



Homeowner Training

Maintenance & Repair



1: Know Your Habitat



Founded in 2005, Fayette County Habitat for the Humanity formed to provide affordable and energy efficient homes for qualified low-income families in all of Fayette County. To date, FCHfH has built five homes which equates to 5 families, 19 family members and have impacted hundreds in the community by bringing them together to volunteer for the fundraising and building of these homes.



We enthusiastically share Habitat for Humanity International's ultimate goal of putting shelter on the hearts and minds of people in such a way that poverty housing and homelessness become socially, politically, and religiously unacceptable in our region, nation, and the world.

How You Contribute Globally

As one of our newest homeowners, you have now become a vital part of our mission to eliminate poverty housing on the planet. The revenue generated from Habitat homeowners' mortgages helps ensure our continued success by allowing us to finance further construction projects in the future. Also, as being an affiliate of Habitat for Humanity International, we tithe over \$1,000/year to finance building houses around the world in the Asia/ Pacific region (70%), Argentina (22%), and Haiti (8%). And while this may not seem to be a significant amount of money to most, it is often enough capital to build an entire house in these regions.

You are a vital part of our organization, and, just as your life will be transformed and changed through homeownership, others' lives will be impacted because of you. We welcome you to our "family" of homeowners and congratulate you on your path to homeownership.



Habitat ReStores

Another major source of funding for Habitat for Humanity are the ReStores. The Habitat ReStores sell new and used building materials and home furnishings. Their prices are much lower than other home improvement stores and their inventory includes everything from new paint brushes to gently used appliances. We encourage you to shop at these stores first when you need these kinds of materials. The nearest ReStores are in Victoria, Austin, and Bryan/College Station. We also encourage you to shop at the many Resale and Trift Stores in Fayette County. Second Chance Emporium donates all the money they receive on sales back into the community. Fayette County Habitat has been a recipient of many donations from Second Chance, so supporting them supports us.



2: Learning to Operate Your Home

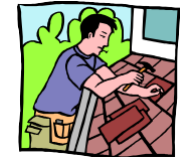
Congratulations! You have a new job!

Homeownership comes with many responsibilities, including changing light bulbs, vacuuming carpet, and eventually replacing your roof. Some tasks need to be performed daily or monthly, and some need to be performed yearly, or even every 10 years. Learning how your house operates and how to best operate your house are skills that you will develop over time. This training along with your Homebuyer Handbook (given to you at closing), will help guide you down the path of homeownership and home maintenance.

The better you get to know your house, the sooner you will be aware of irregularities or malfunctioning parts. Learning to take a visual assessment of your home every time you approach it from the front or the back will teach you what the trim or siding should look like so you'll notice cracks, peeling paint, or rust as soon as it appears.

Fixing and maintaining your house, like many things in life, is much EASIER and CHEAPER when you catch problems as they first arise. This Handbook will provide you with guidance for regular cleaning and maintenance, as well as safety precautions and energy-saving advice.

ALWAYS REMEMBER THAT THIS IS YOUR HOUSE. Taking care of your house regularly will ensure that it remains functional and comfortable while saving you money for many years to come.



Your House is a System



Just like your body is a complex system of interrelated systems and components, your house is also a complex system. Your body has a complicated structure of bones, blood vessels, muscles, nerves, and skin; your house is made up of framing lumber, a plumbing system, an electrical system, a heating and air conditioning system, ventilation systems, and finish components.

When a person's internal systems break down or function poorly, the person's entire body is affected. In the same way, if your house has a leak in the plumbing system or a short in the electrical system, your entire house is adversely affected.

Learning to assess the overall health of your house and its systems is key to ensuring that your house is operating safely, and at maximum efficiency.

Although you have lived in and visited many houses throughout your life, this interdependence is especially true for new houses. Careful construction methods and efficient (but sensitive) equipment create a house that is healthier and cheaper to live in – if you learn how to take care of it.



Safety

Ensuring your safety and the safety of your house always comes first. Safety information will be in yellow boxes throughout this Handbook and will be highlighted in the “SAFETY FIRST!” section.

These are the essentials to promote the safety of your house in an emergency:

- The location of your FIRE EXTINGUISHER and EMERGENCY TELEPHONE NUMBERS.
- The location of your CIRCUIT BREAKER PANEL for electricity shutoff.
- The location of your main WATER SHUTOFF valve.
- The location of your NATURAL GAS SHUTOFF valve.

At settlement, be sure that you can locate these important safety features with Habitat staff.

Healthy Housing

Did you know that houses can have worse air quality indoors than cities do outdoors? Indoor air quality is something many people take for granted, but there are actually many things that can improve it or make it worse. It starts with construction – using materials that don’t release many toxins (everything in the world is somewhat toxic!) – and continues through your everyday use and habits. See the section called “Characteristics of a Healthy Home” to learn non-toxic cleaning methods and how to inspect for mold, termites, and plumbing leaks. Look for more peach colored boxes throughout this Handbook.

Energy Efficiency and SAVING MONEY

Throughout this Handbook, you will find suggestions for improving your energy efficiency. If you learn and implement habits that can reduce your energy consumption, your utility bills will be lower. Keep in mind that your utility bills will fluctuate with the weather – air conditioning and heating both use electricity or natural gas – but many uses are constant throughout the year. This base load includes the electricity that is used for your refrigerator, your television, and all other appliances and electronics that you use on a regular basis. Keep your eyes open for green sections like this one, with tips and suggestions throughout this Handbook.

All of these aspects come together to ensure that you are able to safely take care of your house in a way that is cost-effective and healthy for yourself and your family.

Creating Maintenance Checklists

Staying on top of regular maintenance not only adds to the enjoyment of being a homeowner, but also ensures your safety, protects your house’s value, and serves as a positive example for your family and your community. Creating seasonal checklists and implementing monthly reminders are two good ways to help you remember what to do.

For example: Is your birthday in April? Pick the weekend after your birthday to do an annual springtime checkup. Do your kids love trick-or-treating on Halloween? Pick the weekend after Halloween to do an annual fall checkup. Try using your monthly electric bill as a reminder to change your furnace filter during the months that you use your heat or air conditioning.

Suggestions for a SPRING CHECKUP:

Use this checklist to guide your inspection of your home at least twice a year. If you notice problems with any of these components (or any others), review this Handbook for suggested maintenance or next steps.

Exterior

- ☐ Check weatherstripping and caulk around windows and doors for tears or damage
- ☐ Check exterior walls for cracked or peeling paint, chipped masonry or stucco, cracked vinyl siding, and termite tunnels
- ☐ Check house foundation, sidewalks, and driveway for cracks, surface deterioration, and standing water next to the walls
- ☐ Check roof for missing or broken shingles and holes or tears in rubber membrane
- ☐ Check flashing on walls and roof for signs of water damage or leaks
- ☐ Clear gutters and downspouts of leaves and other debris
- ☐ Check door and window screens for rips and bent frames
- ☐ Clean exterior doors



Interior

- ☐ Check all faucets and toilets for leaks
- ☐ Check and clean seals on refrigerator and freezer to ensure a complete seal
- ☐ Clean refrigerator coils
- ☐ Clean range hood filter
- ☐ Program your thermostat for the summer months
- ☐ Change furnace filter every month during air conditioning and heating seasons
- ☐ Check basement walls and floor for dampness and termite tunnels
- ☐ Check caulk seals around bathroom and kitchen countertops for mildew and deterioration
- ☐ Clean drapes and blinds
- ☐ Check and clean dryer vent duct for gaps and lint buildup
- ☐ Replace batteries on smoke and carbon monoxide detectors

Suggestions for a FALL CHECKUP:

Everything from the spring checkup, PLUS:



Exterior

- ☐ Have heating system serviced to ensure efficient and reliable performance
- ☐ Disconnect hoses from outside faucets



Interior

- ☐ Remove or cover any window air conditioners and clean their air filters
- ☐ Check sump pump
- ☐ Drain and shutoff outside faucets from the inside

The contents of this Handbook will guide you through this maintenance and many of the necessary repairs.

3: Safety First!

Smoke and Carbon Monoxide Detectors

The smoke detector (alarm) is designed to sense smoke at the early stage of a fire and sound an alarm.

A carbon monoxide detector is designed to sense carbon monoxide in your home. Carbon monoxide can enter your bloodstream and prevent your body from using oxygen. Carbon monoxide poisoning starts with lightheadedness but can lead to chronic memory loss and death. Carbon monoxide is a byproduct of incomplete combustion. Almost any time anything is burning, some amount of carbon monoxide is produced. It has no smell, taste, or color, so it is important to have reliable alarms that detect a dangerous buildup of carbon monoxide indoors. Since your house is pretty airtight, it is especially important to use your range hood exhaust fan and to smoke outdoors.

Smoke and carbon monoxide detectors may be contained in the same unit. You will probably have one combined unit in the hall outside of the sleeping area.

Your smoke and carbon monoxide detectors are hard-wired into your house's electrical system so that if one goes off, they will all go off. They also have batteries for backup. IF THE UNIT IS BEEPING INTERMITTENTLY, CHANGE ITS BATTERY. All smoke detectors take one 9-Volt battery (the rectangular kind with both terminals on top).



Dust your smoke detector occasionally. Dust buildup can cause a nuisance alarm – intermittent beeping – which notifies you that the alarm is not able to detect smoke properly.

Be sure to check your alarm for proper operation monthly and replace batteries EVERY YEAR.

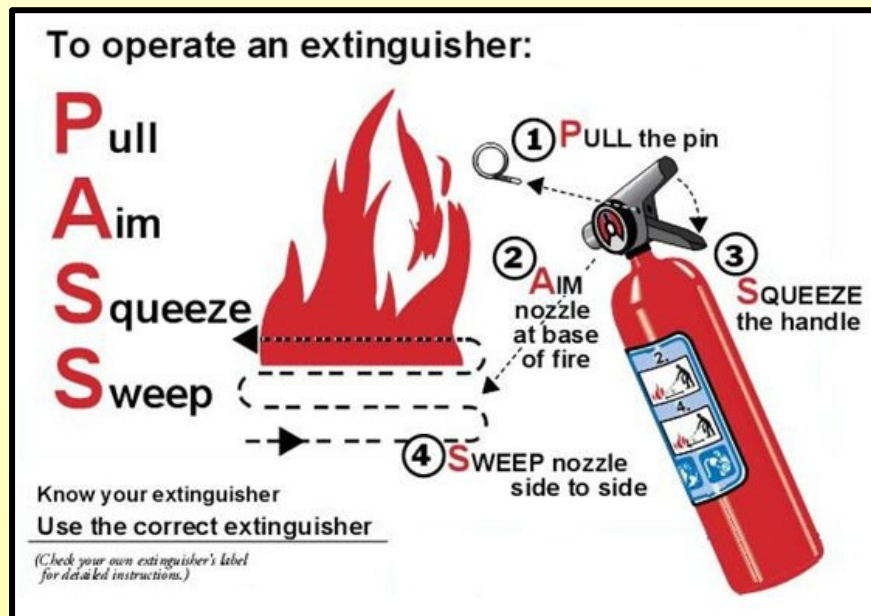
When you check your smoke detectors, be sure all of your windows and doors operate properly and be sure everyone can unlock windows and move screens in case of fire.

Fire Extinguisher

Fire extinguishers typically have
10 SECONDS OF EXTINGUISHING POWER.
Once the fire is out, DON'T WALK AWAY!
It may reignite.
Call the fire department if you cannot put out the fire.

Having a fire extinguisher on hand can be a lifesaver if you have a household fire. Fire extinguishers cannot put out all fires, but they buy you some time. It is especially important to have one in the kitchen, where grease fires can erupt, and it is ideal to have one at another place in the house for ordinary flammables. Fire extinguishers have different types of fire suppressants, so look at the chart to decide which ones are right for your home. Have the fire extinguisher "recharged" or buy a new one after using it.

CLASSES OF FIRES	TYPES OF FIRES	PICTURE SYMBOL
A	Wood, paper, cloth, trash & other ordinary materials.	
B	Gasoline, oil, paint and other flammable liquids.	
C	May be used on fires involving live electrical equipment without danger to the operator.	
D	Combustible metals and combustible metal alloys.	
K	Cooking media (Vegetable or Animal Oils and Fats)	



Sprinkler System

Some housing types are now required to have sprinkler systems installed. If your house has a sprinkler system, you will notice sprinkler heads on your ceilings or walls. If you don't see them, you may have round, three-inch wide, metal covers for sprinkler heads set into the ceiling or wall.

Sprinklers automatically turn on and spray water when a sizeable fire occurs. Heat (above 160°F) mechanically triggers the sprinkler heads, so only the sprinklers near the fire will activate. Once activated, sprinkler heads must be replaced. Sprinklers are usually triggered well after the smoke detector has gone off. The water spray suppresses some amount of smoke and allows the occupants time to evacuate the building if they have not already done so.

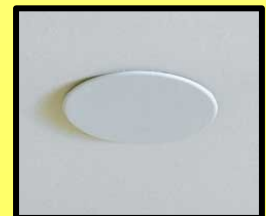
NOTIFY THE FIRE DEPARTMENT IMMEDIATELY.

Never allow the temperature in your home to drop below 40°F! Your sprinkler system is actively pressurized with water, so the water in your sprinkler system is susceptible to freezing, just like your plumbing supply pipes. All orange-colored PVC piping is related to your sprinkler system.

Never hang anything from your sprinklers! The weight may cause the joints to leak or may prevent the sprinkler from operating properly in the event of a fire.

Never use soap and water on sprinklers! You may dust them with a dry cloth.

Never paint or block your sprinklers or their covers! You might paint them shut and prevent the sprinklers from operating properly in the event of a fire. Other obstacles that could block the flow of water from the sprinkler head could also be detrimental in the event of a fire.



Electricity Shutoff

In an electrical emergency, you may need to turn off the power to your house. You may need to call the electric company or the fire department, depending on the situation.

The breaker box will be located on an exterior wall in the basement or in your kitchen. More information about resetting tripped breakers can be found in “The Care and Keeping of your House” chapter of this Handbook, in the “Electrical System” section.

TO SHUT OFF THE ELECTRICITY, open the cover of the circuit breaker box and flip the switch labeled “Main” at the top. It is a good idea to keep a FLASHLIGHT nearby because all of the lights will turn off.



Water Shutoff

In a plumbing-related emergency,
FIRST SHUT OFF THE WATER SUPPLY.

