



255 Clifton Blvd, Suite 310
Westminster, MD 21157 Phone – 410-751-7722

cchabitat.org

Homeowner's Manual

STAFF

Scott Swartz	Executive Director	410-871-4131	sswartz@cchabitat.org
Shanna Alsop	Office Manager	410-871.4138	salsop@cchabitat.org
Stephanie Averett	Director of Development	410-751-7722	saverett@cchabitat.org
Pat Martin	Construction Manager	410-751-7722	pmartin@cchabitat.org

TABLE OF CONTENTS

Caring For Your New Home	1
New Home Warranty	1
Emergency Service	2
MAJOR APPLIANCE QUICK REFERENCE	3
Appliances	4
Use and Care of Appliances	4
Cabinets and Countertops	7
Condensation, Expansion, Contraction	8
Exhaust Fans.....	8
Expansion and Contraction.....	8
Driveway	8
Drywall and Stairs	9
Nail and Screw Pops	9
Stairs	9
Decks	10
Foundations and Concrete	10
Basement	10
Crawl Space:.....	11
Slab foundation:.....	11
Waterproofing, Cracks, Cleaning.....	11
Electrical	13
Electrical panel.....	13
Breaker Tripping.....	13
GFCI (Ground Fault Circuit Interrupter)	14
Electrical Safety.....	14
Flooring.....	15
Gas Shutoffs.....	17
Grading and Landscaping.....	18
Grading, Drainage.....	18
Landscaping.....	18
Heating and Cooling Systems.....	19
Heating.....	19
Regular Maintenance	19
Cooling/Air Conditioning	21
Heat Pump and Landscaping Maintenance	21
Repair or Replace? How do you know?	21
Plumbing.....	22
Pipes and Septic	22

Water Leaks, Low Pressure, etc.....	24
Plumbing Fixtures and Tile: Cleaning.....	24
Sump Pump	25
Siding, Roofing, Gutters, Attic.....	26
Siding.....	26
Roofing.....	26
Gutters and Downspouts.....	27
Attic Access and Insulation.....	28
Radon, Smoke and CO Detectors.....	28
Smoke Detectors.....	29
CO/Carbon Monoxide Detector.....	29
Symptoms of CO Poisoning	30
Windows, Screens, Doors and Locks.....	31
Energy Savings System Checklists	35
Home Maintenance	37
Importance of Regular Home Maintenance	37
Tools Every Homeowner Should Have for Routine Maintenance.....	37
When to Call in a Professional.....	38
Painting – Doing It Yourself.....	39
Tips and Materials	39
Maintenance: Seasonal “To-Do” Lists	40
How Long Do Things Last?	41
Save For, and Be Ready to Schedule:	41
Safety and Security Checklists.....	42
Emergency and Alert Plans.....	42
Fire Prevention and Precautions	42
Electrical Precautions	42
Child Safety	43
Medical/First Aid Preparedness.....	43
Home Security Precautions	44
Owning Your Own Home!.....	45
Be a Good Neighbor	45
Pets.....	45
Zoning Laws.....	45
Reminders	46
Homeowners Insurance	47
Record Keeping.....	48
Manufacturers’ Manuals	49

Caring For Your New Home

Your home has been constructed with quality materials and the labor of experienced craftsmen. All work was performed under our supervision to attain the best possible results.

Although quality materials and workmanship have been used in your home, this does not mean that it will be free from care and maintenance. A home, like an automobile, requires care and attention from day one. General homeowner maintenance is essential to providing a lasting quality home.

Habitat for Humanity of Carroll County is proud of the product we built, and our aim was to create lasting value. This cannot be achieved unless you, as the Homeowner, properly maintain your home and all its components. Periodic maintenance is necessary because of factors, such as normal wear and tear, fluctuations in temperature and humidity, climatic condition, the inherent characteristics of various materials used in your home (such as wood), and normal service required by the mechanical systems.

Often a minor adjustment or repair done immediately saves you a more serious, time consuming, and costly repair later. **Note also, that negligence of routine maintenance can void applicable limited warranty coverage on all or part of your home.**

This Manual will help you to understand the workings of your house — its key systems and components; tell you how to maintain those systems and components at a basic level; offer troubleshooting advice on how to resolve common problems; and share tips on how to run your house in a healthy, efficient, and environmentally friendly way.

This Manual will Not: describe in detail how your house is constructed; replace the operations and maintenance manuals provided by the manufacturers of specific equipment; or serve as a complete home repair guide or substitute for publications dealing with specific topics (healthy homes, energy efficiency, etc.).

New Home Warranty

The First Year: Within one year of buying a new house, you should look to the Habitat Construction Manager as the logical first point of contact for problems of workmanship or materials. Remember, minor problems are common in the settling-in period. The best approach is simply to keep track of problems and notify the Manager and your warranty plan before the end of the first year.

If a significant problem or emergency comes up in the first year, contact your Construction Manager right away. (Of course, the Manager or contractor is not responsible for damage caused by misuse or accident, or for problems with appliances or materials that another firm installed.)

The Second Year: Under some new home warranty plans, the Manager warrants against certain problems for two years from date of possession. Because the warranties vary so much between the houses and plans, it is hard to generalize. Refer to your plan for specifics.

Five to Ten Years: New home warranty plans usually offer a five, seven, or ten-year warranty for significant structural problems. In the unlikely event of such a problem, contact the plan directly.

No Warranty: If the problem you are dealing with is not under warranty, or if the warranty has expired, contact a building contractor or specialized expert.

Emergency Service

If you experience the following emergencies:

1. **Gas leak.** If you smell natural gas, leave the area immediately and call BGE at 1-877-778-7798 or 1-800-685-0123. Representatives are available 24 hours a day, 7 days a week.
2. **Total loss of heat when the outside temperature is below 45 degrees.** Call the heating company that installed the furnace (phone number listed on thermostat and/or furnace or you should have it noted on Page 3), or another heating repair company.
3. **Total loss of electricity.** This means loss of all power to the entire house. For power failure to only one room, one area, or one outlet, check to see if GFCI's or breakers are tripped (Page 14).
4. **Plumbing leak that requires the entire water supply be shut off.** Shutoff the water (Page 24) and call a plumber.
5. **Total loss of water.** If you are on city water, check with your municipal water department to be certain the problem is not a general outage in the area. If you have well water, contact a plumber.

