairs                       | Annual allowance           | \$300–\$1,000             | \$600                | Varies greatly with age and material.                                                       |
| Wash siding and remove organic growth                                 | Every 1–3 years            | \$400–\$900               | \$325                | Annualized at roughly a two-year cycle.                                                     |
| Inspect foundation, grading, and visible drainage                     | Spring and fall            | \$0 DIY / \$200–\$450 pro | \$200                | Check settlement, cracks, ponding, and soil contact with siding.                            |
| Seal small foundation cracks or penetrations                          | As needed                  | \$250–\$900               | \$350                | Structural cracks require engineering review and are not included.                          |
| Inspect and maintain exterior doors, thresholds, and weatherstripping | Annual                     | \$75–\$300                | \$175                | Includes minor adjustments and replacement weatherstripping.                                |
| Inspect windows, screens, weep paths, glazing, and exterior sealant   | Annual                     | \$0 DIY / \$200–\$500 pro | \$250                | Repair allowance is separate from full window replacement.                                  |
| Clean windows and screens                                             | Annual or twice yearly     | \$250–\$700               | \$450                | Large, divided-light, or difficult-access windows cost more.                                |

### Heating, Cooling, Ventilation & Combustion

| Maintenance item                  | Frequency | Typical professional cost | Annualized allowance | Notes                                   |
|-----------------------------------|-----------|---------------------------|----------------------|-----------------------------------------|
| Service oil or gas boiler/furnace | Annual    | \$200–\$350               | \$275                | Typically includes cleaning, combustion |

| Maintenance item                                                    | Frequency                   | Typical professional cost | Annualized allowance | Notes                                                             |
|---------------------------------------------------------------------|-----------------------------|---------------------------|----------------------|-------------------------------------------------------------------|
|                                                                     |                             |                           |                      | check, safety controls, and basic adjustment.                     |
| Service central air-conditioning system                             | Annual                      | \$150–\$300               | \$225                | Often scheduled in spring.                                        |
| Service air-source heat pump or mini-split system                   | Annual                      | \$200–\$450               | \$325                | Multi-zone systems may be higher.                                 |
| Replace or clean HVAC filters                                       | Every 1–6 months            | \$60–\$200 per year       | \$130                | Depends on filter type and number of systems.                     |
| Clean condensate drains and inspect pans/pumps                      | Annual                      | \$100–\$250               | \$175                | Often included in HVAC service.                                   |
| Clean accessible supply/return grilles and bathroom exhaust grilles | Annual                      | \$0 DIY / \$150–\$300 pro | \$150                | Duct cleaning is not ordinarily an annual task.                   |
| Service HRV/ERV and replace filters, if present                     | 6–12 months                 | \$100–\$300               | \$200                | Includes core inspection and condensate check.                    |
| Inspect fireplace and chimney; sweep when needed                    | Annual if used              | \$250–\$450               | \$350                | Wood-burning systems may need more frequent cleaning.             |
| Inspect masonry chimney crown, cap, flashing, and joints            | Annual                      | \$150–\$350               | \$225                | Repairs are additional.                                           |
| Clean pellet stove and venting, if present                          | Annual; more with heavy use | \$200–\$400               | \$300                | Owner cleaning during the season is still required.               |
| Service standby generator, if present                               | Annual                      | \$250–\$500               | \$375                | Battery, oil, filters, exercise cycle, and transfer switch check. |

## Plumbing, Water & Moisture Control

| Maintenance item                                                    | Frequency               | Typical professional cost | Annualized allowance | Notes                                                             |
|---------------------------------------------------------------------|-------------------------|---------------------------|----------------------|-------------------------------------------------------------------|
| Inspect visible supply, drain, and fixture connections for leaks    | Twice yearly            | \$0 DIY / \$150–\$300 pro | \$150                | A plumber's repair visit is additional.                           |
| Exercise main shutoff and fixture shutoff valves                    | Annual                  | \$0 DIY / \$150–\$300 pro | \$150                | Replace frozen or leaking valves promptly.                        |
| Flush conventional tank water heater                                | Annual                  | \$150–\$300               | \$225                | Manufacturer guidance and water quality may alter frequency.      |
| Service heat-pump water heater; clean filter and condensate path    | 6–12 months             | \$0 DIY / \$150–\$300 pro | \$150                | Usually simpler than combustion water-heater service.             |
| Inspect sump pump and test backup system                            | Spring and fall         | \$0 DIY / \$150–\$300 pro | \$150                | Battery replacement is budgeted separately.                       |
| Replace sump-pump backup battery                                    | Every 3–5 years         | \$200–\$500               | \$90                 | Annualized using a four-year cycle.                               |
| Clean floor drains, traps, and seldom-used fixture traps            | Annual                  | \$0 DIY / \$125–\$250 pro | \$125                | Helps prevent odors and confirms drainage.                        |
| Inspect hose bibs; disconnect hoses and winterize vulnerable piping | Annual                  | \$0 DIY / \$150–\$300 pro | \$100                | Freeze-resistant hose bibs reduce but do not eliminate attention. |
| Test private well water, if present                                 | Annual                  | \$100–\$300               | \$200                | Broader contaminant panels cost more.                             |
| Inspect well pressure tank, controls, and                           | Annual or every 2 years | \$150–\$350               | \$125                | Annualized at a two-year interval.                                |