The main shut-off is located where the water pipes first enter the building, typically between the water heater and an exterior wall. If the problem is occurring throughout the house, turn this valve off. If it is round, turn it to the right. If it has a handle, turn the handle so that it is perpendicular to the pipe, like in this picture. Call the water utility or a plumber. IT MAY REQUIRE A WRENCH.

If your WATER HEATER is leaking, turn off its water supply. The valve is usually close to the water heater. If your house has natural gas, the gas supply valve should also be turned off (turn it to the right). IT MAY REQUIRE A WRENCH.



All fixtures except showers/tubs have a separate shut-off valve inside the house.

These valves should be used when the problem is local:

- Kitchen and bathroom sinks have individual hot and cold water shutoff valves located under the sink, usually inside of the cabinet.
- Toilets have a single valve located behind the toilet.
- Dishwashers have a water valve located under the kitchen sink.

Gas Shutoff

Does your house have natural gas? If so, the supply line will enter your home in the basement or utility closet and will have either black iron pipes or yellow flexible pipes. Your stove will probably have flames rather than electric burners. Unburned natural gas smells like rotten eggs, so you'll know if you have a leak.



If you smell gas, LEAVE YOUR HOME IMMEDIATELY.

- Extinguish all open flames.
- Do not try to light any appliances.
- Do not touch any electric switches or use any telephones.
- IMMEDIATELY CALL YOUR GAS COMPANY from outside of your home.
- If you cannot reach the gas company, CALL THE FIRE DEPARTMENT.

The valve for your gas line is located near your gas meter. The gas valve for your stove is located behind the stove near the wall and can be turned off separately. The valves for your water heater and furnace are located near those units and can also be turned off separately. Call a plumber or HVAC technician.

4: Characteristics of a Healthy Home

Most of us spend a lot of time indoors. We spend time at home sleeping, eating, and generally living. Ensuring our homes are healthy makes good sense. **Healthy homes are dry, pest-free, contaminate-free, ventilated, clean, safe, and maintained.** Here is some advice for keeping your home healthy:

Dry

WHY: Bacteria and pests need water to live.

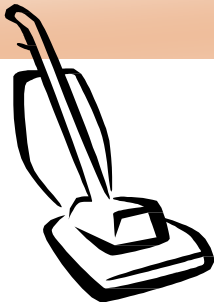
- Use your bath fan when showering and your range exhaust hood when cooking. These fans are vented to outside. Your dryer exhaust also vents to outside. These exhaust vents prevent the buildup of excessive humidity inside your house. Regular use will go a long way toward keeping your house mold- and mildew-free. Be sure to clean the covers or filters.
- Be sure to check under your water heater and sinks for leaks occasionally.
- Check your gutters for leaves and debris at least twice a year. Remove anything that might obstruct the flow of water from your roof to your gutters and away from your house. Clogged gutters can lead to major water damage if left unchecked.
- Don't cover your walls with vinyl wallpaper because it can trap moisture from the air and cause mold growth. This is especially important because your new home is better insulated and air sealed (see "The Care and Keeping of Your House," "Interior Walls") than any house or apartment you have lived in before. If you see discoloration on surfaces (white, orange, green, brown, or black), see cracked or discolored grout, or smell a musty odor, it might be mold or mildew. If you do find mold, figure out why it's growing, fix the water problem, and clean the area with baking soda, borax, or soap and water. If you cannot fix the problem on your own, consult an environmental remediation specialist. You may need to replace the material.



BENEFITS: Keeping your home dry will eliminate moist conditions that encourage mold growth and pest infestations and lead to breathing issues like allergies and asthma.

Clean

WHY: Bacteria and pests need food.



- Keep your home tidy so they won't move in. A dirty kitchen or dirty dishes can attract cockroaches and rodents.
- Use a vacuum or broom regularly. A vacuum with a HEPA filter and beater bar are recommended for carpets.
- Especially if someone in your home has asthma, wash bedding frequently in warm or hot water to kill dust mites.

- Change your furnace filter regularly. Change it shortly after you move in and again every 1-2 months thereafter. Clean filters also help your furnace or heat pump run more efficiently.
- Taking off your shoes at the door will help to keep your home clean longer and will help prevent outdoor toxins and bacteria from spreading through your home.
- Air fresheners and deodorants mask odors and release extra chemicals. Odors may indicate a larger problem. If you know the source of the odors, try setting out a bowl of baking soda to absorb them.

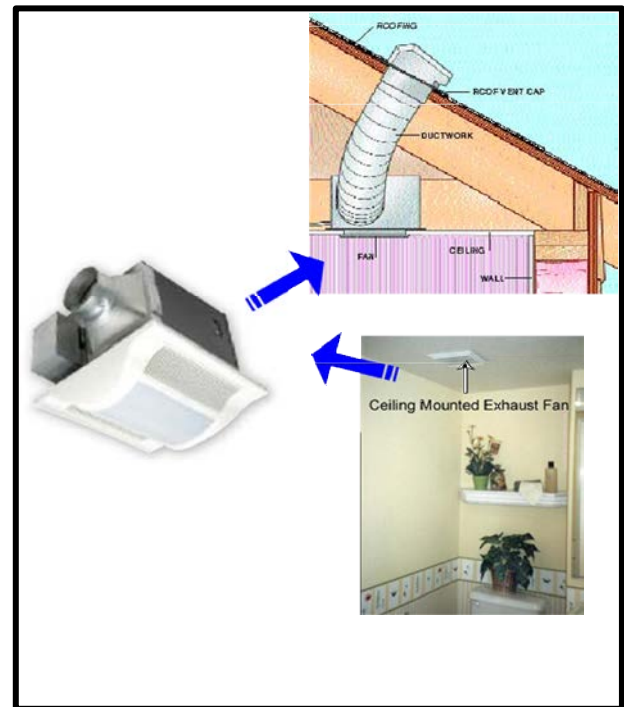
BENEFITS: Keeping your home clean will reduce indoor allergens and contaminants.

Well-Ventilated\

WHY: Your home is insulated well and potential air leaks were closed. It was also designed to provide adequate ventilation for you and your family, but it's up to you to use it.

- In the spring and fall, turn off the thermostat and open some windows!
- Be sure to use the bathroom exhaust fan after showering and the kitchen range hood fan when cooking so that the moisture generated by these activities doesn't cause mold or pest problems. Run your bathroom fan for at least 20 – 30 minutes after a shower. These fans dump excess moisture outdoors.

BENEFITS: Keeping your home well-ventilated will encourage humidity, dust, and odors to leave the house.



Pest-Free

WHY: Pests can carry disease.



- Keep bushes and clutter at least three feet from your home.
- Limit food availability: don't leave it out and clean your dishes.
- Use trash cans with sealable covers.
- Wash bedding in hot water to kill dust mites.
- Schedule an annual termite inspection to help protect your home from destruction by these wood-eating insects.
- Avoid aerosol and spray pesticides because it's difficult to control where they end up and who breathes them in. Opt for pellets or traps.

- If you see evidence of pests, try to figure out how they're getting in and try to stop entry. Cracks and holes in your home have been carefully patched with mortar and sealed with urethane spray foam, but if mice or rats chew through, stuff the hole with steel wool. If you are unable to keep pests out of your home, use borax and baited traps at ants' entry point, baits and gels for cockroaches, and snap traps and steel wool in holes for mice. If you are unable to solve the problem, call a pest control company for consultation.

BENEFITS: Keeping your home pest-free will reduce allergens, minimize your need for pesticides, and keep your home safe.



Toxic Chemical-Free

WHY: Toxins can be airborne, or they can get on your hands and into your body.

- For cleaning, use simple soap and water or vinegar and water. Strong cleaning products are usually toxic and unnecessary. However, when you do decide to use bleach or other harsh cleaners, turn on the bath or kitchen fans and open a window until the odor goes away.
- Avoid storing harsh chemicals indoors (including paints, gasoline, pesticides, fertilizers, and harsh cleaning products).
- Avoid using aerosol and spray pesticides because most pesticides are poisonous to humans as well as pests. If you must use toxic cleaners or pesticides, turn on all of your exhaust fans and/or open the windows until the odors disappear.
- Avoid room air cleaners that produce ozone. Although beneficial in the upper atmosphere, ozone has negative effects on human and animal respiratory systems.
- Avoid air fresheners because they introduce potentially toxic chemicals and can mask real problems. Know the regular smells and odors of your home. If you can identify the source of some persistent odors, try setting a bowl of baking soda out to absorb them.
- Also avoid using mothballs; instead, store wool items in plastic bags or airtight containers. If you do have a moth problem, you can kill the moth eggs by washing the affected garments in hot water or putting them in the freezer for a few days.
- Avoid smoking indoors because toxins become concentrated.
- Lead paint and asbestos have been abated so that they are no longer a concern in your new or rehabbed house.



BENEFITS: Keeping your home toxic chemical-free will decrease your family's exposure to allergens, contaminants, and volatile organic compounds (VOCs), which are all linked to breathing issues. Studies have linked some pesticides to cancer, birth defects, brain disorders, and immune system disorders, like allergies. Smoking outdoors will reduce your family's risks of cancer, sudden infant death syndrome (SIDS), and heart issues linked to tobacco smoke. Eliminate risk of lead poisoning, which can lead to learning difficulties, hypertension, neurological impairment, etc. Eliminate risk of asbestos exposure, which can lead to lung cancer, mesothelioma, asbestosis.



Comfortable

WHY: Enjoy a house that is cozy and safe.

- In the winter, keep your blinds open to capture the warmth of the sun. In the summer, keep your blinds closed to keep the heat of the sun out.
- Learn to program your thermostat and use its varied settings to maintain a comfortable temperature and save money on your utility bills. After you program it once, you may not need to set it again.
- Slips, trips, and falls are a leading cause of household injury, so it is important to be mindful of hazards in your home. These may include rugs that move or have rolling corners, extension cords or other electrical cords, or toys in the hallway or on the stairs. Encourage your family to maintain clear paths throughout your home, especially in hallways and on stairs.
- To keep your stairs safe, maintain your handrail. Ensure that it is firmly mounted in the wall so that if somebody grabs it while falling it will remain solid.

BENEFITS: Use the sun's heat to help warm your house in the winter. Use your home's programmable thermostat to keep the temperature comfortable without needing to change it daily. Keep your home safe for seniors and young children.



*Keeping your home dry, pest-free, contaminate-free, ventilated, clean, safe,
and maintained will come with practice.*

*Try to adopt a few new habits at a time and grow
into your new house and your new lifestyle.*

*If you can adopt a habit for a month,
you will learn to integrate it into your life without much thought.*

5: How Your House is Built

Fayette County Habitat for Humanity builds many types of houses. Houses may be built from the ground up – new construction includes a new foundation, floor, walls, roof, and everything else inside. Houses may be built to take advantage of an existing structure – gut-rehab construction begins by removing the contents of the house down to the framing, then rebuilding floors, walls, roof, and everything else inside. FCHfH also rehabilitates existing houses – soft-rehab construction begins by removing mechanical systems and any part of the house that is in need of major repair, then rebuilding the necessary components, installing new mechanical systems, and painting the walls.

Depending on family size and location, houses may be rowhouses or townhouses (attached to neighbors on one or both sides), duplexes (attached to a single neighbor on one side), or single-family (detached, or standalone). Many factors contribute to the types and locations of properties that HFHC acquires, as well as partner family placement.

Warranty

Fayette County Habitat for Humanity provides new homeowners with a one (1) year limited construction warranty. After the first year, most issues are due to regular wear and tear on your home. As a homeowner, these maintenance and repair issues become your personal responsibility.

Warranty may include items like:

- Missing hardware or window screens
- Sticking doors, drawers, and windows
- Dripping faucets
- Nail pops in drywall
- Moisture problems in basement

Warranties DO NOT include:

- Any item furnished or installed by the homebuyer
- Damage from fires, floods, storms, electrical malfunctions, accidents, or acts of God
- Damage from alterations, misuse, or abuse of the covered items by any person
- Damage from any failure to observe all operating instructions furnished by HFHC at or before closing
- Damage from a malfunctioning component of the telephone, gas, electric, cable, or water companies

If a problem develops during the warranty period, you must contact FCHfH through the procedures outlined in your warranty manual. If the problem is related to an appliance or equipment system, you should contact the manufacturer directly. Manufacturer information will also be in your warranty manual. FCHfH does not provide any emergency repair services.

Energy Efficient Products

Fayette County Habitat for Humanity provides energy efficient appliances, heating/AC equipment, windows and doors in each of its new homes.

6: The Care and Keeping of Your House

This section describes the different parts of your home, from your attic to your yard. It describes what things are, where they are, and how they are supposed to function. It describes how to troubleshoot problems and how to make minor repairs. Keep in mind that all of these finish materials or features may not be installed in your house. This book is purposefully broad and may include things you decide to install later (like a dishwasher).

Safety precautions are highlighted in yellow boxes, energy- and money-saving tips are highlighted in green boxes, and healthy living habits are highlighted in peach colored boxes.

Again, this section contains valuable information about taking care of the "little things" that occasionally need to be done in any home. Read it – study it thoroughly – refer to it when an emergency arises. It will save you money by helping you keep up with occasional minor repairs and keep major repairs to a minimum. You'll figure out when you need to call a contractor or when you can do the work yourself. As you learn how your house functions and how to operate it effectively, much of this knowledge and many of these tasks will become second nature. Keep this Handbook handy for reference and also as a reminder about how much you've learned!

Attic

Your attic is well-insulated. A flat roof will have two or more mushroom-cap vents and a pitched roof will have soffit and ridge vents or gable vents. The soffit is the area under the roof overhang, the ridge is the top part of the roof, and the gable is the pointed part of your exterior wall that meets the peak of your roof. Your vented attic's insulation has been installed with baffles, which prevent the air from moving through your insulation. If the space between your second floor ceiling and the underside of the roof was too shallow to install fiberglass ("conventional") insulation, it might be foamed with sprayfoam or insulated with rigid foam board. A foamed roof is unvented and will perform the same way as a vented roof.

If your roof is pitched, your attic may have an access hole. The attic hatch (scuttle hole), is insulated and weatherstripped so that the warm (or cold) air inside your house does not escape into your unconditioned attic. There is a light switch close to this opening in the attic. Be careful not to damage the insulation or the attic hatch, and replace it after you are finished in your attic.

HFHC strongly advises against using your attic as storage space. Your attic framing is not designed to withstand heavy loads and moving around in your attic will compromise your insulation. It is best to leave your attic alone unless you suspect problems with your roof.