OTHER IMPORTANT REFERENCES and PHONE NUMBERS

PLUMBER Call Habitat – Pat Martin – 410 751-7722

ELECTRICIAN Call Habitat – Pat Martin – 410 751-7722

MAJOR APPLIANCE QUICK REFERENCE

Furnace/Boiler/Heat Pump

Make/model: Airtemp/B64BMMX24K-B Serial #: B6G2212042494

Type and size of filter: 18x20x1 Purchase Date 03/11/2023

Installed by: C & B Mechanical – Cody Wentz Phone 410 984-7624

Air Conditioner

Make/model: Airtemp/VSH3BE4M1SP24K Serial #: VSG2211048650

Installed by: C & B Mechanical – Cody Wentz Phone 410 984-7624

Thermostat

Make/model: Nest/G4CVC Purchase Date 03/11/2023

Water Heater

Make/model: RHEEM/XE50M06ST45U1 Serial #: A011609160

Capacity: 50 gallons Purchase Date 01/07/2016

Refrigerator

Make/model: Whirlpool/WRT318FZDB09 Serial #: VSB3862629

Capacity: _____ cu feet Purchase Date 03/11/2023

Range

Make Whirlpool Serial #: RB2510268

Model WEE515SALB2 Purchase Date 03/11/2023

Dishwasher

Make Whirlpool Serial #: EC0731679

Model WDF330PAHB4 Purchase Date 03/11/2023

Washing Machine

Make Whirlpool Serial #: CC08 02254

Model WTW4855HW3 Purchase Date 03/11/2023

Dryer

Make Whirlpool Serial #: MB4874247

Model WED4850HW0 Purchase Date 03/11/2023

Appliances

We recognize that it is impossible to anticipate and describe everything that may be needed for good home care. However, we have covered many important details. The subjects covered include major components of our homes. Each topic includes suggestions for your use and care. **Not all components listed in this manual are included in every Habitat home.**

The manufacturers of kitchen and laundry appliances will work directly with you if any repairs are needed for those products. Be prepared to provide the model and serial number of the item and the closing date (purchase date) on your home.

Appliance warranties are generally for at least one year. Refer to the literature provided by the manufacturer for complete information. **Warranties for appliances are not available through Habitat.** After the individual warranty expires, the homeowner is fully responsible for repair or replacement.

Mail warranty registration cards directly to the manufacturer. Failure to do this may result in voiding of your warranty.

If a problem arises with an appliance, call the customer service number listed in the manufacturer's warranty. When reporting warranty items to the appliance manufacturer, be prepared to supply the following:

1. The date of purchase;
2. The serial and model numbers (found on a metal plate on side or bottom of each appliance);
3. A description of the problem.

Use and Care of Appliances

Read and follow all manufacturer requirements for each appliance in your home. Some recommendations from Habitat include:

Refrigerator

Vacuum/dust the evaporator coil located behind or underneath the fridge at least once a year.

Water Heater

Your home is equipped with an electric or gas hot water heater. For your protection, the unit comes equipped with a pressure and temperature relief valve. If the unit should overheat, this valve will prevent a dangerous build-up of temperature and pressure. When the valve is operating, it will appear that the tank is leaking, while it is merely releasing excess pressure.

In order for the water heater to work efficiently and last as long as possible, it needs to be flushed once per year. The water heater creates some water while operating that drains through a plastic hose into the drain in the floor. Hot water heaters normally collect small quantities of scale that settle to the bottom of the water tank. This residue should periodically be removed by draining the tank. This is done by opening the valve at the bottom of the water heater and allowing the tank to drain itself of the residue (usually a bucketful once each year is sufficient). Make sure the drain hose stays in the drain in the floor.

In hard water areas, use of water softener will reduce the need for more frequent draining of the unit. Before draining, turn the power to the hot water heater off by switching off the breaker for electric units or by turning the knob on the front of gas units to “vacation.”

The water temperature of your water heater is pre-set at the factory as indicated in the operating instructions. The temperature may range from 125 to 145 degrees Fahrenheit. The lower temperature may be preferable in homes where small children can reach the faucets. Also, noisy pipes are sometimes caused by hot water that is too hot. If this occurs, you may be able to reduce or eliminate the noise by reducing the water temperature. However, once set at the desired temperature, further adjustments should be kept to a minimum. Expect recovery time for hot water to take longer in winter months since the water entering your hot water heater is much colder.

Don't store combustible materials near the water heater, or stack items on top.

Trouble Shooting Common Water Heater Issues

No hot water from electric water heater	Tripped circuit breaker.	Check and reset circuit breaker
No hot water from electric water heater	Temperature setting too low	Adjust temperature setting
Hot water recovery is too low	Burned out heating element	Replace heating element

Clothes Washer

A front-loading washing machine requires special detergents. Once you close the door and turn the washer on, the door will lock automatically and often can't be opened until the washing cycle is complete. Shut-off water valves are behind the machine.

Clothes Dryer

Make it a habit to clean out the lint in the dryer filter after each use. Failure to do so could result in a fire.

There is a duct that runs from the rear of the dryer to the outside of your house that can get clogged with lint, debris, even wasp or bird nests. It is recommended that you have the duct cleaned every two to three years to prevent a fire.

Some clues your vent is clogged include:

1. Drying time for clothes takes longer and longer. Cycle ends and clothes are not completely dry.
2. Your clothing and/or the outside of the dryer are very hot.
3. You notice a burning smell. Lint, which is very flammable, can build up and cause a fire.
4. The vent hood flap doesn't open properly. You can see lint or debris around the dryer hose or outside vent opening, or the duct hood flap does not open when dryer is running.
5. It's been longer than a year since your last inspection.

You can hire a professional to clean your vent; expect to spend about \$75 to \$150. If the exterior exhaust vent is easily accessible, you can try cleaning it yourself with a brush kit and following online videos. One advantage to hiring an experienced professional is they have the appropriate brush and equipment to effectively do the job and you can have peace of mind the vent is thoroughly cleaned.

Stove - electric

Turn off burners and oven when not in use. Do not use the oven in place of the furnace to heat your home. A clean stove and oven will work more efficiently and give you many years of carefree performance. Turn off the breaker before replacing switches or heating elements.

Stove - gas

Turn on the exhaust hood before turning on the stove or oven to vent any gas fumes. Turn off burners and oven when not in use. Do not use the oven in place of the furnace to heat your home. A clean stove and oven will work more efficiently and give you many years of carefree performance.

Garbage Disposal

Use the disposal to grind soft kitchen FOOD scraps ONLY: no bones, corn cobs or husks, or paper. Don't put grease, coffee grinds or large amounts of vegetables in the disposal.

The unit is attached to the underside of the sink and is plugged into an electrical outlet under the sink. Never put your hand into the garbage disposal, especially when it is running. Many plumbing clogs are caused by improper garbage disposal use. Always use plenty of cold water when running the disposal. Allow the water to run a minimum of 15 seconds after shutting off the disposal.

Trouble Shooting Common Garbage Disposal Issues

Garbage disposal clogged	Obstruction in line	Use disposal wrench on bottom of disposal
Garbage disposal will not operate	Tripped reset button	Check reset button on bottom of disposal

Cabinets and Countertops

Cabinets

Lemon oil, Liquid Gold, and Old English Furniture Polish are types of polish suggested for caring for wood finish cabinets. Do not use more than once a month to protect against excessive buildup. Avoid paraffin-based spray or washing cabinets with water, as both will damage the luster of the finish.

If hinges catch, or drawer glides become sluggish, use a small amount of lubricant. Door height can be adjusted by loosening the screws that attach the hinge to the door, and then tightening the screws once desired position is achieved.

Cabinet shelves are not designed to hold more than about 20 pounds of product each.

Countertops

Always use a cutting board when cutting, chopping, etc. Protect the counter from heat and extremely hot pans; **if the bottom of the pot is too hot to touch, don't put it directly on the counter**. Do not use countertops as ironing boards and keep cigarettes in an ashtray.

