



PROTECT-PREVENT-IMPROVE (PPI) FRAMEWORK

Your Calm System for Deciding What to Fix Now,
What to Schedule, and What Can Wait



AMERICAN HOMEOWNERS ASSOCIATION

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Welcome to Your AHA Protect-Prevent-Improve (PPI) Framework

Created by the American Homeowners Association (AHA)

If you've ever stood in your basement staring at a crack...
or Googled a slow drain at 11:30 p.m....
or felt your stomach drop when a contractor said "this should really be replaced"...

You are not alone.

Homeownership doesn't overwhelm people because homes fail.

It overwhelms people because they don't have a system for deciding what's urgent — and what isn't.

The Protect-Prevent-Improve (PPI) Framework™ gives you that system.

This guide helps you:

- Separate emergencies from normal aging
- Reduce anxiety when something breaks
- Pace repairs intelligently
- Avoid contractor-driven urgency inflation
- Regain decision clarity

Most home discoveries are not emergencies.

This framework shows you how to tell the difference.

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When Something Feels Wrong in Your Home

Most home problems aren't emergencies.
They feel like emergencies.

That distinction matters.

When you first notice an issue — a stain, a smell, a noise, a crack — your brain does something predictable:

It escalates.

What if this is structural?
What if this is mold?
What if this costs \$20,000?

But here's the foundational truth of homeownership:

Discovery does not equal emergency.

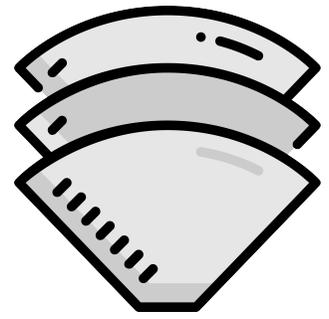
Homes age.
Systems wear.
Maintenance accumulates.

The problem isn't that issues exist.

The problem is reacting without a filter.

That's why the PPI Framework™ begins with three simple levels.

The 3-Level Filter



PROTECT

Act Now — Stabilize Damage

This category is about active damage or safety risk.

Common Criteria:

- Active water intrusion
- Sewer backup risk
- Electrical burning smell
- Structural movement
- Gas odor

Action Standard:

- Mitigate within 24–72 hours
- Temporary containment is acceptable
- Professional evaluation recommended

Protect is about stabilization — not perfection.

PREVENT

Plan & Schedule — Control Deterioration

This is where most homeowner discoveries belong.

Common Criteria:

- Aging systems (10–15+ years)
- Slow drains (still draining)
- Minor foundation gaps
- Rodent entry points
- Uneven heating
- Gutter drainage issues

Action Standard:

- Get 2–3 quotes
- Schedule within 1–6 months
- Budget intentionally

Prevent is about pacing — not panic.

IMPROVE

Optional — Upgrade or Enhance

These issues affect comfort or efficiency, not safety.

Common Criteria:

- Energy efficiency upgrades
- Cosmetic repairs
- Insulation improvements (unless severe)
- Stable asbestos flooring
- Comfort enhancements

Action Standard:

- Evaluate ROI
- Compare payback vs cost
- No urgency required

Improve is about optimization — not obligation.

The 4-Question Cost Filter

Before approving any repair over \$3,000, pause and ask:

1. What happens if I wait 30 days?
2. What happens if I wait one year?
3. Is this damaging structure — or just comfort?
4. Is this a repair — or an upgrade?

This filter protects you from urgency inflation.

Contractors are trained to solve completely.

You are responsible for pacing strategically.

If waiting does not increase structural damage or safety risk, you likely have time.

Time creates leverage.

Leverage reduces cost.

The 5-System Map

Your home is five core systems.

When something breaks, ask:

Is this actively damaging one of these?

1. **Water** (highest risk)
2. **Structure**
3. **Electrical**
4. **HVAC**
5. **Envelope** (roof, siding, windows, insulation)

If an issue is not actively damaging one of these systems, it rarely qualifies as **Protect**.

This map reframes mental escalation.

Most discoveries fall into Prevent.

Very few qualify as Protect.

The Annual Reality Check

Normalize this:

- \$3,000–\$7,000 per year average maintenance reserve (varies by home size and region)
- 1–2 surprise repairs per year
- 10–15 year equipment lifecycles (water heaters, HVAC)
- 20–30 year roofing lifecycles

When something breaks:

It does not mean your house is failing.

It means your house is aging.

That is normal.

Homeownership is not about eliminating repairs.

It is about pacing them intelligently.

Worksheet: PPI Sorting Sheet

Use this page whenever a new issue arises.

Issue Discovered: _____

Date Observed: _____

Does it involve:

- Active water
- Gas odor
- Burning electrical smell
- Structural shift
- Sewer backup risk

If YES → ● Protect

If NO → Continue

Is it:

- Aging equipment
- Minor deterioration
- Drainage or comfort issue
- Entry point / pest risk

If YES → ● Prevent

If cosmetic, comfort, or efficiency related → ● Improve

Action Plan:

Category: Protect / Prevent / Improve

Immediate Step: _____

Timeline: _____

Estimated Cost Range: _____

Notes:

A Final Perspective

A home isn't failing when something breaks.

It's aging.

The goal is not perfection.

The goal is pacing.

When you apply the Protect–Prevent–Improve (PPI) Framework, you replace panic with structure.

And structure restores confidence.

Keep this guide accessible.

Use it before approving major repairs.

Use it when life feels busy.

Clarity is your most valuable homeowner tool.