Interior Walls

Framing (Studs)

The "bones" of your house are the framing members and the vertical pieces are called studs. Studs are 1 ½ inches wide and are located every 16 or 24 inches, behind your drywall. Drywall is screwed into the studs.

If you want to hang anything heavy on your wall, it's best to anchor it into a stud. You may be able to locate them by gently pounding your fist across the wall. A more solid sound indicates a stud. You can use screws or nails to mount your objects.

Insulation and Air Sealing

Your house is full of carefully installed insulation (usually fiberglass batts) and air sealing measures (like sprayfoam and caulk). If you have reason to patch a large hole in your drywall, be sure to fluff the fiberglass batt back out.



Drywall and Trim

Drywall forms the interior walls and ceilings of your house. It goes by many names—Drywall, Sheetrock®, gypsum board, and wall board. In addition to forming the smooth surfaces that you can paint and decorate, drywall reduces moisture and airflow through your house and acts as a fire retardant in the case of a whole-house fire. To be most effective, you must patch, prime, and paint any holes that are created.

During the first year after construction, your walls may develop hairline cracks and/ or “nail pops.” Hairline cracks are caused by continued curing of the framing lumber. They are relatively insignificant and can be patched with drywall compound or spackling. Sometimes the screws pop out of the framing a little (called “nail pops”), also a result of curing lumber. Nail pops look like quarter-sized bumps on the drywall. Neither of these issues are unusual, nor do they affect the strength or durability of the wall. Since these imperfections will arise as the seasons change during your first year, it is best to wait before painting or adding decorative wall coverings. The caulk that fills the gap between trim, windows, or doors and drywall may also shrink and crack during the first year.

Primer, Paint, and Caulk

Paint is usually latex or oil-based. All of the interior and exterior paint in and on your house is latex, so when you touchup or repaint, be sure to select a latex paint for compatibility.



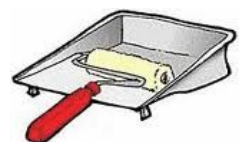
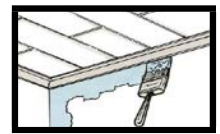
Paint also comes in a spectrum of “sheens,” or degrees of glossiness. High-gloss, semi-gloss, satin, eggshell, and flat are types of sheens, in their approximate order. Semi-gloss is best for trim. It cleans up well and stands out nicely. Flat paint covers surface irregularities but is more difficult to wipe clean. Choosing the sheen of the paint is mostly a personal preference.

The paint on your walls and trim is either a flat, eggshell, or semi-gloss finish. It is all washable, but don’t scrub or saturate the walls. A spray bottle with Windex® or a white vinegar solution may work well, or a very small amount of dish soap on a squeezed-out soft sponge may remove fingerprints and other marks. Stains may require painting or painting with primer underneath. Oily or raised stains, like from crayons, may require sanding before priming and painting. Abrasives (like Soft Scrub®) will remove the paint.

Paint is applied over primer. Since drywall has a paper covering, its surface is very absorbent. Primer seals the drywall so it won’t “suck up” your paint. One coat of primer has been applied to the drywall under two coats of colored latex paint. Primer should be used to cover drywall anytime it is exposed or repaired and can be used to cover stains and shift from very light walls to very dark walls or vice versa. Without primer, you would find yourself applying at least twice as many coats of paint to get a similar, desirable result.

How to paint walls:

- Tools and Materials: Latex Paint, Primer, Paint Stirring Stick, Flat Screwdriver or Painter's Tool, Plastic Bowl or Cup, 2 – 2 ½ inch Nylon/ Polyester Paint Brush, Paint Tray, Paint Roller, Paint Roller Covers, Painter's Tape (usually blue or green colored), Drop Cloth, Screwdrivers, Paper Towels
- Your paint store should be able to help you estimate how much you will need. You may want to take home small samples and try them before committing to a new color.
- Use the drop cloth to cover the floor and any unmovable objects in the area that you plan to paint. If your walls are or may be dusty or dirty, wipe them down with a damp cloth.
- To ensure straight lines anywhere two paint colors or sheens meet, carefully apply painter's tape to the wall or edge adjoining the one you are going to paint. The trim should look like it's framed with blue or green tape. Painter's tape is easy to remove, as long as you remove it within about a week. All other types of tape are either difficult to remove, leave a residue on painted walls, or won't seal adequately to the drywall.
- Either tape over electrical outlets and light switches or use a screwdriver to remove their faceplates. Don't touch the metal parts of the wires.
- Use a primer before applying colored paint if you are changing the color of the walls dramatically (light to dark, dark to light), are painting over a stain, or are painting over patched drywall. Killz® and Zinsser® are two common brands. A paint that "covers well" may be adequate for color changes but shouldn't be used over unprimed or unpainted drywall.
- The steps for using primer are the same as those for using paint. If you need to prime, do that first and let it dry. Then paint over it. You can probably use the same painter's tape for both jobs.
- Open the can of paint or primer with a flat screwdriver or painter's tool. Stir it well with the paint stick. Pour some into a cup or bowl. Always put the lid back on the paint can so dust and dirt don't fall in and contaminate the entire can.
- Use the 2 inch paintbrush to "cut in" around the edges and narrow areas. It's like outlining the area you are going to color in a drawing or coloring book. The paint roller that you will use for most of the walls is too wide to fit into the corners.
- Next, pour some paint into a paint tray. Select a roller cover and put it on the paint roller. Use the roller to bring the paint up the slanted part of the tray and thoroughly coat the roller. You'll know you have the right amount of paint on the roller when it sounds like crackling bacon as you move it up and down.
- Apply the paint to the walls in "M" shaped strokes, and then go back over it in a tighter "M" motion to fill in the gaps and redistribute the paint. Work in four-foot sections at a time so that the thickly applied paint doesn't start to dry before you get back to it.
- For best results, apply two coats of the colored paint. Let it dry between coats.
- Paintbrushes and rollers can be stored in tightly closed plastic bags for a few days without cleaning. Protect your tools and clean them before they dry so you can use them again.
- To clean paintbrushes and rollers, wipe off as much paint as possible, then rinse them with water until it runs clear. Be sure to move the bristles around and squeeze the roller to remove ALL of the paint. Any remaining paint will harden and may make your tools unusable in the future. Never pour paint back into the paint can. It can have dust or debris in it that would contaminate the entire can. Large amounts of poured and unused or spoiled latex paint can be disposed of in the trash after you let it dry out. Do this outside. Adding kitty litter can speed up this process.
- After the paint has dried, remove the painter's tape. Enjoy your beautiful walls!



How to paint trim:

- Tools and Materials: Semi-Gloss Paint, Paint Stirring Stick, Flat Screwdriver or Painter's Tool, Plastic Bowl or Cup, 2 – 2 ½ inch Nylon/ Polyester Paint Brush, Painter's Tape (usually blue or green colored), Drop Cloth
- Painting trim is similar to cutting in edges on walls. If you have a steady hand, you may be able to do it without painter's tape, or you may want to tape the surrounding wall, window, or hardware.
- Semi-gloss is usually recommended for trim because its shininess looks nicer on trim and because it is easier to clean than flatter paint. Since trim is around the edges of openings (like doorways), it receives more fingerprints and scuff marks.

Keep leftover paint for touch-ups, and store it and other flammable items in a safe location. Do not store paint near the water heater, furnace, air handler, or any other possible source of combustion.



How to replace caulk:

- Tools and Materials: Caulk Gun, Sharp Knife, Long Nail or Metal Rod on Caulk Gun, Siliconized Caulk, Damp Paper Towels, Latex Gloves
- First, remove any flaking or detached caulk from the area with a sharp knife.
- Wipe the area clean with a damp paper towel. Caulk does not stick to any kind of dust or dirt.
- Purchase a siliconized caulk blend for indoor projects. Silicone is flexible and helps the caulk shrink and expand through the seasons. 100% silicone caulk is not paintable, so you will probably want a blend with acrylic and/or latex.
- Cut the nozzle of the caulk gun at a slight angle so that the opening will be a little narrower than the gap you want to fill.
- Use a long nail or the metal stick that comes with many caulk guns to puncture the tube of caulk, through the hole in the nozzle.
- Insert the caulk tube in the caulk gun and pull the trigger until caulk starts coming out. Since this creates pressure in the tube, if you need to stop the flow of caulk quickly, pull up on the lever on the back of the caulk gun.
- The nozzle of the caulk gun needs to be touching the surfaces you want it to stick to as you move the gun from one end to the other. Caulking takes practice and a certain amount of finesse.
- Siliconized caulk is not water soluble, so try not to get any on your hands. You may want to wear latex gloves. To smooth the bead of caulk into the crack and create a finished appearance, wrap a damp paper towel around your finger and gently drag it from one end to the other.
- Read the tube of caulk to determine drying time.
- When caulking wet areas (like in the shower and on the kitchen counter), use a siliconized caulk with an antimicrobial additive to discourage mildew. When caulking exterior details, use a 100% silicone caulk or polyurethane caulk. These weather better than latex or acrylic siliconized caulk.

Flooring

The cleaner you keep your floor, the longer it will last. Dirt and salt ground into your flooring will cause it to degrade faster than it would naturally. With regular cleaning, vinyl, laminate, and carpet will probably last about 5 to 10 years. Hardwood and tile could last more than 30 years if you maintain it.

When moving or rearranging, lift furniture to prevent scratches. Felt pads on chair legs can protect floors if you notice that sliding kitchen or dining room chairs are a problem.

Wipe up spills immediately. Standing water can warp laminate and hardwood floors, can penetrate the seams in vinyl flooring, and can seep through carpet backing. Your tub, your sinks, and your roof are the only completely waterproof places in your house.

Dirt tracked in from outside acts like sandpaper on your floor's hard finish. It also degrades carpet fibers.

Keeping door mats at your exterior doors will help keep your floors cleaner, as will encouraging a "shoe-free household." Outside dirt can contain many unknown contaminants, so keeping your floors clean will also keep your family healthier.

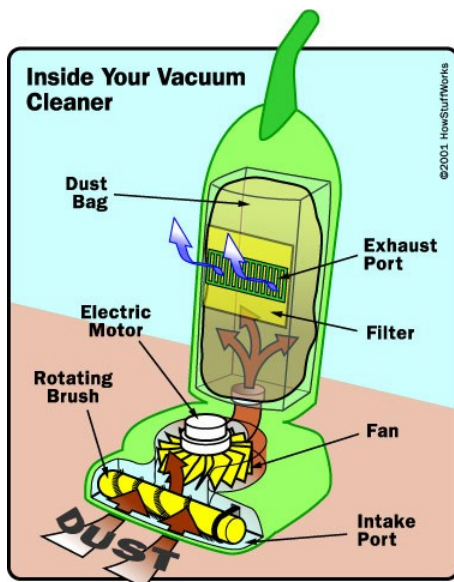
Vinyl ("Linoleum") Flooring

Vinyl flooring is installed in sheets and may have seams that run through the middle of a room. Vinyl flooring is waterproof, except around the edges and along the seams where water can seep through and damage the wood underneath. It is usually installed in kitchens and bathrooms and has a shiny, easy-to-clean finish.

Laminate

Laminate floors are made up of a thin layer of laminate material – either a plastic or a wood veneer – that is laminated (glued and pressed) to a substrate material. The substrate is usually some type of wood.

Laminate is pieced together in sections, like hardwood or tile. Laminate flooring is **NOT WATERPROOF**, so clean up spills quickly. Standing water can seep through the seams and cause the laminate to delaminate from the substrate. Clean laminate floors with a vacuum, Swiffer®, or dry mop. Spot-clean with a damp cloth or sponge. **DO NOT** clean laminate floors with a wet mop.



Carpets

Never fear that you might vacuum too often! Vacuuming does not wear out your carpet. For the best cleaning, choose a vacuum with a rotating "beater bar" to loosen dirt and a "HEPA filter" to trap fine particles. However, professional cleaning every year or two will keep your carpets in optimal condition for longer if they receive heavy wear. Ask about steam cleaning.

Cleaning, normal foot traffic, and moving furniture will stretch your carpet over time. Small areas will probably stretch insignificantly. Carpet installers can stretch your carpet if it becomes a problem over time, or you may choose to eventually replace your carpet.

Hardwood

Your hardwood floor has a protective finish on it, but it is not completely waterproof. Never soak or saturate your floors. Standing water or prolonged exposure to moisture can cause them to swell or warp. Clean it as you would laminate flooring. If you notice heavy wear, you may need to have them refinished.

Tile

Clean tile with a damp cloth or a mop. Like every other finish surface in your home, tile may be scratched by abrasive cleaners and steel wool.

Tile and grout work together to keep moisture on the surface in kitchens and bathrooms. Tile itself is waterproof, but grout is permeable – standing water can seep through it. To keep grout as waterproof as possible, treat it with a grout sealer every year or two. Follow the instructions on the can or bottle.

Tile joints (like in corners) are often caulked. Caulk in kitchens and bathrooms can mildew if water is allowed to sit in joints (as it often does). Mildew in caulk is common and can be fixed by replacing the caulk joint. Be sure to purchase a siliconized caulk that is rated for bathrooms and kitchens or outdoor use. Bathroom and kitchen caulk may have a mildew-deterrent added. Follow the instructions in the “Interior Walls” section, under “Primer, Paint, and Caulk.” Be sure to remove ALL of the problematic caulk and clean the area carefully. Caulk must be dry in the shower area before using the shower. Mildewed caulk can compromise the integrity of the caulk and allow water to penetrate the joint, which can lead to much more significant problems in the future.



Doors

Sometimes you just can't fit that extra-wide couch through the door! Check both the front and back doors first. Removing a door can give you an extra one to two inches.

How to remove a door:

- Tools and Materials: Flat Screwdriver, Hammer, Cloth
- With another person supporting the door from the doorknob side, drive up the hinge pin with a flat screwdriver and a hammer. Place the flat end of the screw driver between the hinge and the pin, at the top, angled up. Hit the back of the screwdriver lightly with a hammer.
- Loosen all pins first, then remove the pins from the bottom to the top to keep the door more stable.
- When you are ready to put the door back on, have another person support the door from the doorknob side again as you guide the hinges back together. Put the pins back in as far as they will go with your fingers, then gently tap them down with a hammer. To prevent scratching, place a cloth between the hammer and the hardware.

Don't slam doors as this may cause them to stick, sag or jam. Teach children not to hang on the door knob and swing back and forth because this will also cause the door to sag and damage the hardware.