Cleaners

Avoid abrasive cleaners that will damage the luster of the surface.

Caulking

The caulking around the edge of your countertops and between the countertops and the sink may shrink, leaving a slight gap.

Time and weather will shrink caulking and dry it out so that it no longer provides a good seal against moisture and air infiltration. As a matter of routine maintenance, it is wise to check the caulking and make repairs as needed. Caulking compounds and dispenser guns are available at hardware stores. Read the label to make sure the product that you are buying suits the purpose that you will use it for.

Silicone Caulking

Silicone caulking will not accept paint, but works well where water is present (for example, where the tub meets wall or sink meets countertop).

Latex Caulking

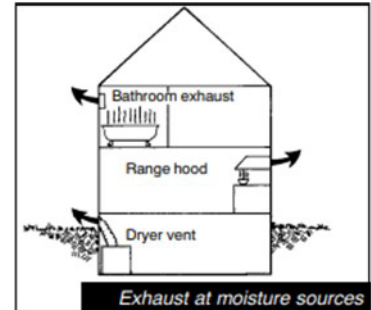
Latex caulking is appropriate for an area that requires painting (along the stair stringer or where trim meets the wall).

Condensation, Expansion, Contraction

Exhaust Fans

Using the bath fan will reduce the potential for mold growth in your home! Your bathroom produces a lot of moisture, and the fan is what takes it away and pushes it outside of your home. Turn your fan on at least every time you use the shower.

The ceiling exhaust fans are located in the bathrooms and laundry room and are controlled by a wall switch. Newer fans are often barely audible so check closely before calling for service. If you do not use the fans, condensation can collect in the duct work and drip back down. This is not a roof leak.



Expansion and Contraction

All building materials are subject to expansion and contraction caused by changes in temperature and humidity. Dissimilar materials expand or contract at different rates. This results in separation between materials, particularly dissimilar ones. The effects can be seen in small cracks in drywall and in paint, especially where moldings meet drywall, at mitered corners, etc. This can be alarming to a uniformed Homeowner but, in fact, it is normal.

Shrinkage of the wood trim of your home is inevitable. Wood trim will expand and contract with changes in temperature and humidity. It will shrink more in winter months. It is common for separation to occur between wood trim and the drywall in areas such as; base trim, crown molding, door and window casings, and stair stringers. When wood dries it may also warp a bit. Cracks can also open up which can be caulked to close the gap. The carefully fitted mitered corners may also separate as the trim dries out during the first year or two. These can be filled with a latex paintable caulk available from most hardware stores.

A piece of wood trim may pull away from the wall slightly; you can repair this by driving a trim nail in to the wall, putty, sand and paint the nail hole. In most cases, paint and latex caulking are all that is needed to conceal this minor evidence of a natural phenomenon. Properly installed caulking will shrink and must be maintained by the Homeowner.

Driveway

Asphalt Driveways

Asphalt drives require very little maintenance. They should be sealed every two years with a good quality sealant. Keep the grade maintained along the edges to prevent premature cracking. When it is very hot, avoid keeping vehicles or motorcycle kickstands in one spot too long as it will create depressions in the surface. Cracks and depressions are considered normal and are not considered a warranty item.

Drywall and Stairs

Nail and Screw Pops

Slight cracking, screw “pops” and/or seams may become visible in walls and ceilings. These occurrences are caused by the shrinkage of the wood and normal deflection of rafters to which the drywall is attached.

Most drywall repairs can easily be made.

1. Reset the protruding nail slightly into the gypsum board surface or remove it entirely. Place another drywall nail two inches above or below the popped nail, and gently hammer it slightly below the paper surface. Then cover the area with spackling compound, allow to dry, sand smooth and then refinish the surface.
2. For drywall joint cracks, press a small “V”-shaped indentation using the back of a putty knife along the length of the crack, about 1/8” deep and 1/8” wide. Spackle, sand and refinish as with nail pops.
3. To prevent cracks wider than a ¼” from reopening, first apply the spackling compound over the crack with a strip of drywall tape, add another top layer of spackling, feathering the edges well; sand to a smooth finish, then refinish.
4. Deep scrapes and indentations on drywall surfaces can be filled with two or three applications of spackling compound. Allow it to dry thoroughly, and sand between each application. Touch-up painting of repaired areas will not blend perfectly with the original wall paint.



Stairs:

There is no known method of installation that will prevent vibration in a staircase when used by adults. Often there will be a slight shrinkage where the stairs meet the wall. When this occurs, a thin bead of *latex caulk* can be applied and when dry, painted to match the wall.

Decks

If your home features a deck, it will be made of Pressure Treated Wood. Pressure treated wood decks, while lower in cost, do require a little more maintenance. After pressure washing with a deck cleaning solution, application of a good quality deck sealant is required. A good quality sealant not only waterproofs and protects your deck from the elements, it can help to preserve your investment for years to come. It is recommended that this sealant be applied at least every two years. Applying a sealer is an essential part of maintaining your deck and is considered a homeowner responsibility. Your deck should be sealed 6 to 8 months after settlement.

Pressure treated wood decks are prone to checking and splinters. At settlement, we will sand off any rough surfaces or splinters; however, this is considered normal homeowner maintenance moving forward. Wood checks are cracks and splinters which may look large but do not usually affect the structural integrity of a deck. If you notice unusually large cracks and splinters, please bring it to our attention and we will repair/replace boards if necessary, and if within a reasonable amount of time of home ownership.



Decks are made of wood, so the color and graining may vary. These variations are considered normal and are not a warrantable issue.

Foundations and Concrete

Basement:

As water moves through newly poured concrete, salts are leached out and appear on the surface as a white "dust." This is normal during the first year or so of the house's life, when the concrete is drying out. Use water and a stiff brush to remove the white deposit.

When storing items in the basement, especially absorbent materials, such as paper, cardboard boxes, wood, clothes and upholstered furniture, raise them off the floor and keep them away from the walls. By doing so you are promoting a good flow of air and preventing the growth of mold. Also, in case of flood, you may have reduced damage.

Crawl Space:

If your house does not have a basement, you may have a crawl space to access plumbing, water, etc. A crawl space is a partial-height space, usually containing ducts and pipes and, in some cases, a furnace. A crawl space tends to be found in houses where a basement is not needed, or where the foundation excavation was not deep enough to allow for a full basement.

Access to the crawl space may be directly from the house, or from the outside, through the foundation wall. Inside the basement or crawl space are steel, lumber or concrete posts (columns) that support the main beams of the house. These posts, which sit on their own footings, are important structural elements: be careful not to alter them during renovations. When you enter the crawl space under your house, be careful not to damage the plastic moisture barrier.

The crawl space is not intended for storage.

Slab foundation:

Your house may instead have “slab-on-grade” construction. Instead of having a basement or crawl space, a slab-on-grade house is constructed directly on a concrete slab which rests on a layer of undisturbed or compacted earth topped with crushed stone at ground level.