| Maintenance item                                                          | Frequency                    | Typical professional cost | Annualized allowance | Notes                                                                |
|---------------------------------------------------------------------------|------------------------------|---------------------------|----------------------|----------------------------------------------------------------------|
| visible piping                                                            |                              |                           |                      |                                                                      |
| Pump septic tank, if present                                              | Every 2–4 years              | \$400–\$700               | \$185                | Annualized at a three-year cycle; local access and tank size matter. |
| Inspect septic baffles, alarms, pumps, and effluent area                  | Annual visual / periodic pro | \$0 DIY / \$200–\$450 pro | \$150                | Advanced treatment units may require mandatory service contracts.    |
| Inspect basement/crawlspace for moisture, mold, pests, and plumbing leaks | Spring and fall              | \$0 DIY / \$200–\$500 pro | \$200                | Sampling or remediation is not included.                             |

## Electrical, Fire & Life Safety

| Maintenance item                                                              | Frequency                                     | Typical professional cost         | Annualized allowance | Notes                                                                  |
|-------------------------------------------------------------------------------|-----------------------------------------------|-----------------------------------|----------------------|------------------------------------------------------------------------|
| Test smoke and carbon-monoxide alarms                                         | Monthly; replace batteries annually as needed | \$25–\$100                        | \$60                 | Replace units at manufacturer end-of-life.                             |
| Replace smoke/CO alarms                                                       | Typically every 7–10 years                    | \$40–\$120 each                   | \$50                 | Annualized for a typical multi-alarm home.                             |
| Inspect and recharge/replace fire extinguishers                               | Annual check; replace per label               | \$25–\$100                        | \$50                 | Commercial servicing may cost more.                                    |
| Test GFCI and AFCI protection                                                 | Monthly/annual                                | \$0 DIY / \$150–\$300 electrician | \$75                 | Budget assumes occasional professional verification.                   |
| Inspect service equipment, exterior receptacles, lighting, and visible wiring | Annual                                        | \$0 DIY / \$200–\$400 pro         | \$150                | Use an electrician for heat, corrosion, arcing, or damaged conductors. |
| Service garage-door opener, tracks, rollers, springs, and safety reversal     | Annual                                        | \$125–\$275                       | \$200                | Spring replacement is additional.                                      |
| Test radon level                                                              | Every 2 years; after major renovations        | \$30–\$50 DIY / \$150–\$250 pro   | \$90                 | Annualized; continuous monitors cost more initially.                   |

## Interior, Appliances & Indoor Air

| Maintenance item                                             | Frequency   | Typical professional cost | Annualized allowance | Notes                                              |
|--------------------------------------------------------------|-------------|---------------------------|----------------------|----------------------------------------------------|
| Clean dryer vent from appliance to exterior                  | Annual      | \$150–\$275               | \$210                | More often for long runs or heavy use.             |
| Clean refrigerator condenser coils and inspect water line    | Annual      | \$0 DIY / \$100–\$200 pro | \$100                | Helps efficiency and leak prevention.              |
| Clean dishwasher filter; inspect supply and drain hoses      | 3–6 months  | \$0 DIY / \$100–\$200 pro | \$75                 | Replacement hoses are extra.                       |
| Inspect washing-machine hoses and drain; clean washer filter | Annual      | \$0 DIY / \$100–\$200 pro | \$75                 | Braided hoses are commonly replaced every 5 years. |
| Clean range hood, bath fans, and exterior vent               | 3–12 months | \$0 DIY / \$150–\$300 pro | \$125                | Grease-heavy cooking may require more              |

| Maintenance item                                                                | Frequency        | Typical professional cost | Annualized allowance | Notes                                                                                |
|---------------------------------------------------------------------------------|------------------|---------------------------|----------------------|--------------------------------------------------------------------------------------|
| terminations                                                                    |                  |                           |                      | frequent service.                                                                    |
| Professional pest inspection and preventive treatment                           | Annual           | \$175–\$400               | \$275                | Termites, carpenter ants, rodents, and cluster insects are common regional concerns. |
| Inspect attic for leaks, pests, blocked ventilation, and insulation disturbance | Annual           | \$0 DIY / \$200–\$450 pro | \$200                | Avoid compressing or disturbing insulation.                                          |
| Minor interior paint, drywall, sealant, and finish touch-ups                    | Annual allowance | \$300–\$1,200             | \$650                | Excludes full-room repainting.                                                       |
| Deep clean carpets, area rugs, or upholstery                                    | Annual           | \$200–\$600               | \$400                | Optional, but often part of preserving finishes and indoor air quality.              |