Interior Doors

Interior doors are typically hollow-core and may be either full doors or bi-fold doors (like for a closet). Doors and their frames may shrink and expand with changing temperatures and humidity levels. The most common cause of a sticking door is the natural expansion and contraction of lumber in the house.

How to fix a sticking door:

- Tools and Materials: Piece of Paper, Sandpaper or Sanding Sponge, Pencil, Silicone Lubricant or Powdered Graphite, Philips (+) Screwdriver
- If the door won't open or close because it is rubbing on the door frame, use a piece of paper to determine where it sticks. Mark the area with a pencil and sand it down until it opens and closes freely. Sand the door rather than the molding because it will probably be less noticeable. Don't overdo it – as the seasons change again, the door may shrink a little in the frame. Always paint areas that have been sanded to keep them protected.
- If the door won't open or close because the latching mechanism or hinges are tight, spray some silicone lubricant on or in the affected area. The silicone won't evaporate and should last for quite awhile. Powdered graphite also works well but can discolor the surrounding area like a pencil would.
- If the hinges are loose, tighten them with a screwdriver. It may be helpful to have someone support the door from the doorknob side so that it remains balanced and square (in perfect, even alignment) to the doorframe.

How to fix bi-fold and sliding doors:

- Tools and Materials: Silicone Lubricant, Philips (+) Screwdriver
- You can adjust the height of the doors by adjusting the screws at the bottom pivot.
- If the doors stick or are difficult to open and close, apply a silicone lubricant to the tracks.
- If a door comes off of the track, gently lift it to put it back in place. If you can't get it back in, it is better to try to remove it entirely while you wait for someone to repair it.

Exterior Doors

Your exterior doors are insulated, and either fiberglass or steel-clad. To keep them working their best, you may need to make occasional adjustments or repairs.

Replacing the weatherstripping around your door:

- Tools and Materials: Rubber or EPDM Weatherstripping, Sharp Knife or Flat Screwdriver, Rag
- If you notice a breeze around your door, you may need to repair the weatherstripping. The weatherstripping is the foam, felt, or plastic seal that is installed on your door frame, where it contacts the closed door. It should always flatten a little when you close your door fully.
- If your weatherstripping is damaged or missing, replace it to keep your door airtight.
- To replace weatherstripping, carefully remove all of the existing material along the affected side(s) with a sharp knife or flat screwdriver. Clean the area with a rag.
- Weatherstripping can be purchased at a home improvement store. Felt is not very good because it traps dirt but doesn't stop air movement. Any plastic-type weatherstripping will work, but a high-quality EPDM material will last the longest (around 10 years).
- Unroll the weatherstripping and measure the length of the door frame that you want to cover. Cut it a little longer. Remove the backing as you press it into the door frame where the former material was. When you close the door, it should compress to be airtight.



Inspect the framing around your door for cracking in caulk joints. If you notice wear or weathering, follow the instructions in "Interior Walls," "Primer, Paint, and Caulk" for removing it and re-caulking the affected area. Be sure to use a caulk that is listed for outdoor use when making repairs to the exterior of your house!

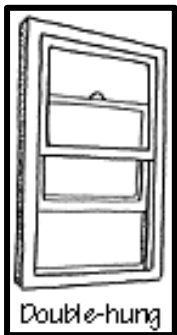
If your door has been painted and it is peeling or chipped, consider touching it up or repainting the entire door. See “Interior Walls,” “Primer, Paint, and Caulk” for guidance. Be sure to use an exterior paint on your door. Clean it with light dish soap and a soft sponge or rag occasionally.

Adjusting the threshold:

- Tools and Materials: Flat Screwdriver, Philips (+) Screwdriver
- Most exterior doors have an adjustable threshold. You step over the threshold to get in or out of your house. If you look closely, it should have four screw caps that match the color of the threshold.
- Remove the screw caps with a flat screwdriver. Be careful not to distort them too much because you’ll need to put them back later.
- Use whichever screwdriver fits to adjust the screws up (to the left) or down (to the right). Close the door many times to determine the fit.
- When the door closes easily but light is not visible under your door, replace the screw caps and you’re finished!
- After time, your threshold may need to be replaced. You can purchase replacements at a home improvement store.
- The bottom of your door also has a “sweep” on it, which is the weatherstripping for the bottom of your door. It can get damaged if your threshold is not adjusted properly. You can purchase a replacement at a home improvement store.



Windows



Your house most likely has new energy efficient insulated windows installed. They are two panes of glass with an internal airspace within an aluminum or vinyl frame and they probably have a low-e (low-emittance) coating that reduces unwanted solar heat gain in the summer. The entire unit is weatherstripped at the manufacturer and is installed with caulk, sprayfoam, and insulation in the area around it. These insulated, weatherstripped windows reduce drafts and outside noise.

Single-hung windows are those that the bottom sash will slide vertically in its tracks and have a screen. Keep your windows locked when you don’t want them open. Locks keep windows more secure and keep the sashes pressed against the window’s weatherstripping, which reduces unwanted drafts.

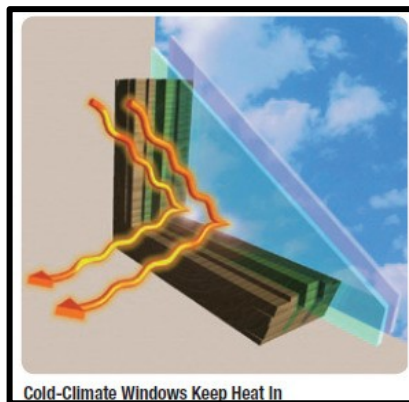
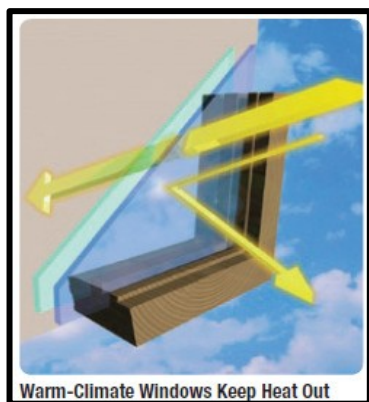
For the best effects, clean your windows with lint-free cloths (like an old T-shirt turned inside out) or a soft sponge. A product like Windex® works well, or you can mix 1 part white vinegar with 1 part water for a cleaning solution. You can use this same solution on the frames, or you can use a little dish detergent for oily marks.

All doors and windows, whether wood, vinyl or metal, have finishes that will be damaged by use of steel wool, abrasives or sharp tools. Clean these finishes with a mild soap and water, using a sponge or soft rag.

If your glass breaks, your window manufacturer will probably recommend that you have the sash replaced. You may be able to determine your window manufacturer by a sticker or marking somewhere on the window unit. If you can’t find it, FCHfH probably has it on file.

How to maintain your windows:

- Tools and Materials: Silicone Lubricant; Philips (+) Screwdriver; Rubbing Alcohol, Plastic Spatula, or Credit Card, Damp Cloth
- If your windows stick, you may need to lubricate the sash (the moving portion) and its tracks. First, use a damp cloth to clean the tracks. To lubricate the sash, apply a silicone lubricant or a spray (clear) furniture polish. Ensure that the lubricant is compatible with your vinyl or wood windows and take care to apply the lubricant only to the tracks.
- If your windows stick, you may need to adjust the window in the frame. Move the window up and down in the frame and note where it is too loose or too tight. Find the screws at the tops and bottoms of the track. They may be hidden by a movable vinyl cover. Adjust the screws in (clockwise/ turn to the right) or out (counterclockwise/ turn to the left) if the window is tight or loose, respectively. A slight adjustment can have a big affect, so adjust the window slowly and slide back and forth often.
- If your windows have extra paint or caulk on them, it may come off with rubbing alcohol or by using a plastic spatula or credit card to gently scrape the surface. Do not paint your vinyl window frames.
- If the caulk has cracked or separated around your window frame, you can replace it according to the suggestions in the “Interior Walls” section, under “Drywall and Trim.”

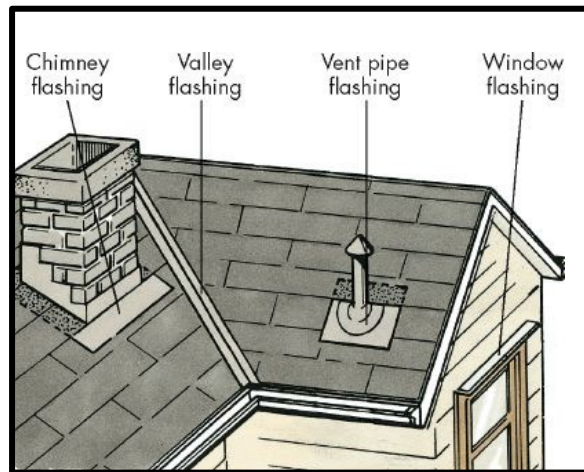


Roof

FCHfH installs metal roofing panels on the homes.

Pay careful attention to areas where vent pipes penetrate the roofing material and around the edges. Watch for cracks in the sealing compound or roofing caulk and reapply as necessary. See “Interior Walls,” “Primer, Paint, and Caulk” for guidance. Be sure to use a caulk that is rated for roofing. Plan your inspections after the winter and before the rainy season. Take care when walking on your roof. If you cannot get on your roof or do not want to, a pair of binoculars may be a good substitute.

Your roof may last 20 years, but it may need replacement before then. Have your roof inspected by a home inspector or a roofing company every three years to determine its condition.



Flashing

Flashing is the plastic or metal that surrounds vents, wraps the edge of the roof, and generally helps the roof meet another material or penetration. Although flashing is intended to prevent leaks, it can peel around the edges, or the adhesive can wear away. Your roof is most susceptible to problems at seams – like vinyl and tile floors – so pay special attention to these areas when performing your inspections.

Electrical System

Your electrical system was installed by a licensed electrician and was inspected by the local municipality for building code compliance.

Circuit Breakers

The electrical system in your home is protected by circuit breakers, which are located in the electrical panel. These are the “safety valves” of your electrical system. The breakers are arranged in columns and are numbered. Each circuit should have a descriptive label indicating what part of the house it controls. At the top of the column, there is a larger, single breaker switch that controls all of the electricity to your home.

Loss of electrical power is often caused by overloading a circuit when using too many high amperage (wattage) appliances at one time, or there is a defective cord, receptacle, or appliance involved.

If a circuit is overloaded, a circuit breaker will “trip,” which means it automatically opens (“breaks”) the circuit and stops electrical current to some receptacles and lights. There are several circuit breakers in the panel, so an overload on one circuit will not usually interrupt power to the entire house.

How to reset a circuit breaker:

- Tools and Materials: Flashlight (if rooms are dark)
- Open the cover on your electrical panel and look for any circuit breakers that aren’t lined up with the rest. The “OFF” indication may be subtle, so look carefully.
- If you’re unsure of which breaker has tripped, ensure that your computer, TV, and other sensitive electronics are off or unplugged before trying different breakers. Flip one off, then back on, and check to see if power has been restored to the affected outlets and light fixtures.
- If you cannot find the problem, and/or resetting the breaker causes it to trip to “OFF” again, immediately call your electrician. Do not attempt any repairs yourself.

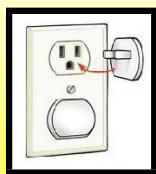
If your power goes out and no circuit breakers have tripped, call BGE for assistance.

Ground Fault Circuit Interrupters (GFCIs)

Ground Fault Circuit Interrupters (GFCIs), also called Ground Fault Interrupters (GFIs), are outlets that are located near sinks, tubs and other potential water sources and are designed to protect you from electrical shock. These receptacles function like mini circuit breakers and will trip to “OFF” or “TEST” if subjected to excessive electrical load or water. They may trip easily and often if too many devices are plugged into that receptacle. They may also trip due to power surges or electrical storms. To restore power, simply press the button marked “RESET.” It should reset itself and the “RESET” button will stay in. If it will not reset, it must be replaced by a qualified electrician. Note that some standard outlets may be fed from a GFI circuit breaker in your electrical panel.



Check your GFCI outlets occasionally to verify that they are still protecting you. Press the “TEST” button, then the “RESET” button. If it won’t reset, it may need to be replaced. Call an electrician.



Child Safety: Teach children not to touch electric outlets or fixtures!

As a precaution for small children, cover outlets with plastic “childproof” covers. These covers are available at home improvement stores and may be available at grocery stores or pharmacies. Tamper-proof outlets are also available and may already be installed.

Lighting

Light fixtures are labeled with the maximum wattage that they can safely handle. Incandescent (conventional) light bulbs require more power (watts) and operate at a higher temperature than compact fluorescent light bulbs (CFLs). CFLs are recognized by their typically “swirly” glass bulb and larger-than-normal plastic base. Some CFLs are camouflaged to look like incandescents, but they will usually have a larger plastic base to contain the electric ballast. Pin-based CFLs fit into special fixtures that include the electric ballast.

CFLs produce more light (measured in lumens) than incandescents per amount of energy consumed (measured in watts) and therefore waste less energy in the form of unwanted heat.

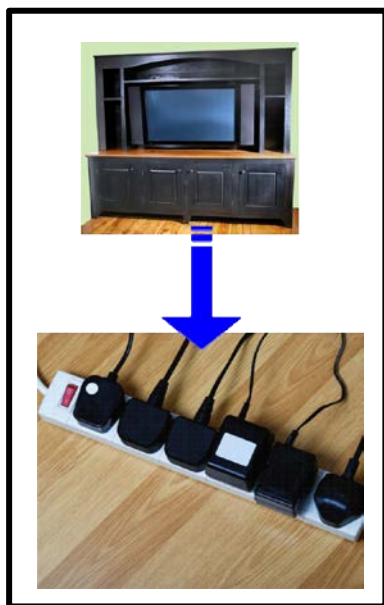
An average household dedicates 10 percent of its “energy budget” to lighting. CFLs can reduce lighting-related energy use in your home by 50-75 percent, and they typically last longer than incandescents, too.

CFLs are very efficient when they are on; they consume the most power when they are first turned on. Therefore, to improve the energy efficiency of your lighting and to extend the life of your light bulbs, turn them off if you will be out of the room for 15 minutes or more.

DISPOSAL: Since CFLs contain a small amount of mercury inside the glass tube, take them to a disposal facility when they are burned out. Home Depot, Lowe's, Ikea, and MOM's (My Organic Market) accept burnt-out CFLs in the Baltimore region, as will your municipal solid waste or hazardous waste facility.