To prevent damage to the foundation wall and leakage into the basement, you must maintain proper drainage and grading (i.e., keep the earth sloping away from the house). Also, when landscaping, keep the soil at least 8 in. from the top of the foundation wall: this reduces the risk of water damage to the siding, insulation and framing of the wall.

Waterproofing, Cracks, Cleaning

Waterproofing

Your exterior crawl space foundation walls have been coated with a sprayed-on asphalt waterproofing material. A French drain may have been installed below the footer. There may be a sump pit located in the crawl space or basement. While every effort has been made to eliminate any seepage, during times of excessive moisture some dampness may be noticed. Over time, natural compaction of soils in the backfill areas will usually eliminate this. Careful maintenance of positive drainage will also protect your crawl space from this condition.

Cracks

Some cracking in concrete occurs in almost all homes. The warranty does not cover aesthetic concrete cracks. Concrete will not be replaced due to cracking. By maintaining good drainage away from your home, you are protecting both your home’s foundation and the crawl-space floor slab. Maintenance of drainage away from all concrete slabs will minimize cracking and other forms of movement. Cracks in slabs should be sealed with a waterproof concrete caulk to prevent moisture from penetrating to the soil beneath.

Cracking in the concrete flatwork is often caused by extreme cold. During the summer, moisture finds its way under the concrete along the edges, or through cracks in the surface. In winter, this moisture forms frost that can lift the concrete, increasing or causing more cracking.

Expansion Joints

Expansion joints look like strips of felt and go between two surfaces of concrete. The purpose is to help control the expansion of the concrete material itself. Concrete is also susceptible to shrinking. If the concrete shrinks, moisture can penetrate under the concrete and lift the expansion joint. If this occurs, you can fill the gap with a concrete caulk.

Cleaning

Remove ice and snow from concrete slabs as promptly as possible after snowstorms. Protect concrete from abuse by chemical agents such as pet urine, fertilizers, automotive fluids, repeated washing, or deicing agents, such as road salt that can drip from vehicles. All of these items can harm the surface of the concrete. If you want to put something down to help with slippery, icy conditions, use sand.

Do not wash patios, porches, driveways, etc. with cold water from an outside faucet when temperatures are extremely high and the hot sun has been shining on the concrete. The abrupt change in temperatures can damage the surface bond of the concrete.

Keep exterior concrete clean by sweeping. If washing is necessary, do this when temperatures are moderate.

Electrical

If you feel at all uncomfortable dealing with electrical issues in your house, **call an electrician!**

Electrical panel

Each breaker is marked to help you identify which breaker is connected to major appliances, lights, outlets, or other service.

Breakers



Circuit breaker.



Breaker Tripping

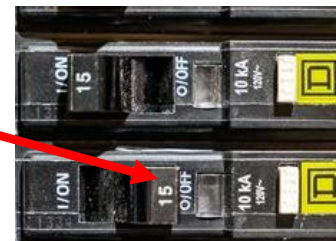
Breakers will often trip due to overloading the circuit by plugging too many appliances into it, a worn cord or defective item, or operating an appliance with too high of a power requirement. The starting of an electric appliance motor can also trip a breaker.

Note the subtle position difference between “ON” and “TRIPPED” circuits



If you overload a circuit, the power supply to that circuit will be shut off at the main electrical box. Circuit breakers have three positions: **on**, **off** and **tripped**. The switch on the breaker that controls the power supply will shift out of contact or ON position. You will notice that the tripped breaker switch will be out of line with all other breakers (even very slightly – see illustration on left).

When a circuit breaker trips, you must first switch the breaker OFF before it can be turned ON or reset. Switching the breaker directly from “Tripped” to “On” will not restore service. You must first turn the switch off, and then turn it on to operate the circuit breaker properly.



If any circuit trips repeatedly, unplug all items connected to it and reset the breaker. **CAUTION:** Be very careful. Avoid direct contact with worn wires or plugs you suspect may be the problem. If it trips when nothing is connected to it, you need an electrician and the problem should be reported. If the circuit remains on, one of the items you unplugged is defective and requires repair or replacement.

GFCI (Ground Fault Circuit Interrupter)

All homes are equipped with G.F.C.I. (ground fault circuit interrupter) units. These G.F.C.I. units control all kitchen, bathroom, garage, unfinished basement, and outdoor receptacles. This safety feature is provided for your protection.

GFCI receptacles have a built-in element that senses fluctuations in power. Quite simply, the GFCI is an indoor circuit breaker. Installation of these receptacles is required by building codes in the bathroom, kitchen, outside, and garages (areas where an individual can come into contact with water while holding as electric appliance or tool).

Heavy appliances such as freezers or power tools will trip the GFCI breaker. Do not plug a refrigerator or food freezer into a GFCI controlled outlet; the likelihood of the contents being ruined is very high, and such damage is NOT covered by the limited warranty.

Each GFCI receptacle has a test and reset button. Once each month the test button should be pressed. The RESET button should pop out from the inner surface. This should result in power being OFF at all outlets protected by the GFCI. Verify by plugging test lamp into every such outlet. If your GFCI has an indicator light, this light should be ON when the circuit is complete. Test with test lamp to determine the condition of the circuit and proper operation of the indicator light.

If the GFCI tests pass, restore power by pushing the reset button back in. THE RESET BUTTON MUST BE PUSHED FIRMLY AND FULLY INTO PLACE UNTIL IT LOCKS AND REMAINS DEPRESSED AFTER RELEASED.

CAUTION: If RESET button does not pop out or if the test lamp or indicator light remains lit when RESET button does pop out, DO NOT USE ANY OUTLETS ON THE CIRCUIT. CALL A QUALIFIED ELECTRICIAN!

An important point to remember is that one GFCI breaker can control up to three or four outlets. (If a receptacle isn't working, check to see if one of the nearby GFCIs is tripped.) GFCI outlet.

Please note that the GFCI circuits are not designed to handle refrigerators or freezers.



Electrical Safety

- Make sure all electrical appliances are stamped with approval by an independent testing agency ("UL" will be on the label) and are in good working condition.
- Make sure the house is free of extension cords that are overloaded or frayed.
- Make sure the electrical system is free of frequent circuit breaker trips. See Page 13
- Make sure everyone understands that electrical appliances are not to be used near water (tubs, sinks, pools, etc.) or outdoors unless they are designed for such use.

Safety with Unused Outlets

If there are small children in the home, install safety plugs to cover unused baseboard outlets. This also minimizes air infiltration that can sometimes occur with these outlets. Teach children never to touch electrical outlets, sockets, or fixtures.

Underground Cables

Check the location of buried service leads as required by law, by calling the local utility locating service before digging or moving large amounts of sod. Call before you dig, call 811 or (800) 257-7777. Care should be taken to keep soil around the foundation from settling to protect this service; avoid large amounts of water at this point as well.



Flooring

Resilient Flooring

Resilient floor coverings come in 6-foot-wide or 12-foot-wide rolls and are usually installed in kitchens, bathrooms and laundry areas. Before cleaning a resilient floor, read and follow the manufacturer's cleaning and care instructions. Do not wax a "no-wax" floor.