## Site, Trees, Drives, Decks & Seasonal Work

| Maintenance item                                                            | Frequency            | Typical professional cost     | Annualized allowance | Notes                                                            |
|-----------------------------------------------------------------------------|----------------------|-------------------------------|----------------------|------------------------------------------------------------------|
| Inspect mature trees near house, drive, and utilities                       | Annual; after storms | \$200–\$500 arborist          | \$300                | Removal and major pruning are additional.                        |
| Routine tree pruning and deadwood removal                                   | Every 1–3 years      | \$500–\$2,000                 | \$625                | Annualized at roughly a two-year cycle.                          |
| Clean leaves and debris from foundation perimeter, window wells, and drains | Spring and fall      | \$0 DIY / \$250–\$700 pro     | \$350                | Often bundled with landscape cleanup.                            |
| Seal asphalt driveway                                                       | Every 2–4 years      | \$500–\$1,200                 | \$285                | Annualized at a three-year cycle.                                |
| Repair minor driveway or walkway cracks                                     | Annual allowance     | \$150–\$600                   | \$300                | Helps limit freeze-thaw damage.                                  |
| Inspect and wash wood deck, stairs, guards, and railings                    | Annual               | \$250–\$700                   | \$450                | Look closely at ledger connections and stair stringers.          |
| Stain/seal wood deck                                                        | Every 2–4 years      | \$1,000–\$3,000               | \$670                | Annualized at a three-year cycle.                                |
| Winterize and restart irrigation system, if present                         | Twice yearly         | \$125–\$250 each visit        | \$375                | Repairs and backflow testing may be additional.                  |
| Prepare snow-removal equipment or arrange seasonal service                  | Annual               | \$100–\$350 equipment service | \$225                | Actual plowing contracts are site- and snowfall-dependent.       |
| Install/remove storm windows or seasonal screens, where applicable          | Twice yearly         | \$0 DIY / \$200–\$600 pro     | \$350                | Not applicable to modern tilt-turn or integrated-window systems. |
| Inspect exterior stairs, porches, handrails, and guards                     | Annual               | \$0 DIY / \$175–\$400 pro     | \$200                | Repair loose fasteners, rot, settlement, and unsafe railings.    |

## Longer-Cycle Work That Should Be Annualized

| Maintenance item              | Frequency        | Typical professional cost | Annualized allowance | Notes                                        |
|-------------------------------|------------------|---------------------------|----------------------|----------------------------------------------|
| Exterior painting or staining | Every 7–10 years | \$8,000–\$20,000          | \$1,650              | Highly dependent on size, access, substrate, |

| Maintenance item                                    | Frequency                   | Typical professional cost      | Annualized allowance | Notes                                                      |
|-----------------------------------------------------|-----------------------------|--------------------------------|----------------------|------------------------------------------------------------|
|                                                     |                             |                                |                      | and prep.                                                  |
| Interior repainting reserve                         | Every 5–8 years             | \$4,000–\$12,000               | \$1,000              | Optional reserve for normal wear, not annual touch-ups.    |
| Roof replacement reserve                            | Every 20–40 years           | \$15,000–\$35,000              | \$900                | Not routine maintenance, but prudent ownership budgeting.  |
| Water-heater replacement reserve                    | Every 10–15 years           | \$2,000–\$5,500                | \$300                | Heat-pump units may cost more initially.                   |
| Heating/cooling equipment replacement reserve       | Every 12–20 years           | \$8,000–\$25,000               | \$1,000              | Varies by system type, distribution, and house size.       |
| Major appliance replacement reserve                 | Across 8–15 years           | \$5,000–\$15,000 total package | \$850                | Refrigerator, range, dishwasher, washer, and dryer.        |
| Window/door repair and eventual replacement reserve | Variable; often 20–40 years | \$500–\$2,500 per unit         | \$750                | Preserve operable hardware and seals to defer replacement. |

## What the totals mean

A professionally maintained, conventionally built Hudson Valley home will commonly require several thousand dollars per year in routine service and minor upkeep before major repairs. A home with oil or gas heat, a chimney, private well and septic, mature trees, wood decks, extensive gutters, and older exterior finishes can easily carry a much higher annual burden. The longer-cycle reserve items are shown separately because they are not annual service calls, but ignoring them understates the real cost of ownership.

**Budgeting rule of thumb.** As a cross-check, many current homeowner guides recommend reserving roughly 1%–4% of a home’s value each year, with older homes and cold-climate homes generally falling toward the higher end. A task-based budget like this one is more useful because it shows where the money and time are likely to go.

## Cost assumptions and sources

- Costs are 2026 planning estimates assembled from current Hudson Valley service listings and national maintenance-cost references, then adjusted for New York labor and cold-climate conditions.
- Local examples consulted include Hudson Valley septic service and inspection providers, Hudson-area septic pumping cost guides, Hudson Valley chimney and heating-maintenance providers, and regional home-inspection service menus.
- National cross-checks include 2025–2026 maintenance-cost reporting from Zillow/Thumbtack, ConsumerAffairs, Redfin, HSH, and current HVAC and seasonal-maintenance cost guides.
- Prices vary with county, travel distance, access, house size, roof pitch, equipment count, material, service-plan coverage, and whether multiple tasks are bundled into one visit.

*Prepared as a homeowner planning guide. Verify all costs with qualified local contractors.*