BROKEN CFL: Since the amount of mercury is very small, your biggest personal danger is the fine glass shards and dust that are produced. Sweep up the pieces and secure them in the trash so that nobody will get cut. Wipe the area with a damp paper towel to pick up any remaining glass and secure it with the rest of the glass pieces.

DO NOT VACUUM BROKEN LIGHT BULBS.



Small Electronics

Electronics, like your television, computer, and microwave, may continue to use electricity even when they are switched off. These “phantom loads” or “vampire loads” can only be avoided by completely unplugging unused devices.

If you have a number of small appliances in the kitchen (microwave, coffee maker), try plugging them into a power strip so that you can turn off their power at the same time. A power strip may be effective for your television setup, too. If you have something that will be reset when you unplug it (like a digital cable box), plug that into the wall and cut off the power to your TV and everything else at the same time.

Plumbing System

Your plumbing system was installed by a licensed plumber and was inspected by the local municipality for building code compliance. Even though all of your plumbing has been flushed out to remove dirt and foreign matter, a small amount of pipe sealant compound or grit may come out of the faucets for the first few days of regular use. This condition is normal with new plumbing and will correct itself.

Pipes

Your pipes may make some noise as they expand and contract with the seasons or with hot water flow. This noise is normal. Loud, excessive, and regularly recurring noise can be cause for alarm and you may want to call a plumber.

To prevent frozen pipes in the winter, NEVER LEAVE YOUR HOUSE UNHEATED DURING COLD WEATHER. Keep your house at a minimum of 40°F if it is vacant for extended periods in the winter. Water freezes at 32° F. Frozen pipes can explode (water expands when it freezes) and damage your entire house. When pipes burst, part or all of a house must be gutted in order to be repaired.

Water Heater and Hot Water

Water heaters are either powered by natural gas or by electricity, but electricity is much more common in HFHC houses. Natural gas lines are either semi-flexible yellow piping or black steel pipes that connect to the water heater. Electricity is fed through wires. Read your water heater manual for more specific information.

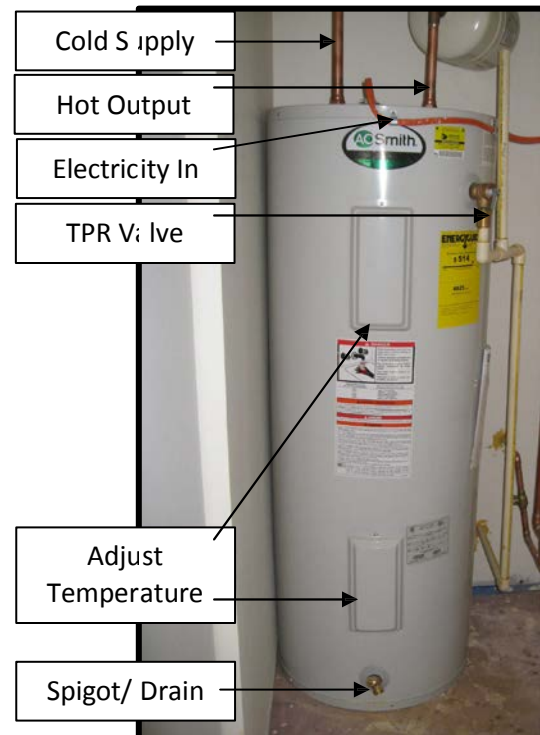
Water heaters have a shut-off valve in-line with their supply lines. The supply line will feel cold to the touch and the exiting hot water line will feel very hot to the touch. Be careful.

The Temperature and Pressure Relief (TPR) valve, which is located near the top of your water heater, limits pressure and temperature buildup inside the tank. If it opens, CALL YOUR PLUMBER immediately.

Water heating is the third largest energy expense in a typical home, accounting for about 13-17 percent of the utility bill. One way to reduce energy use is to lower the thermostat on your water heater. A setting of 120°F ("Low") provides comfortable hot water for most uses. You may need a screwdriver to remove its metal cover toward the top or bottom of the water heater. Using less hot water on a regular basis will also reduce your utility bills.

If you are out of town for a week or more, consider turning your water heater off. Just remember to turn it back on as soon as you get home!

Since water heaters with tanks always hold water, and since water contains dissolved minerals, mineral deposits can build up. Experts recommend "maintaining" your water heater every year.



How to maintain your hot water heater:

- Tools and Materials: 1+ gallon bucket
- Turn off the water supply to the unit. Turn off the power or gas to the unit.
- Place the bucket under the spigot that is near the bottom of the tank.
- Slowly open the tank and allow about a gallon of water to flow out.
- Close the spigot and turn the water and power/gas back on.
- Read your water heater manual for further instructions and suggestions.

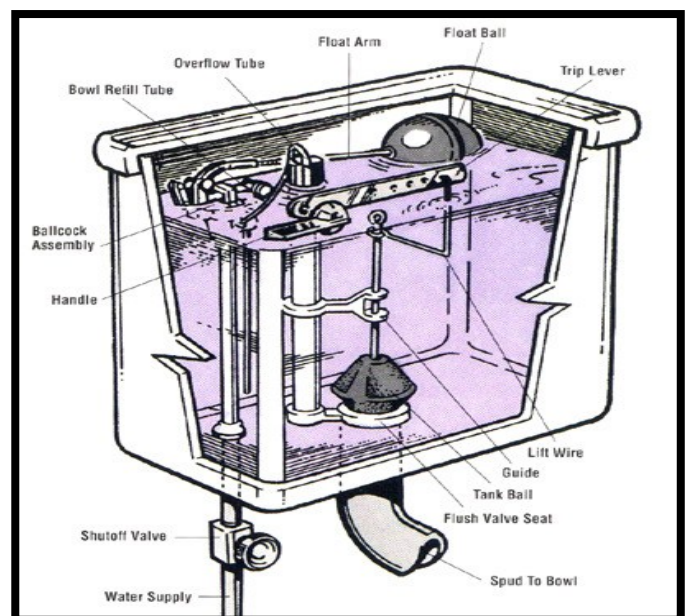
Toilets

Your toilet has a porcelain finish that can be scratched with abrasive cleaners like Soft Scrub® and steel wool. Toilet seats are usually chipped or broken due to abuse or misuse. Take care when cleaning your toilet and it will last a very long time.

Toilets have a shut-off valve on the supply line, behind the toilet. The valve may leak when you shut off the water. This is unfortunately normal – place a bowl or bucket under the valve while your water is turned off.

To stop continual running water, close the flapper or adjust the float. If water continues to run, turn off the water and replace the float.

Also check the flush lever. If none of the above adjustments correct the trouble, consult your plumber.



How to stop a continually running toilet:

- Tools and Materials: Replacement Parts
- Remember: The water in the tank on the back of your toilet is pretty clean! It never mixes with the water in your toilet bowl.
- If there is a problem with the flapper, the tank behind the toilet will not hold water. Be sure the flapper drops back down after you release the flush lever. Be sure it seals to the flush valve seat.
- If there is a problem with the water level, check the float valve. If the water level stays too low, adjust the float valve higher. If the float valve is adjusted too high, the water will not stop entering the tank and will go down the overflow tube continuously.

Do not try to dispose of hair, lint, grease, garbage, paper towels, disposable diapers, feminine products, or other such items by flushing them down your toilet. If they don't cause an immediate clog, they can create problems farther down the drain line.

Remember, you pay for the water you use. Although each gallon of water is relatively inexpensive, continually running or dripping water can add up fast! Since water bills don't come every month (they usually come every three months), usage can add up without you realizing it. Don't wait to fix leaks and other plumbing problems.

Faucets

Your kitchen and bathroom fixtures should be cleaned with warm water and a mild detergent or liquid household cleaner. Avoid using any type of scouring pad or abrasive cleaner, as these may scratch and dull the finish. Hard water will cause deposits to build up on and around the fixtures if not kept dry. Hard water deposits can be removed with a white vinegar and water solution and a soft rag.

Your bathroom and kitchen faucets have two shut-off valves each – one for the hot water supply and one for the cold water supply. The shut-offs are usually located in the cabinet under the sink. Like the toilet shut-off, they may leak when turned off – see above.



Aerators are screwed onto the tip of a faucet and introduce air into the flow of water. Adding air increases the water pressure without increasing the amount of water. Clean the aerator screens at your faucets if you notice a reduction in water flow.



When using small amounts of water for hand washing, use cold water only. The hot tap will use energy to heat the water even though the hot water may never reach the faucet.

When using a sink or the shower, don't run the faucet longer than is necessary for your task. When you turn a faucet off, make sure that it is all the way off. Don't neglect a leaking faucet, either. Drips can add up quickly and your quarterly water bill may not show up for a few months.

Bathtub and Shower

Your bathtub and shower unit is made out of fiberglass. If you clean it regularly, grimy water and soap deposits will not accumulate. Abrasive cleaners and scouring pads will damage its finish as well, so use mild soap, baking soda, or vinegar and a soft rag. A mixture of half baking soda and half warm water usually works well. If there is a particularly tough spot, make a solution of half water and half vinegar, and apply it to the problem area. Let it sit, then wipe it away. Rinse the unit after cleaning.

Showers do not have an individual shut-off valve. To turn off the water supplying your shower, you must turn off the entire water supply to the house.

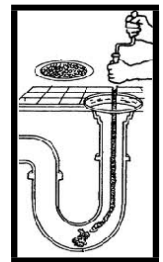
Drains

Usually the only time you have to think about your drains is if they aren't draining properly!

If you have long hair, use some kind of hair catcher in your shower that is easy to clean. Hair will build up in your drain, and plumbers are expensive.

How to troubleshoot a clogged drain:

- Tools and Materials: Adjustable Wrench, Plunger, Plumber's Snake
- If you pour grease down your kitchen sink or use gummy hair products or soap, your drain may be clogged with a residue buildup. Boil water and pour it down the drain to melt the residue. You may need to repeat this process a few times. Pouring baking soda and vinegar down the drain may help.
- If you have long hair, hair may be tangled around the drain stopper in your bathroom sink. Try the method above first. In a bathroom with a plug-type drain stopper, turn the stopper about a quarter turn and lift it out to clean or cut the hair off of it. In a bathroom sink with a plunger-type drain stopper, look under your sink and behind the drain pipe for a nut. This nut is attached to the plunger, and loosening it will allow you to remove the plunger to clean or cut the hair off of it.
- If you have long hair, hair may be tangled around the drain stopper in your shower. Use a plumber's snake, available at a home improvement store, to bore into the clogged drain and pull up the hair.
- If the clog in your bathroom or kitchen sink is persistent, you may need to remove the P-trap. The P-trap is the dip in the drain that is directly below your sink. It can usually be removed without any tools. Always put a bucket under this area before removing anything. The P-trap always has some water in it. Pay close attention to how it come apart – you'll need to put it back together exactly the same way to prevent leaks. Loosen the plastic "nuts" at the topmost part of the P-trap and at the end of the P-trap to remove it. Clean it thoroughly and replace it. If you lose something down your drain, you may be able to recover it by removing the P-trap.
- As a last resort, try a chemical drain cleaner. These caustic products are usually dangerous to breathe in or get on your skin and they introduce toxic chemicals into our water system.
- If your toilet is clogged, use a plunger. The plunger makes an underwater seal with the bowl of the toilet and creates a vacuum that forces the contents down the drain. Plungers can also be used in sinks, but be sure to clean the sink afterward!



Hose Bibs (Exterior Faucets)



To prevent freezing and faucet damage, disconnect all hoses or other fittings from these faucets in the Fall and leave them off until Spring. Failure to do so may not allow proper water drainage. Both the faucet and inner plumbing may freeze and break. Check to be sure that your hose bibs do not leak.

How to turn off (and back on) hose bibs:

- Tools and Materials: None needed.
- First, disconnect any garden hoses and coil them while emptying any remaining water.

- Note where the faucets are on the exterior of your home. Then, go into your basement or crawl space and locate the supply pipes inside.
- Turn off the valves inside. They are off when turned all the way to the right or, if they are levers, when the handle is perpendicular to the pipes (makes a “T” with the pipes).
- Then, go back outside and open the faucet all the way to allow the water between the two valves to drain. Keep the exterior faucet open so that water does not get trapped inside.
- In the spring, after the last frost (usually late April or early May), you can reverse this process to turn the hose bibs back on.

Heating, Ventilation, and Air Conditioning (HVAC)

Your HVAC system was installed by a professional HVAC contractor and was inspected by the local municipality for building code compliance. Your heating and air conditioning system is new when you purchase your house and will probably last about 20 years if you change the furnace filter regularly and have it inspected by a qualified technician every year. Ignoring your HVAC system can greatly reduce its life.

Bath Fan

Bath fans are supposed to be used when you take a bath or shower! Although many bath fans act as a noisy camouflage and a stink-extractor, they are also very important for maintaining safe levels of humidity.

Since your house is relatively airtight and well-insulated, it is very important to use your bath fan every time you take a shower. Recurring moisture accumulation can lead to mold and mildew problems, which can be difficult and expensive to remediate. Turn on your fan before you start warming up the water so that it can create a draft, and keep the fan running at full speed for 15-30 minutes after you get out of the shower. The bath fan in your home is very energy efficient, so energy consumption is much less of a concern than moisture accumulation. Since your house was constructed with preventative measures in place (like your bath fan), it is your responsibility to use them.

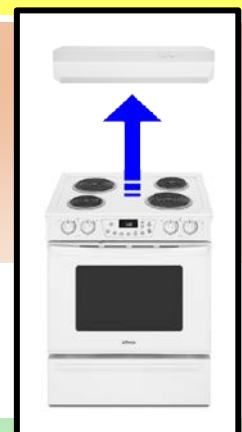
Range Hood Fan

Always use your range hood fan when cooking anything on your stovetop. If you have a natural gas range, the fan’s primary function is to remove combustion byproducts (like carbon monoxide) from your home.

For both natural gas and electric ranges, a very important function is removing steam (excessive moisture) from your house. Its tertiary function is to remove cooking smells. Excessive moisture buildup can lead to mold and mildew problems which can be difficult and expensive to remediate. Since your house was constructed with preventative measures in place (like your range hood fan), it is your responsibility to use them.

Always start your range hood fan on HIGH so that it will create a draft. After you notice the steam moving toward the vent, you can lower the setting, but watch to make sure it continues drafting out of your house.

The efficiency and performance of your range hood fan depends on regular cleaning of the filters. Fabric or mesh filters may be able to be cleaned with dish soap and hot water or they may need to be replaced when residue builds up. Metal filters may also be cleaned with dish soap and hot water or they may be cleaned in the dishwasher.