Protect the finish on your floors by attaching furniture rests/pads to the bottom of furniture legs to distribute the weight. These vinyl floors can rip or tear if furniture is moved across it, which is not covered by the warranty. In kitchens and baths the floor may lift near tubs or along seams and may discolor the resilient. This usually occurs due to cracking or shrinking of caulking. We cannot warrant against this condition due to a lack of homeowner maintenance.

Ridging of underlayment may appear due to subfloor irregularities. They are butt joints in the underlayment and are telegraphing through the surface. Ridges over 1/8" will be repaired during the first year of occupancy. Repairs are made by patching the resilient flooring and an exact color match cannot be guaranteed. Please do not discard any scraps or sections left behind for you as they will be handy should you need to repair the floor in the future. It is from the same dye lot and should match closest to the original floor.

Floor squeaks

As the house is lived in, and especially during the first two winter heating seasons, the wood dries out and shrinks and shifts slightly: the result is squeaking. A totally squeak-free wood-frame house is a virtual impossibility; however, excessive squeaking can be fixed.

Carpet

Vacuuming high traffic areas daily will not only keep them clean but will help to maintain the upright position of the nap. Dirt and sand particles actually can wear down the carpet fibers like sandpaper. So regular vacuuming is your best defense and will help prolong the life of your carpet. Spills should be wiped up and stains spot cleaned immediately. Stain removers should be tested first on an out of the way area of the carpet, such as in a closet, to check for any undesirable effects. Professional or steam cleaning should be performed regularly, usually annually.

Newly installed carpet may shed loose fibers through the course of normal vacuuming. An occasional tuft may be lifted up. Do not attempt to pull the tuft out, but instead carefully snip the tuft with scissors down to the length of the other carpet fibers.

Wrinkled or buckled carpet: - the carpet may need to be re-stretched or resecured.

Tile

Vacuum or sweep your ceramic tile floors regularly, e.g., once a week, and damp mop them regularly with the manufacturer's recommended tile and grout cleaner, or with a water and soap-less detergent mixture/household cleaner. Grout is susceptible to mold and mildew and is easy to stain. Hot water and household bleach works well for food spills, blood, and inks/dyes (e.g., juices, coffee, tea, food, leaking pen, new dark wet clothes). Apply it with a small soft brush to the stained grout lines.

To remove mold and mildew, use ammonia, with equal parts water, and a small soft brush. Individual tiles may crack over time due to settling of the house. Habitat will leave you extra tiles so that you can remove and replace cracked tiles as needed. Grout should be resealed yearly or as recommended by the product manufacturer of the product the homeowner chooses to use.

Gas Shutoffs

There is a shutoff on the gas line at or near its connection to each item that operates on gas (perhaps your dryer, furnace, hot water heater, range). These will be shut off for repair and replacement of the appliances.



EMERGENCY SHUT OFF:

There is a main shutoff at the outside meter. **If you suspect a gas leak, leave the home immediately and call the gas company for emergency service. Do not turn on/off any switches/appliances. Do not use the telephone while in your house as this may cause a spark and ignite an explosion.** Turn off the gas meter at the shut-off valve only if you can do so safely.

First of all, be sure that it is actually necessary to turn off the main gas supply before doing so. Turning the gas back on will likely require a visit from the gas company, so it should be done only in emergencies.

To turn off the gas to your home using the house-side shut-off valve, move the lever so that it is at a right angle to the pipe. This should shut off the gas flow to your home, but it will take a short period of time for the remaining gas in the line to dissipate. Wait a few minutes before verifying that the gas is off.



Grading and Landscaping

Grading, Drainage

The final soil level around your home has been inspected and approved for proper drainage of your lot, and a surveyor completed a drainage certification. Typically, the grade around your home should slope one inch in the first ten feet away from your home, tapering to a 2% slope.

Positive Drainage

Grades (sloping) ensure proper drainage away from the house. It is essential that you maintain the slopes around your home to permit the water to drain away from the home as rapidly as possible. Failure to do so can result in major structural damage, and water damage to your home.

Standing water should not remain for more than 24 hours generally, in the immediate area of the house after a heavy rain shower. The homeowner should anticipate the possibility of standing water after an unusually heavy rainfall.

Minor Ground Settlement

During construction, it is necessary to excavate an area larger than the foundation of your home. In addition, some trenching is necessary for installation of utility lines. Although the soil is replaced and recompact it does not return to its original density. As the soil settles around the new house, you may notice slight depressions next to the foundation walls. These depressions should be filled with earth so that rain and melting snow and ice will continue to drain away from the foundations. Some settling will occur, especially after prolonged heavy rainfall or melting of considerable amounts of snow. This can continue to occur for the first few years you are in your home

Landscaping

Sod or Seed

When sod is installed or seed is planted, it needs a lot of water every day until the grass roots get established (about 4-6 weeks). Stay off the lawn as much as possible during this time. Be aware that sod, when initially laid, may occasionally go into shock and turn brown. Continue your watering schedule as this is not necessarily dead.

After the grass starts to grow, begin a regular schedule of cutting and fertilizing. Carefully follow manufacturer's directions for fertilizing and **spraying as over fertilizing will kill your grass**. Do not remove more than 1/3 of the grass height with each mowing to avoid harming your lawn. **Do not spill gasoline or leave excess grass clippings, leaves, acorns, or other items on your lawn as they will kill your grass.**

Shrub and Trees

The plants around your home will need regularly scheduled fertilizing, watering, and pruning. Check the tags on the plants for more information. Do not plant bushes or shrubs closer than 2 feet from any side of your heat pump or air conditioning unit.

Heating and Cooling Systems

HVAC – Heating, Ventilation Air Conditioning

Heating

The heating system installed in your home will provide you with many years of comfort if given proper care and maintenance.

Furnace Thermostat

A programmable thermostat was chosen for your home to help maintain a comfortable temperature and reduce heating bills. It can be set to automatically adjust to your specific heating requirements. The thermostat contains back-up batteries, which will keep your settings in case of an electrical power failure. These should be replaced each year in the fall. Operation instructions are on the back of the thermostat cover and in the manufacturer's manual.

It takes a few minutes for the fan to come on after you turn up the setting on a Thermostat. Do not set the thermostat higher than the temperature you want: this will not result in faster heating.

Troubleshooting

If your furnace is not working, there are a few things you can check. First, the furnace has an on/off power switch. This switch looks like a regular light switch. It is located in a metal box outside the furnace. This switch simply overrides all furnace commands and manually shuts down the blower. You can use this switch as a reset to try and start the furnace.



Furnace on/off.

Next, check to make sure that the condensate pump is plugged in and working. Pour some water into the pump (where the small hose attaches) until the box is full. The pump should turn on once it is filled. If not, make sure it is plugged in and try resetting the GFCI outlet. Make sure your thermostat is set to a temperature higher than the current temperature of your house.

Check to make sure that your furnace filter has been changed.

If your furnace has an LED code system to troubleshoot why it is not working, open/remove the door panel on the furnace and look for a red LED light. If the furnace is functioning properly, the light will be solid. When there is a problem, the light blinks a code which corresponds to what is wrong. The code list will either be on the back of the door, or in the booklet that came with the furnace.

Regular Maintenance

Your heating installer recommends that you have your furnace cleaned and serviced once per year by a licensed heating company. Good maintenance of the furnace can save energy dollars as well as prolong the life of the furnace itself. Carefully read and follow the manufacturer's literature on use and care. The guidelines here include only general information.

Pump

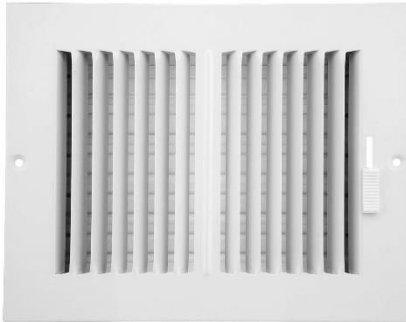
A pump is used to remove water that is produced by the furnace and is plugged into a GFCI outlet located next to the furnace. Check monthly to be sure its internal circuit breaker hasn't tripped. If the pump fails to come on, the furnace will not operate. Usually if the pump fails, you will see water on the floor under your furnace. Check the GFCI at the pump if the furnace isn't working. This is the condensate pump located near the furnace.

Filters

Remember to change the filter monthly during the heating season. A clogged filter can slow airflow and cause cold spots in your home. Although it takes less than one minute to change the filter, this is one of the most overlooked details of normal furnace care.

Buy filters in large quantity for the sake of convenience. A dirty filter can increase heating costs by 5-25% and can result in hundreds of dollars of repair to your furnace.

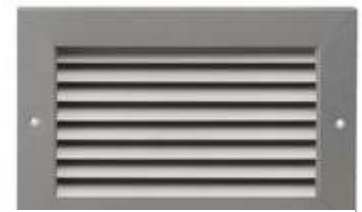
Adjustable Heat Vents



Experiment with the adjustable registers in your home to establish the best heat flow for your lifestyle. Generally, heat can be decreased in seldom used or interior rooms.



Furnace cold-air return. The filter installs behind this cover.



Wall return air vent.

Return Air Vents

For maximum comfort and efficient energy use, do not place furniture and draperies in front of registers and cold air returns. You will not feel any airflow through these vents.

Temperature

Normal temperature variations from floor to floor (depending on the style of home) can be as much as 10 degrees or more on extremely cold days. The furnace blower will typically cycle on and off more frequently and for shorter periods of time during severe cold spells.

Odor

It is normal for the heating system to emit odors for a few minutes when it is first turned on after an extended period of not being used. This is caused by dust that has settled in the ducts and the odor should pass very quickly.

Gas

If you smell gas in the house, have everyone leave immediately and meet at a pre-determined place outside the home. Do not use matches or any type of open flame in an attempt to re-light any appliance as it may cause an explosion. **Call the gas company from outside the home. Turn off the gas meter at the shut-off valve only if you can do so safely.**

Furnace Sounds

Expansion or contraction of metal ductwork will typically result in some ticking or popping sounds. This is a normal condition and it is not possible to eliminate these sounds.

Cooling/Air Conditioning

Air Conditioner

An air conditioner draws heat energy out of the house and transfers it to the outside air. The most common setup for homes is a split system, which means there is an inside-the-home component and an outside-the-home component.

Heat Pump

A heat pump is an energy-efficient option that uses the outside air to heat a home in winter and cool it in summer. The Heat Pump works as both your Air Conditioner and your Furnace.

Regular Maintenance

Your HVAC installer recommends that you have your system cleaned and serviced once per year by a licensed HVAC company.

Heat Pump and Landscaping Maintenance

Do not plant bushes or shrubs closer than 2 feet from any side of your heat pump or air conditioning unit. Be sure grass clippings, debris and dirt are cleared away. Also do not build around or above the unit unless there is an 18-inch clearance on the sides and a 6-foot minimum clearance on top.

Repair or Replace? How do you know?

Consider replacing your air conditioner or heat pump if your unit is over 10 years old and needs frequent repairs, is suffering from poor performance, or your energy costs rise.

Consider replacing your furnace if it's over 15 years old and you are having the same issues as above.

Plumbing

Pipes and Septic

It is important to know and remember the location of the main water shutoff for emergencies such as a water line freeze or break. My shut off is located _____.

Your home's sanitary sewer lines have been carefully constructed of high quality PVC (a plastic compound) and have been tested and inspected to insure they function properly

Avoid disposal of hair, grease, lint, garbage, heavy tissue, disposable diapers, sanitary napkins, and other such material into the system. An exception, of course, is that you may dispose of certain foodstuffs in the disposal.

If any of your appliances such as the clothes washer or the dishwasher should overflow, check to be sure the trap through which it drains is not clogged. If the cause of the stoppage anywhere in the system is not evident, we recommend calling a serviceman. If leaks in the system should occur around loose or damaged joints, we recommend calling a serviceman promptly rather than trying to repair them yourself.

Knocking or Noisy Pipes

In areas where water pressure is very high, you occasionally may get a pounding or knocking sound when closing a faucet abruptly. This is called a "water hammer." Noisy pipes can also be caused by hot water. In addition, worn or loose washers, loose faucet parts or air in the pipes could be causing the problem. In normal operation, some of the plumbing system may knock slightly when certain fixtures operate, particularly appliances such as dishwashers and washing machines, which have a very rapid, mechanical shut-off valve that sends a pressure shock back through the pipes of the water system. Most people will have no difficulty in distinguishing between normal water shut-off noise in the plumbing system and any loud knocking, which might indicate that something is broken, and should be reported to a plumber for service.

Toilets -Water Use

A water-saving regulation went into effect in 1993. It prohibits the manufacture of toilets that use more than 1.6 gallons of water per flush. In the search for a balance among comfort, convenience and sensible use of natural resources, the government conducted several studies. The 1.6 gallon toilet turned out to be the size that consistently saves water. **Note:** Your new toilets are different if you moved from a residence that was built prior to 1993. Toilets prior to 1993 used three gallons to flush and were not as inclined to stop up. As a result of implementing this standard, flushing twice is occasionally necessary to completely empty the toilet bowl. Even though you flush twice on occasion, rest assured that overall, you are saving water and you have complied with the law.

Running Toilets

To stop running water in the toilet, check the shut-off float in the tank. You will most likely find it has lifted too high in the tank, preventing the valve from shutting off completely. In this case, gently bend the float rod down until it stops the water at the correct level. The float should be free and not rub the side of the tank or any other parts. There is usually a screw that you can turn to adjust the float. Turn the screw a little bit and flush the toilet to see if it has improved. Use trial and error to figure out how

to get the screw adjusted properly. Also check the chain on the flush handle. If it is too tight, it will prevent the rubber stopper at the bottom of the tank from sealing, resulting in running water.

Freezing Indoor Pipes

Never leave your home without heat during cold weather. Provided the home is heated at a normal level, pipes should not freeze at temperatures above 0 degrees Fahrenheit. Heat should be set at 55 degrees if you will be away for an extended period of time; and it is best to drain your water supply lines. This is done by shutting off the main supply line and opening the faucets to relieve the pressure in the lines. If freezing should occur, we recommend you contact a serviceman for advice or assistance.