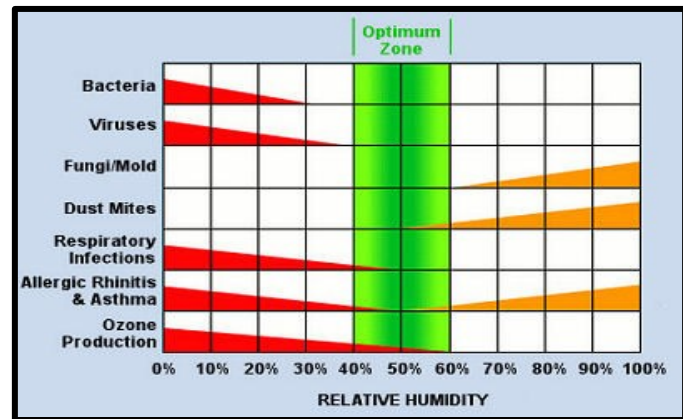
Dehumidifier

You may want to purchase a dehumidifier if you have allergy or respiratory problems. Safe and comfortable humidity levels are about 40-60% relative humidity. FCHfH does not provide a dehumidifier.

A dehumidifier literally sucks the moisture out of the air and condenses it so that it moves water from the air to the drain. You will need to drain the reservoir and filter according to the manufacturer instructions.

Air conditioners also remove moisture from the air, so running them when it's humid in the summer, even if it is set to a relatively high temperature (78°F, for instance), can be healthy for your home.

Even if you have a dehumidifier and your air conditioning is on, use the bath fan and the range hood fan to remove high amounts of humidity that are associated with showering and cooking.



Heating and Air Conditioning System

The basic principle behind your heating and cooling system is this: it draws air from the house to circulate through a device that either heats or cools the air and supplies it to the house. When your system is cooling the air, it is also removing humidity.

Your home has a forced air distribution system, which relies on an air handler to move air through ductwork in your home. The air that the air handler moves throughout your house is heated by either a natural gas furnace or an electric heat pump with an electric backup heater. If you have air conditioning, it is cooled by an electric heat pump.

Air Handler, or Air Handler Unit (AHU)

Air is moved by a large fan (called an "air handler") that may be located in your basement, in your attic, or in a closet in the main part of your house. It looks like a large metal box and will have a duct attached to each side of it – one on the return side and one on the supply side.

The air handler's filter ("furnace filter") is always between the return duct and the air handler. It is very important to replace the filter every month when the unit is in service (in the winter and in the summer) to ensure optimum performance and to minimize strain on the unit. The air filter removes dust and debris that is pulled from your house back to the air handler, to be heated (or cooled) and sent back through the system.

How to change your "furnace filter":

First, turn off your thermostat. Then go to your air handler, where you will probably find two thumb screws on either side of a long, narrow metal cover. Remove them and the cover to reveal the filter. Note the size and orientation of the filter (it will probably be marked visibly) and replace it with a similar filter in the same orientation.

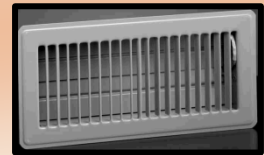
DO NOT RUN YOUR SYSTEM WITHOUT A FILTER!



Ducts and Registers

Small registers are called “supplies” and large registers are called “returns.” “Ducts” or “ductwork” is the name for the metal pipes that transport heated or cooled air throughout your house. When your HVAC system is on and air is moving through your ducts, it moves from the air handler, through the supply registers, into your rooms. At least one supply is located in every room, except for closets. Air is then pulled back through the return registers to return it to the unit for continuous heating or cooling. Returns are usually in a central location – you may have one in the hallway on the first floor and one on the second floor. When your system is on, you will feel air moving out of the supplies but may not feel the air moving back through the returns. This is normal. Your HVAC system was designed to provide you with adequate airflow for heating and cooling. All of your registers are important to the proper functioning of your system. If you need to reduce airflow through a register, the lever on the side of the register cover will close it somewhat. This modification will slightly alter airflow throughout the rest of your house.

Keep your registers clean and dusted. Dusty registers will either cause dust to be blown around your house or to be moved through your ductwork to your air handler. Do not place furniture in front of them because it will prevent proper air circulation throughout your house and may strain the system.



Programmable Thermostat

The temperature in your house is controlled by a thermostat, which you set. The thermostat tells the system how long to run at any given time to produce the temperature you have selected. Your house will probably be on one “zone,” which means that one thermostat controls the temperature throughout your house. It has options for Heat, Air Conditioning (A/C) and Fan Only. Learn how to program your thermostat to create a comfortable home environment that doesn’t require your regular attention.



Your heating and cooling systems have been sized per industry standards for energy efficiency and comfort. Be aware that setting your thermostat above the highest recommended temperature for heating or below the lowest recommended temperature for cooling may compromise the equipment’s short-term and/or long-term performance.

To increase energy efficiency, set your thermostat no higher than 72 degrees (try 68 degrees) during the heating season and no lower than 75 degrees during the cooling season. Don’t put lamps or other heat sources near your thermostat because they could affect the thermostat’s reading.

Your thermostat may be programmable for 5-2, 5-1-1, or 7 day options. 5-2 means that you can set one schedule for five days and another schedule for two days. For example, if you work Monday through Friday and are home Saturday and Sunday, you can set one Monday-Friday schedule and another Saturday-Sunday schedule. If you have a different “weekend,” you can adjust the program accordingly. 5-1-1 thermostats are programmable for 5 consecutive days and two separate days, individually. 7-day thermostats are adjustable for every day of the week.

Often, programmable thermostats are capable of adjusting the thermostat multiple times in one day. These settings are usually called “Wake,” “Leave,” “Return,” and “Sleep.” They are intended to correspond to a typical work day and allow you to program the thermostat to maintain a comfortable temperature while you are home and raise or lower when you are asleep or at work. For instance, in the winter, you wake at 7am, leave for work at 8am, return from work at 5pm, and go to bed at 11pm. You like to wake up to a comfortable home, so you set the thermostat to 68°F at 6:30am, then set it to drop to 60°F at 8am, set it to reach 68°F again at 4:30pm for you to return to a warm home, and drop to 60°F again at 11pm because you

keep enough blankets on your bed. In the summer, you might set the thermostat to 75°F when you are home and 83°F when you are not home. Choose what is comfortable for you, but remember that you can also regulate your temperature by wearing short sleeves in the summer and sweaters in the winter.

Setting your thermostat even lower (in the winter) or higher (in the summer) when nobody is home can have a substantial impact on your energy bill. However, quick or large temperature swings can waste energy. Make sure that you have it set so that the temperature change is only around 8° F or so, and only if the house will be empty (or asleep) for about 8 hours or more.

Contrary to popular belief, setting the thermostat higher does not make the system work faster!

How to program your thermostat:

- Tools and Materials: Your Thermostat User's Manual (available online), Your Schedule
- With the mindset described above, of home and away time, write out your typical weekly schedule, including the times you wake up, leave for work, return from work, and go to bed. Write down the temperatures you want your house to be when you are home and away, both in the summer and in the winter.
- Locate the On, Off, and Fan Only buttons. Locate the Schedule or Menu button.
- Press the Schedule button until Day or Time appears. Follow the on-screen prompts.
- In Schedule or Menu, there should be options for Heating and Cooling. Set both now and be sure to put the correct temperatures in each one.
- In the summer, set your thermostat to Cooling or A/C and the program will be in effect all summer. In the winter, set it to Heating. In the spring and fall, you may not need to run your HVAC system at all – you can turn your thermostat to Off.
- If you need to override your seasonal program (for instance, if you stayed home sick), adjust the temperature from the main screen manually and press Hold. The temperature will “hold” where you set it. To run the program again, either press Hold again or Run Schedule.

Heat Pump

An air-source heat pump is a device that moves heat from one, cooler location to another, warmer location and can switch directions. Half of the unit is outdoors and half of the unit is indoors. It uses an intermediate fluid, called a refrigerant, to absorb heat as it vaporizes and release heat when it condenses. In the summer, when the air conditioning (A/C) is on, the refrigerant vaporizes indoors to absorb the heat of the house, travels outdoors through a condenser to release the heat, then passes through an evaporator and repeats the process. In the winter, when the heat is on, the process is reversed: the refrigerant vaporizes outdoors to absorb as much heat as possible from the air, then travels indoors through a condenser to release the heat, then evaporates and travels outdoors to continue cycling. In cooling mode, a heat pump works the same as a refrigerator and an ordinary air conditioner. The warm or cool air is transferred through an air handler and ductwork.



If your home has natural gas, it may have a natural gas furnace and an electric heat pump that is only designed for air conditioning.

Furnace

A furnace looks similar to an air handler, and if you have a furnace, the same unit will contain your air handler. Furnaces are differentiated by the natural gas line leading into them and the PVC exhaust pipes leading out of them.

A natural gas furnace uses a burner and a flame to produce hot air. The hot gasses pass through the chambers of the heat exchanger and provide heat to the air handler. As the heat exchanger warms up, the gasses cool and exit the house through a chimney flue or exhaust vent. To cool the house in the summer, an electric heat pump air conditioner is used. The warm or cool air is transferred through an air handler and duct work.



Appliances

Review each appliance OWNER'S MANUAL and keep them with your Homeowner warranty manual for reference.

Note: Not all appliances listed may be provided in your house.

Appliances account for about 17 percent of a typical household's energy consumption, with refrigerators, clothes washers, and clothes dryers at the top of the consumption list. Look for green ideas to follow!

Appliance Warranties

All of the appliances in your new home are covered by a Manufacturer's Warranty (short-term guarantee). To take advantage of this Warranty it is important to fill out and send in the Warranty Registration cards for EACH INDIVIDUAL appliance. It is also important to keep a copy of the Registration Cards so these documents can be retrieved easily in case you need to use your Manufacturer's Warranty.

Dishwasher

Water should be at least 120 degrees for correct washing and drying, which is the highest recommended setting for your water heater. See "Water Heater" in the "Plumbing System" section of this chapter.

Run the dishwasher only when it is full (but not overstuffed) to maximize water and energy efficiency. Consider letting your dishes air dry. Most of the energy used by a dishwasher is used for heating.

Scrape or rinse dishes before putting them in the dishwasher. Place your dishes so that water circulates freely and reaches every part of every dish.

Use only detergents manufactured specifically for use in automatic dishwashers. Never use any soap or detergent product that produces suds – or detergents for commercial dishwashers. They may damage your machine. If your dishes don't seem to be getting clean, experiment with different detergents until you find one that works best for you. Use one brand for at least a week, to allow it to "condition" your dishes.



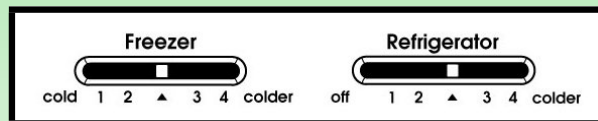
Also, experiment with amounts to determine how much detergent is most effective in your machine. You can probably use less than recommended, depending on amount of grease and water hardness.

Your dishwasher's water supply valve is either located under the kitchen sink or behind the dishwasher unit. The valve may leak when you shut off the water. This is unfortunately normal – place a bowl or bucket under the valve while your water is turned off.

Refrigerator

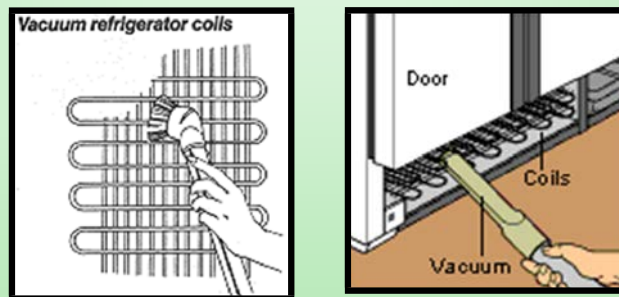
Your refrigerator is energy efficient and should last for at least ten years.

Don't set your refrigerator or freezer below the manufacturer's recommended temperatures. To improve energy efficiency, try adjusting them both a little warmer, but be careful not to compromise food safety. Purchase a refrigerator thermometer to ensure that your food remains safe. Keep your refrigerator at 36-38°F and your freezer at 0-5°F for maximum efficiency and food safety.



Keep drinking water in the refrigerator instead of letting the faucet run until the water is cool. Don't use water to defrost frozen foods; thaw them in the refrigerator overnight. Keeping your refrigerator and freezer full of food or containers of water will reduce the impact of temperature swings that occur whenever you open the door.

If your refrigerator has exposed coils on the back or under a grille in the front, vacuum the dust off at least once a year. Take care not to scratch the floor when moving the refrigerator.

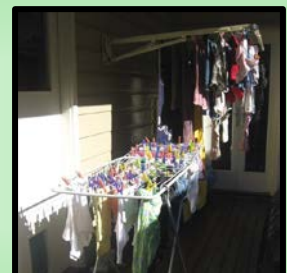


Also check the seals around your refrigerator and freezer doors. They may become dirty from spills or general use. If you keep them clean, they will seal better and keep the cold air where it's supposed to be.

Clothes Washer and Dryer

About 90% of the energy used for washing clothes in a conventional top-load washer is for heating the water. There are two ways to reduce the amount of energy used for washing clothes – use less water and use cooler water. Switching your temperature setting from hot to warm can cut a load's energy use in half. Try to wash full loads but don't over-stuff the machine. A full washer uses water and energy efficiently; an over-stuffed washer won't get your clothes clean.

All of the energy used for drying can be saved if you use a clothesline!



When using your dryer, clean the lint out of the filter between every load of laundry. This helps the machine run more efficiently and reduces the risk of a dryer fire.

To prevent lint build-up in your dryer vent, clean it out from both the dryer side and the exterior every year. To clean it from the inside, remove the clamp that connects the dryer to the vent and clean it with a vacuum. Locate the outside vent by running the dryer. Clean the vent cover with a damp rag.

Stove and Oven

Be sure to use your range hood fan when cooking because it will remove excess moisture and heat from your home. It is vented to outside. Always start your fan on “high,” and then turn it to the desired speed. See the subsection on “Range Hood Fan” under the section called “Heating, Ventilation, and Air Conditioning” for more information.

If you have a gas range, avoid cross-drafts from windows that can extinguish the flame or blow it towards other flammable materials.

Do all heavy frying on your rear burners to minimize splattering and to increase range hood fan drafting.