Freezing Outdoor Faucets

Special faucets have been installed on all outside faucets. Turn the faucet off until water drains out the back of the spigot. This keeps this faucet from freezing. **Remove any hoses as soon as the outside temperature falls below, OR IS EXPECTED to fall below 35 degrees.** The water left in a hose can freeze; expand back into the pipe, causing a break in the line. Repair of a broken line to an exterior faucet is not covered by warranty.

Septic Tank

A septic tank is a holding tank made of fiberglass or concrete buried in your yard that your sewage empties into, as opposed to a city sewer system. Your Construction Manager will tell you which system you have.

Follow the advice of the Health Department or a Septic and Waste professional on how often you have to have the septic cleaned out. Vehicles should not be driven over the septic tank. The frequency of the clean out is determined in part by the products (including type of toilet paper) you use, if you have a garbage disposal or not, and the number of people residing in your home.

Warning signs that something is potentially wrong:

- You notice water backs up in your drain, or your toilet doesn't properly drain.
- You hear a gurgling sound in the plumbing.
- Obvious odors are detectable around your toilets.
- There is a wet, squishy area in your yard where your septic tank is buried (potential crack in the tank).
- There is very green, fast-growing grass just in the area of the drain field.

Debris in Pipes

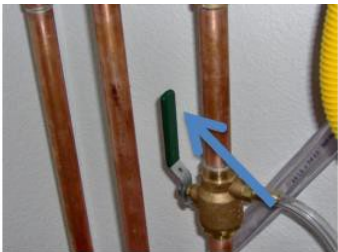
Even though your plumbing lines have been flushed out to remove dirt and foreign matter, there are usually small amounts of minerals that enter the line. Aerators on the faucets strain much of this from your water. However, debris caught in these aerators may cause the faucets to drip because washers wear more rapidly when they come in contact with foreign matter.

Water Leaks, Low Pressure, etc.

Leaks

If a major plumbing leak occurs the first step is to turn off the supply of water to the area involved. This may mean shutting off the water to the entire house. Then, contact a plumber.

Water valves in your house may look like these:



Water valve in "on" position



Water valve in "off" position



Dripping Faucet

A dripping faucet may be repaired by shutting off the water at the valve directly under the sink. Then, remove the faucet stem, change the washer, and reinstall the faucet stem. The showerhead is repaired the same way. It is important to replace the washer with another of the same type and size. Remembering not to turn the faucets off with excessive force can minimize the frequency of this repair.

Low Pressure

It will occasionally be necessary to remove and clean the aerators on faucets to allow proper flow of water, normally every three to four months is sufficient. You can do it more often if you notice a pressure reduction.

Clogs

Clogged toilets can usually be cleared with a plunger. If you use chemical agents, follow directions carefully to avoid injury or damage to you or the fixtures.

Plumbing Fixtures and Tile: Cleaning

Follow manufacturer's directions for cleaning fixtures (sinks, toilets, faucets, shower heads, etc. that are attached to a system of pipes). A non-abrasive cleaner or liquid detergent is usually recommended. Drying with a soft cloth or towel will prevent water spots.

CAUTION – Read the labels of your cleaning products. Do not use 2 different products at the same time, especially if one contains bleach and the other contains ammonia, to make the product stronger or faster acting. Mixing bleach with ammonia **can be deadly**. When combined, these two common household cleaners release toxic chloramine gas. Exposure to chloramine gas can cause irritation to your eyes, nose, throat, and lungs. In high concentrations, it can lead to coma and death.

Mildew

Moisture and mildew problems occur where water vapor is present. To reduce moisture, turn on the bathroom fan or slightly open the window when showering or taking a bath. Wipe off tiles and hang

up towels and washcloths to dry. Clean mildewed surfaces by applying a liquid mildew cleanser in a well vented room. Rinse thoroughly.

Soap Scum

Wash affected surfaces (including shower walls) with a mild vinegar and water solution or use a cleaning product specifically formulated for removing soap scum.

Stainless Steel

Stainless steel sinks should be cleaned with soap and water to preserve their luster. Do not use abrasive cleaners; they will damage the finish. Occasionally clean with a good stainless-steel cleaner. Avoid leaving produce on a stainless-steel since prolonged contact with produce can stain the finish.

Synthetic Countertops

Do not use abrasive cleanser or razor blades on countertops. Both will cause damage to the surface.

Ceramic Tile

Ceramic tiles will be impervious to water penetration underneath them if you maintain them properly. Cracks in the joints between the tile and tub, in the shower stall, the floor, and around the sink are normal and caused by the amount of moisture in the room, and from the normal shrinkage of the caulk. Re-grouting and re-caulking are the homeowner's responsibility. (See Page 7 for details.)

Sump Pump

Most homes that have basements are equipped with a sump pit and pump; or if your home is a walk out in the rear the drain tile daylight via gravity to the rear yard. If you have a walkout basement, never block the daylighted rear drain tile.

For homes with a sump pump (usually an in-ground basement) the pump is installed to collect and discharge water through a pipe to the outside.

If your home has a basement, you may have one or two sump pumps. The sump pump gathers water that collects around the base of your foundation and pumps it away from your house (either to a place in your yard or to a storm sewer). If yours empties into your yard, be sure that the hose stays unobstructed and does not let water flow back to your foundation. Non-functional sump pumps are the #1 cause of basement floods.

If you start to see water seeping in at the bottom of your basement walls, assume that your sump pump is not working. After testing to see that it has not tripped a circuit breaker, call a qualified service person. During heavy rainstorms, quick melting of snows, or rain over frozen ground, it is a good idea to check the sump pump to be sure it is working. Also check that your sump pump is still "on" if you have had a power outage. If you live in an area prone to power failures and you must rely on the pump; consider investing in a battery backup available from most home improvement centers.

Read the instructions on the sump pump carefully and check the pump's operation on a regular basis. The bottom of your sump pump may always hold a small amount of water which may become stagnate over time. If your pump rarely runs you should check its operation by adding a bucket of water with a small amount of bleach directly into the pit. The pump should kick on and eject the water out through the pipe. Never allow a water softener to drain into a sump pump as the salt water will corrode and cause the sump pump to fail prematurely. A sump pump is a mechanical device which will eventually need to be replaced by you. They are available at most home improvement stores.

Siding, Roofing, Gutters, Attic

Siding

We use different materials for the exterior siding of the house. Your house may be sided with brick, stucco, vinyl siding, wood, or some combination thereof. Do not use abrasive cleaners for any of the siding materials.

Your exterior siding, whether wood, vinyl, brick or other material, will accumulate dirt, grime, and mildew over time. Try mild soap and water if cleaning is necessary. You may to pressure wash every few years. Using a pressure washer carefully and correctly can clean and refresh the exterior of your home.

Pressure Washing

- Before starting the job, do a test on an inconspicuous area.
- Wear eye protection. The spray can knock off debris and send it flying towards your eyes.
- Do not point the spray directly at a person or animal. The pressure can cause injuries and tear off skin!
- Select the correct nozzle for the job. Pressure washers, and using the wrong nozzles, can damage your exterior, and remove wood, grout and paint.
- Use soaps and cleaning products carefully. Select the right product for the job. Do not allow the cleaning solution to dry before washing it off.