Kitchen fires are usually caused by something flammable touching your gas or electric burners. They can be caused by oven mitts, spilled food, or splashed oil. Oil fires are especially dangerous because water will not put them out. HFHC HIGHLY RECOMMENDS KEEPING A KITCHEN-RATED FIRE EXTINGUISHER EASILY ACCESSIBLE IN YOUR KITCHEN. Read the section on “Fire Extinguishers” in the “Safety First!” chapter for more information on selecting and using a fire extinguisher.

Use pots that match the size of your burner or cover the edges of your burner. Using pots that are too small for the burner can be a safety hazard and also wastes energy.

When baking, use the oven light to check on your food. Opening the oven allows the heated air to escape which forces the oven to reheat the cooled air and causes your food to cook slower.



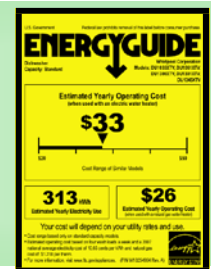
Use a mild soap or cleaner and sponge on these appliances.

Clean acidic food off your range top promptly because it can affect the unit’s finish.

Purchasing Appliances



Someday you will need to replace your appliances. When you do, look for the blue ENERGY STAR label and the yellow “Energy Guide” sticker to help you compare energy efficiency and estimate operating costs. Although purchase price and aesthetics are important, you will be paying for your new appliance every day—why not choose one that costs less to run? Look in the chapter called “Your Mortgage and Other Costs,” under the section called “Budgeting” for tips to help you budget for new appliances.



Cabinets & Countertops

The stained, painted or natural finish wood cabinets in your home share the same workmanship and finish of furniture in your home. Use only an appropriate furniture polish and a cloth rag to clean your stained or natural finish cabinet surfaces. Using water for heavy clearing may damage the finish. Lacquer finish on cabinets may flake off over time when water from the sink or steam from the dishwasher comes in contact with the finish. This can be minimized by keeping these areas protected with a paste wax.



Laminate Countertops

Laminate countertops are made of high pressure laminated plastic and should not be harmed by BRIEF EXPOSURE to boiling water, alcohol, fruit acids, most drugs and household chemicals. DO NOT set hot pots, pans, or utensils from your oven or range directly on the countertop. Prolonged exposure to temperatures above 140°F (remember that water boils at 212°F) can cause the laminate to delaminate from the wood substrate. Excessive heat can cause the finish to blister. Cigarettes can burn holes through the surface.

Never cut or slice anything directly on your countertop because knives can damage the finish.

Standing water on seams in the laminate can cause glue or caulk failure or mildew and can lead to water damage of the backing material. As the wood under the plastic laminate expands and contracts with the seasons, seams may become more visible. You can keep laminate seams protected by recaulking them. See “How to replace caulk” in the “Interior Walls” section, under “Primer, Paint, and Caulk” for guidance on repairing aged or mildewed caulk joints.

To clean your laminate countertop, simply wash with mild soap and water. DO NOT USE ABRASIVE CLEANERS. Waxing is not necessary but may help make the surface shine.

Never use cleaners that contain acid, alkali, or sodium hypochlorite (like drain cleaner, ammonia, or bleach) on your laminate countertops! They will mar, etch, corrode, or permanently discolor the surface.

Stainless Steel Sinks

Never use steel wool to clean your sink! The steel can scratch the sink permanently and can leave steel particles that are susceptible to rusting. Rust can stain the surface and can affect the sink’s integrity.

Vinegary and salty foods (like pickles and mustard) left in the sink for prolonged periods can permanently pit the sink’s surface.

How to remove white mineral deposits:

- Tools and Materials: White Vinegar, Water, Bowl, Sponge or Cloth
- Make a weak vinegar solution by adding vinegar to a small bowl of water.
- Use a sponge or soft cloth to wipe the discolored areas. If the deposits are especially thick, leave the vinegar solution on the area for a few minutes, then wipe clean. Repeat as necessary.

Cultured Marble Countertops and Sinks

Again, don't use anything abrasive. Cultured marble is manufactured with a high gloss surface that is susceptible to scratching and dulling. Follow the same suggestions above for "How to remove white mineral deposits" if you notice that problem. Otherwise, if you keep it clean and wipe it out with soap and water regularly, it should last a very long time.

Exterior Maintenance

Gutters and Downspouts

Gutters and downspouts are essential to managing the rainwater and snowmelt on your roof. Gutters collect water as it moves off your roof and empty it into downspouts that direct it away from your foundation walls.

Clogged gutters can cause leaks in your roof, ceiling, windows, and basement. During very heavy rains, your gutters may overflow. Occasional clogs or backups will not cause major problems, but ongoing obstructions will slowly degrade your home.

Cleaning roof gutters and making sure downspouts are directed away from your house properly can greatly reduce water problems, including dampness in basements. If you do not have a safe way of gaining access to your roof or do not have a ladder that is tall enough, it may make sense to hire a handyman or landscape professional to do the work for you.



Your aluminum gutters have a white enameled finish and will resist weathering and rusting. The finish should require little care.

Exterior Walls

Inspect your exterior walls for any areas where rain or rodents may enter. Gaps are most likely to occur where two different materials meet each other. Natural warping of wood may cause gaps/cracks to appear over time and allow moisture or mice to enter the walls. Follow the instructions in the "Interior Walls" section, under "Painting, Priming, and Caulking," on "How to replace caulk" for guidance in sealing suspect areas. Be sure to use caulk that is rated for exterior use to seal exterior joints – look for caulk that has silicone or polyurethane in it (but try not to get any on your skin).

Remember that paint is more than a decoration. It is primarily a sealant, intended to protect. Do not let your paint or wood stain chip or crack. It isn't always necessary to completely repaint your house or your trim. Sanding, priming, and touching up some of the weathered spots can keep it from getting worse and causing major problems. If you keep it looking sharp by paying attention to the details, you can extend the life of your paint. Look in the same section for "How to paint walls" and "How to paint trim" for painting guidance. Exterior paint will fade due to sunlight exposure and painted surfaces will need to be repainted when the paint degrades noticeably.

READ LABELS FOR SAFETY WARNINGS. Store paint and other flammable materials in a safe location that is away from the water heater, furnace, and all other combustion sources.

Cement Board Siding

Cement board siding and trim is very durable and crack-resistant. It requires little maintenance. Spray wash to clean mildew and dirt from the painted surface.



Concrete Patio

Concrete cracks. Concrete is a very hard material and, because it doesn't flex, is prone to cracking. Severe frost, ice, rain, snow, and unequal sub-grade settlement can all cause concrete to crack. Most cracks are not serious, but if a lot of moisture can penetrate the crack, it is best to have it repaired to prevent ice from splitting the crack even further. Large cracks can also become tripping hazards.

Keeping concrete clean and ice-free will help it remain clean and crack-free longer.

How to patch cracks in concrete:

- Tools and Materials: Hammer, Broom, Water, Concrete Patching Mix, Plastic, Wire Brush
- Roughen the edges of the crack with the hammer or wire brush so that the new mixture sticks to the existing concrete.
- Clean out loose material and dirt with a broom or wire brush.
- Soak the old concrete thoroughly. The crack should be saturated, but it should not be full of standing water. The water helps the new concrete cure and also strengthens the bond between the new and old material.
- Fill the crack with patching cement and make it a little higher than the surrounding surface because the cement will shrink a little when it cures.
- Cover the patch with plastic and keep it damp for several days. The longer you keep it damp, the stronger and more cured the patch will be when it dries out.
- When the concrete has started to cure and the surface appears sandy, remove any excess concrete with a wire brush.
- Follow the instructions on the Concrete Patching Mix container for further explanation.

Garbage

Please be sure to use metal trash cans with lids outdoors and store them at least three feet from your house. Separate trash and recycling – contact your municipality to learn where you can get recycling containers and what materials are recyclable. The trash and recycling schedule will be provided by the municipality. Proper trash removal is important to keep streets clean and reduce rodents.

Landscaping

The healthiest grass is 3 – 3 ½ inches tall. Since it grows very fast when it rains, it may be a little taller or shorter at times, which is fine. However, each municipality has height restrictions for grass – overgrown grass provides an ideal habitat for rats and other pests. These height restrictions are usually very high – 6 inches or more – and mowing grass that has grown to 6 inches is very difficult for all lawn mowers. In the winter and during the hottest part of the summer, your lawn may turn brown. It is most likely dormant and will return to its healthy green color as the seasons change.



If your lawn, flowers, shrubs, or trees seem to need it, water in the morning. Plants are waking up with the sun and the water evaporates more slowly in cool air.

Do not water on windy days because it won't end up where you want it. Water trees and shrubs longer and less frequently than shallow-rooted plants, like grass. Set sprinklers to water the lawn or garden only – not the street or sidewalk. Use soaker hoses or trickle irrigation systems for trees and shrubs. Use mulch around shrubs and garden plants to reduce evaporation from the soil surface and cut down on weed growth. Remove thatch and aerate turf to encourage movement of water to the root zone. Raise your lawn mower cutting height – longer grass blades help shade each other, reduce evaporation, and inhibit weed growth. Minimize or eliminate fertilizing, which promotes new growth needing additional watering. Fertilizer also seeps into the ground or gets washed away and pollutes creeks, rivers, and the Chesapeake Bay.

More ways to reduce your house's water use can be found all over your yard. Sweep driveways, sidewalks, and steps rather than hosing them off. Wash the car with water from a bucket, or consider using a commercial car wash that recycles water. When using a hose, control the flow with an automatic shut-off nozzle. Avoid purchasing recreational water toys which require a constant stream of water.

Trees and Shrubs

In your new home, you have the sole responsibility for caring for the plants on your property. If a new tree was planted on your street around the time you moved in, talk with your Habitat neighbors about caring for it. Nobody else will come by to water it. It has the potential to become an established neighborhood tree.

Newly planted trees and shrubs require some Tender Loving Care during their first year in the ground and become mostly self-sufficient after that.

How to care for newly planted trees and shrubs:

- Tools and Materials: Garden Hose, Pruners
- Ensure that your garden hose is long enough to reach from your hose bib to your farthest plantings.
- Newly planted trees and shrubs need regular watering during their the warm months of their first year in the ground. Begin watering them when new growth starts to appear on the branches and stop watering them when the leaves have fallen off.
- Heavy rainstorms can substitute for a week's watering, but light showers won't reach the roots.
- Water trees and shrubs weekly and provide them with about 10-15 minutes of water from your hose. Saturate the entire area around the plant's base, but the water shouldn't run onto nearby concrete.
- Pull any stakes and attached lines after the first year.
- As trees start growing, branches may form low on the trunk. Since branches won't move up the tree as it grows, you may want to prune lower branches to keep your sidewalk and driveway clear. It is easier for the tree to recover from pruning smaller branches, so prune them when you first notice them.



7: Civic Responsibility

Homeownership carries more responsibility than renting. When you buy a house, the move is more permanent and you are able to establish roots in a particular place. As a homeowner, you have the power and the ability to constantly improve your situation for yourself, your family, and your neighborhood. You have chosen this life-altering path for yourself and it has the potential to be very positive. This chapter provides suggestions about how to handle situations in your neighborhood when things aren't at their best or when you want to bring about change. Everyone has issues with their neighbors—that's the way of life. Rather than choosing to move to avoid a negative situation, you may be able to use some of these techniques to handle situations that arise.

Managing Conflict

One of the most difficult issues people come across is handling conflicts and disputes with others. Experiencing conflict, unfortunately, is an uncomfortable fact of life, and having tools and techniques to handle these situations can be very useful in your new role as a homeowner. With a rental, you have a lease and can usually move after it expires. Your landlord acts as the "go-between" to handle major conflicts. When you own a home, you do not have that luxury. Small conflicts can quickly escalate into major feuds that can go on for years if left unresolved. Since you are the homeowner and you have no landlord, you must handle conflicts yourself. Included here are several techniques that may assist you in dealing with any unpleasant situations that arise in your new neighborhood.

Nine tips and techniques for handling conflict:

- **Manage your anger:** We are often angry when we have arguments with others, and this anger clouds our judgment. Wait until you are calm and rational to talk to others. Take a "timeout." Get some exercise. Even taking several slow, deep breaths may help.
- **Use "I" statements to describe the problem:** We are naturally defensive when we feel attacked. Use neutral "I" statements when describing the problem to others. For example, instead of "You are so rude to throw your garbage on my lawn," try the less confrontational "When your stuff is on my lawn, I feel disrespected."
- **Listen actively:** We tend to trust and listen to others more when they provide proof that they understand our situation. Use phrases like "What I hear you saying is ..." Give them a chance to tell their side of the story completely and without argument. Try to understand their point of view.
- **Choose the right time to talk:** Now may not be the best time to resolve the issue. Find a neutral place and an agreed-upon time to talk, undisturbed, for as long as it takes.
- **Talk face-to-face:** We often resolve issues better in person than via phone call, letter, or gossip.
- **Don't blame or call names:** When people call us names, we become defensive and angry. Stay calm to resolve the issue.
- **Identify solutions to the problem:** Look for solutions that everyone can agree on and that will improve the situation for all people involved. Remember that everyone is different and worthy of respect.
- **Don't hold a grudge:** Deal with issues as they arise. Don't leave problems unresolved. If you can forgive the other person, it will help you both.
- **Check back with each other:** Ask the other person "Is this working for you?"



City Codes and Ordinances

When ongoing conflicts cannot be resolved verbally, you may be able to look to local codes and ordinances for backup. Codes and ordinances describe local rules of conduct. They address a number of issues in residential neighborhoods, including poor yard maintenance, garbage disposal, and excessive noise. You are not powerless in these situations. The law can be used to your advantage.

In Baltimore City, 311, the City's non-emergency phone number, can be used to ask questions and register complaints. Although this may seem like an indirect solution, it may be the most effective. Contact your neighborhood association, described next, for more information and assistance.

Contacting Elected Officials

Sometimes, Habitat homeowners become very invested in the political process through their involvement in local neighborhood associations and want to do even more to change and better the world around them. You do not need to stop at the community level in your involvement! Should you choose, there are plenty of opportunities at the state and national level for you to get involved.

At the municipal, or city/county, level, there are opportunities to bring about systematic change on a regional scale. Issues with bus service, initiatives to clean up crime in our neighborhoods, and improving school systems are three examples of how your local representatives are working on your behalf to make the region better for you.

If you feel a personal calling to get involved on an even larger scale, you can contact your state representatives in Congress and in the House of Representatives. These elected officials work to ensure the needs of all Marylanders are heard at the national level. Maryland has eight members in the House of Representatives, one for each district in the state, and two United States Senators. The easiest way to reach them is by phone or email, and each has a website set up for their constituents (you!).

Again, the best source to find your specific representative is <http://mdelect.net>. You can find an in-depth directory of all members of the House of Representatives on www.house.gov, and a similar site for Senators is www.senate.gov.

Keep in mind that it does not necessarily take a great amount of time or effort to be involved in the community at large. Often, it just takes a quick phone call or email to your local or national representative to let them know you feel strongly about a certain issue. When they receive many phone calls, letters, or emails about a particular issue, they listen.

And the most important political action you can take is often the simplest: **vote**. By voting, we are letting our voice be heard, and while our one vote may seem insignificant in the scheme of things, many people voting the same way can change the world.



8: Your Mortgage and Other Costs

You will have some predictable costs associated with your new house. These include your mortgage payments, homeowner's insurance, property taxes, utilities (water/sewer, electric, gas, cable, internet, phone) basic maintenance costs, and costs for repairs and improvements to your home. Some of these costs are voluntary (like whether or not you have a landline telephone), but most are required. All of these costs contribute to the cost of your housing. Although your mortgage payment will probably be less than your rent was, you will need to budget for the additional costs of homeownership: homeowner's insurance, property taxes, basic maintenance costs, and costs for improvements.

Mortgage Payment = Principal + Property Taxes + Homeowner's Insurance

A significant way in which renting differs from homeownership is that rent is a fixed amount per month and usually requires a lease for a certain period of time (usually a year). During the lease period, your payment will always remain the same, as you agreed upon and signed for a certain monthly rent.

In contrast, a mortgage payment can (and probably will) fluctuate based on a number of factors. The only constant in your mortgage payment will be the principal itself, with both the tax payment amounts and the insurance premiums subject to change.

Principal

The principal is the amount you repay Habitat for the cost of building your home. Since your mortgage is a 30-year fixed-rate mortgage with zero percent (0%) interest, your principal will not change over the term of your loan. If you want, you can pay more than your minimum principal payment in order to pay off your mortgage sooner without any negative effects.



Property Taxes

Property taxes are levied (charged) based on the assessed value of your house and will change over time, based on that assessment. Property taxes usually go up, and can fluctuate every time your house value is reassessed. The tax assessor's office reassesses properties on a recurring basis, about every three years.

Homeowner's Insurance

Homeowner's insurance is required by all mortgage lenders and is highly recommended to protect your investment and possessions even after you have finished paying off your mortgage. The Family Services Finance Associate will provide you with a list of potential insurers, but it is your choice and your responsibility to choose who will insure your home. Since premiums charged can vary widely from company to company, it is best to shop around for the best quote. Habitat requires proof (a receipt) of one year of prepaid insurance prior to closing on your home.

Escrow Accounts

An escrow account is an account managed by FCHfH that either holds or services your mortgage. Escrow is held in the borrower's name to pay such obligations as property taxes and insurance premiums. Since taxes are paid only once or twice a year (in July and December) and insurance premiums are usually only paid once annually, your escrow account functions similarly to a savings account that holds this money for you until the bill comes due. The property taxes and homeowner's insurance portions of your mortgage go directly into your escrow account, and FCHfH uses this money to pay your tax and insurance when they receive the bill.

As a homeowner, you do not need to pay additional amounts for these expenses, as they come out of your monthly mortgage payments and are paid by FCHfH. However, it is good practice to check with us to ensure that payment has been made when you receive your copy of the bill.

Housing Costs: Closing and Beyond

There are many financial considerations that go into purchasing a home. Everyone knows about the main costs: the mortgage, the expense and time commitment of moving all your stuff, and the new furnishings you may want to purchase for your new place. There are also less obvious costs, and to help you in your transition, we outline them here to help you prepare for your big move.

Utilities

In addition to all the other expenses you must pay while moving, one often forgotten fee is connecting your utilities. If you have never lived in a place where you have paid utilities yourself, know that you may have to pay a deposit as well as the usage fees. Utilities include water/sewer, electricity, natural gas, garbage/recycling, cable/satellite TV, internet, home telephone service, and alarm monitoring services. In order to maintain a functioning home, at a minimum you must pay for water/sewer and electric utilities.

Utilities can usually be paid by writing a paper check and sending it to the utility through the mail or by setting up an electronic transfer through your bank account online. If the fee is constant every month, you could set up a recurring electronic transfer, but keep track of your bills so you know if the rates change. It is important to pay your bills in full and on time in order to avoid penalty fees or claims against your credit.

Water/Sewer

Water/sewer fees are usually on the same bill that arrives every three months from your municipality. The logic is that if you use a certain amount of water, you are also disposing of a comparable amount of water down the drain or into the sewer system. Water is typically billed in increments of thousands of gallons. When you pass a certain threshold, the rate per gallon goes up. This service will transfer to you at closing.



Electricity and Natural Gas

Most FCHfH homes fall within the city limits service area. City utilities cover electricity and water. Many FCHfH homes use only electricity. This service will transfer to you at closing and you will learn who your electricity and natural gas distributors are. You can also contact the city to find out the local gas company. It may require an additional deposit.

Garbage/Recycling

Garbage and recycling curbside pickup is usually provided by your municipality and administered through the Public Works department at no additional fee. Pickup can vary from twice a week to every other week, but your schedule will be constant. There are rules you must follow (type of garbage can, etc.) and there may be additional services (bulk waste pickup, etc.). Talk to your Neighborhood Association for more information.

Cable/Satellite TV

All Habitat houses have cable lines installed. The cable company may require a deposit for first-time subscribers. You must initiate this service on your own. Instead of cable, you may choose a satellite service. Usually the satellite dish needs to be installed, for a fee. Since these companies frequently have specials, it is usually a good idea to shop around for the best deal. Be sure to read the fine print on deals, as many of them expire after six months or a year. The real cost includes continuing fees.

- New Wave Communications: 1-844-546-3278; www.newwavecom.com
- DirectTV: 1-888-777-2454; <http://www.directv.com>
- Dish Network: 1-800-823-4929; <http://www.dishnetwork.com>



Internet

There are numerous companies available that provide both wired and wireless access. Some companies also offer dial-up access through a phone line. It is best to shop around to get a good deal. If you are planning on getting cable and/or a home phone line in addition to internet, the best deal is usually a “bundle” of several services together with the same company.



Home Phone Service

All Habitat houses have phone lines installed. However, many people with cell phones choose to not have a “land line.” There are several reasons why it may be good to have a permanent phone at your house.

First, it is easier for emergency responders to locate you, should you ever need to call 911. While your location can be pinpointed when you use a home phone, the same is not always the case with a cell phone. If you are unable to verbally give your location to the 911 representative when you (or your guests or children) speak with them, emergency services could be delayed.

A second reason to have a home phone is that it may be required if you choose to have a security service monitor your house alarm. Most of these services require a land line in case the alarm goes off and they need to call to verify whether the police need to be sent to the address.

As previously mentioned, having a home phone could be very inexpensive if it is part of a bundled services deal. You need to look at the price of the package offered and decide whether the discount you receive is worth the higher price of a combined package.



Security System/ Alarm Monitoring Service

You may choose to have a security system installed and serviced by an alarm monitoring service. Habitat does not pre-install systems, so you are responsible for all installation and service fees. Companies provide a wide range of services, from theft and burglary protection to medical emergency response. Talk to a company to determine what your needs are, then shop around for the best prices on the services you want.

Maintenance

While you have comprehensive maintenance coverage for one year through your warranty with Habitat, this protection will end and it will become your sole responsibility to maintain your home. One of the major responsibilities of homeownership is maintaining a savings account or otherwise saving money for regular maintenance that your home will require. You may be able to do the repair work yourself but for repairs beyond your skills will require a contractor who will charge for labor and parts or materials. It is essential to your comfort and the wellbeing of your house that you have funds available for maintenance when it is needed. Suggestions for saving money for home maintenance will be discussed in the “Budgeting” section that follows.

Home Improvements

At some point, you will probably want to do something to improve your home, whether it is as inexpensive as adding a screen door or as expensive as a complete kitchen remodel. Some home improvements can be very expensive, and the cost of such improvements should be factored in to your overall savings budget, even if you have no plans for making improvements within the next few years.

Don’t use your maintenance money for improvements: if your gutter rips away from your home in a windstorm, your brand new water-damaged kitchen won’t look so nice. Fortunately, there are many loan programs that exist to finance major home improvements. Be sure to shop around for the best rate and budget your money carefully.

Budgeting

While the sheer costs of homeownership may seem overwhelming at first, you can plan for the majority of these costs in advance, through careful budgeting. The tools you learned about money management from your Budget Builder while in the Habitat program will become invaluable in helping you manage the financial aspects of homeownership.

Start Early

The best time to start planning is right now! What are the costs you anticipate having for your move? Are you planning on purchasing new furniture or new services you don't have now, such as cable TV? Add these costs to your current monthly budget and put the money you will spend on these things into a savings account so you will have extra money to afford your big move. The more you can save now, the better prepared you will be.



Save for Predictable Maintenance and Repairs

You will eventually need a major repair or appliance replacement. Start saving up for specific components when they have at least three years of estimated useful life remaining. Use the values below or shop around to divide the replacement cost by the number of months until expected replacement (3 years = 36 months). Keep in mind that installation costs can raise the total replacement cost. If you don't plan to do the work yourself, add at least 50% to your budget. The chart below is for guidance only. You need to do your own shopping around and cost comparison research well before regular repairs are required.

When you need to hire a contractor, get estimates for labor and materials from at least three companies. To protect yourself, be sure that your contractor is licensed in Maryland (ask for a license number) and insured against things that may go wrong. Ask neighbors in your neighborhood association for recommendations, or you may want to look for reviews online. Angie's List® is a membership-based website that collects user reviews of contractors. Before you sign any agreement, know what it will cost, what the important dates are, what the contractor will be responsible for and what you will be responsible for, and whether or not a warranty will be provided. You may be able to purchase materials on your own to bring down costs.

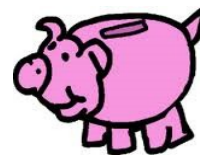
Household Item	Est. Useful Life (years)	Avg. Cost for Replacement	Year Installed	Est. Remaining Life (years)	Monthly Budget
<i>Appliances</i>					
Refrigerator	15 - 20 years	\$800 - 2,000			
Stove and Oven	15 - 20 years	\$600 - 1,400			
Dishwasher	5 - 12 years	\$400 - 600			
Clothes Washer	8 - 12 years	\$500 - 700			
Clothes Dryer	8 - 12 years	\$500 - 700			
Garbage Disposal	5 - 12 years	\$125 - 200			
<i>HVAC System</i>					
Gas Furnace	8 - 15 years	\$1,500 - 3,800			
Electric Heat Pump	8 - 12 years	\$2,200 - 3,600			
A/C Compressor	8 - 15 years	\$600 - 1,200			
A/C Condenser	8 - 15 years	\$1,500 - 3,000			
Bath Fan	10 - 20 years	\$75 - \$150			
<i>Plumbing</i>					
Gas Water Heater	8 - 15 years	\$300 - 650			
Electric Water Heater	8 - 15 years	\$300 - 650			
Fiberglass Shower	10 - 15 years	\$600 - 1,500			
<i>Interior</i>					
Paint	5 - 10 years	\$10 - 50/ gallon			
Vinyl Flooring	20 - 30 years	\$2 - 10/ sq. ft.			
Laminate Flooring	10 - 15 years	\$2 - 10/ sq. ft.			
Carpet	12 - 15 years	\$2 - 10/ sq. ft.			
Hardwood	100+ years	\$5 - 20/ sq. ft.			
Tile	100+ years	\$5 - 15/ sq. ft.			
Windows	20 - 30 years	\$150 - \$500 ea.			
<i>Exterior</i>					
Shingle Roof	15 - 30 years	\$1,000 - 5,000			
Rubber Roof	10 - 15 years	\$1,000 - 5,000			
PT Lumber	8 - 15 years	\$2 - 20/ piece			

Adopted from the Freddie Mac worksheet "Buying and Owning a Home: Appliance Budget Worksheet," with permission.

Grow Your Savings Account

Once you have moved in and can accurately estimate a budget for your new home, you can figure out how much you can afford to save for the future. After living in your new home for a few months, reassess your entire budget to determine where you are and where you'd like to be. It is a good idea to create a special savings account for your home costs as a "House Fund" for any unexpected occurrences. Even putting aside \$25 to \$50 per month will add up quickly. The more you can afford to save, the less likely it will be that any unexpected costs will put unnecessary strain on your wallet. If you are able to use automatic deposits for your paycheck, you may be able to deposit the money into your House Fund before you even see it.

IT IS VERY IMPORTANT TO CONTRIBUTE TO A HOUSE FUND ON A REGULAR BASIS.



Know when major payments are due, like your yearly taxes and insurance premiums. It will be around the same time every year. Although these are usually fully covered by your escrow account (and held by the bank), remember that these payments can change, and may go up if your property is reassessed at a higher value or you make a claim on your homeowner's insurance. These changes alone are a good reason for maintaining extra savings, Just In Case.

Anticipate Your Future Wants

Make a list of future "wants"—what are the upgrades/improvements you would like to do or have done to your house? It may seem like a long time off before you will need to think of these things, but if you start saving now, you will not have to worry about being short on cash when you wish you had it the most. However, be sure that you maintain a baseline House Fund for emergencies. Don't ever use this entire account for "wants" because unexpected troubles can arise at any time.

There are a number of simple things you can do to make your life easier in the future:

- **Do all of the suggested preventative maintenance on your home.** Remember that your house is a system that needs attention to stay healthy.
- **Save any escrow overages.** The bank is required by law to return any overpayments in your escrow account at the end of each year. If you add this money to your House Fund, you will be prepared for any future shortfalls that may make your mortgage payment increase.
- **Don't "cheat" yourself.** Your home is a big investment, and it is important for you to be able to afford to care for it and maintain its value. You cannot do this if you "steal" money from your House Fund to use for other things. Keep your money in the bank and let the balance grow until you really need it.



Homestead Property Tax Credit

The Homestead Tax Exemption requires a one-time application which lowers the property taxes for a home that will be used as your primary residence. Over time, you will save many thousands of dollars. You will need to fill out your Homestead Exemption form at the Fayette County Appraisal office in January of the year following the purchase of your home.