Roofing

The shingles on your roof do not require any treatment or sealer. If, for any reason, you need to walk on the roof, take great care to avoid falls, damaging the shingles, coming in contact with overhead power lines, or damaging the flashing, vent stacks, flues or ventilators.

Severe Weather

After severe storms, a visual inspection of the roof for damages is called for. Use binoculars if you can, to scan for damage or loose or missing shingles. Notify your homeowner insurance company if damage is noted.

Before going up on the roof, scan it with binoculars to see if further investigation is necessary. If repairs are needed, do them right away to prevent damage to the house. Unless you have experience in repairing roofing, call a roofer.

Leaks

When a leak is noticed, try to detect the exact location; this will greatly simplify locating the area that requires repair once the roof is dry.

Ice Buildup

Ice buildup may develop in the eaves during extended periods of cold and snow. Damage that results from this is normally covered by the Homeowner insurance and is not a warranty item.

Soffit and Roof Vents

Attic ventilation through the roof or siding is required by building codes and therefore cannot be obstructed. Occasionally, depending on the force and direction of the wind, rain or snow will infiltrate through these vents causing spotting on the ceiling. See “Attic Access” section.

Gutters and Downspouts

Gutters and downspouts are critical components in keeping basements and crawl spaces dry. They are designed to direct water away during “normal” rainfall events. We install splash blocks and in some limited cases solid pipes. Splash blocks are best as they do not clog and can easily be moved and replaced when trimming grass around the home.

Ice Damming

In winter you may experience a situation called “ice damming”. This is a buildup of ice along the eaves and into your gutters. It is caused by the daytime heating of the roof surface and the refreezing at night during heavy precipitation months. It is unavoidable and not considered a warrantable item. The best thing you can do is place a cookie sheet or plastic to catch dripping water in the attic. You can use heat to melt the ice and snow in the gutter, but it is better to have a professional remove the ice safely.

Gutters must be checked every spring and fall and cleared of leaves or other debris. Materials that accumulate in gutters can slow the process of draining water from the roof, cause overflows, or clog the downspouts and lead to problems such as a leaking roof. Excess snow should be cleaned away from downspouts as soon as possible to allow the gutter to drain and prevent damage.

Ladders

Use caution when leaning ladders against gutters as this may cause dents.

Leaks

If there is an open joint between sections of gutter which causes drips, caulk the inside joint using a gutter caulking compound available at hardware stores.

Overflow

Gutters may overflow during periods of excessively heavy rain. It is expected that small amounts of water (not exceeding ½” in depth) will stand for short periods of time in gutters immediately after rain. No correction is required for these conditions. You must keep the gutters free from obstruction.

Downspouts and Roof Runoff

Do not remove the splash blocks and/or downspout extensions from under the downspouts. Keep these in place at all times, and sloped so the water drains away from your home quickly.

Downspouts are placed to carry water to the ground and in extensions, which then direct the flow away from the foundation of your home.

These downspout extensions are for the protection of the foundation. The Homeowner is responsible for maintaining them. Extensions should extend outside of the rock or mulch beds so that water is not dammed up behind any edging materials that might be used.



This is the downspout extension. Keep it in this position so roof water drains away from the house.

Attic Access and Insulation

We do not design attic trusses for storage unless the plan calls for specific attic trusses. Access is provided for purposes of maintaining mechanical equipment that may be located in the attic and checking for roof damage. Do not alter or remove any truss members or cross bracing. If you are in the attic and the insulation is shifted; be sure to put back any insulation so you do not experience unnecessary heat loss. Do not block any soffit vents at the perimeter as it allows for needed ventilation.

When performing any needed task in the attic, caution should be used to not step off wood joists onto the drywall. This can result in personal injury and/or damage to the ceiling below.

After a period of snow and severe winds, check the attic to see if any snow has blown in through the vents. Damage is not covered by home warranty.

The effectiveness of blown insulation (in the attic) is diminished if it is uneven OR packed down. The last step in any work done in your attic should be to check that the insulation lays smooth and even. Do not place anything on top of the insulation. Do not use your attic space for storage.

Radon, Smoke and CO Detectors

Radon

The United States Environmental Protection Agency and state and local environmental protection and health departments have expressed concern over the presence of radon gas in homes. Prolonged exposure to high levels of indoor radon gas may affect the health of residents.

We have not, and will not, make any investigation to determine whether there is radon gas, mold or other environmental pollutants in or affecting the Property, although such conditions may exist. We make no representation or warranty as to the presence or lack of radon gas, mold electromagnetic fields from power

lines and appliances, environmental pollutants or other environmental conditions as, or to, the general effect of any such conditions. We have installed a passive radon system if it is required by local codes. For additional information concerning radon gas, mold or other environmental pollutants, we suggest that you contact the United States Environmental Protection Agency and/or your state or local environmental protection and health departments.

Smoke Detectors

Your home is equipped with ten-year sealed battery smoke alarms which are powered by sealed lithium batteries that have a life span of ten years. These alarms provide 10 years of continuous protection with no need to replace the battery for the life of the alarm. By sealing the battery inside the alarm, the unit becomes tamper resistant and removes the burden from consumers to remember to change batteries, which will save lives. After ten-years, you should be prepared to replace all alarms with new ones. Additionally, your detectors have silence/hush features which allow you to silence an accidental alarm for up to 10 minutes before turning itself back on.

Cleaning

Once every 3 months smoke alarms should be cleaned (vacuumed) to prevent a false alarm or lack of response in a fire. After cleaning, push the button to test; the alarm should sound. For your safety, it is important that these devices be kept clean and in good operating condition.

CO/Carbon Monoxide Detector

Carbon monoxide (CO) is an odorless, colorless gas formed by the incomplete combustion of fuels. When people are exposed to CO gas, the CO molecules will displace the oxygen in their bodies and lead to poisoning.

The Problem with CO

Since CO has no odor, color or taste, it cannot be detected by our senses. This means that dangerous concentrations of the gas can build up indoors and humans have no way to detect the problem until they become ill. Furthermore, when people become sick the symptoms are similar to the flu, which can cause victims to ignore the early signs of CO poisoning.

Certain appliances in a house can cause elevated levels of carbon monoxide, especially if defective or not vented properly.

- Clothes dryers
- Water heaters
- Furnaces or boilers
- Fireplaces, both gas and wood burning
- Generators, power tools, lawn equipment
- Gas stoves and ovens
- Motor vehicles
- Wood stoves
- Tobacco smoke
- Grills

Evidence of a leak

These signs are not always apparent! **Don't solely rely on being able to detect signs of a leak!**

- Sooty or brownish-yellow stains around the leaking appliance;
- Stale, stuffy, or smelly air, like the smell of something burning or overheating.
- Soot, smoke, fumes, or back-draft in the house from a chimney, fireplace, or other fuel burning equipment.

What to do if your alarm goes off:

Make sure you have checked the CO detector batteries monthly.

Your carbon monoxide alarm is going off for one of the following reasons:

- It is doing its job properly and detects CO pollution in the air;
- It is a false alarm caused by other household items;
- The detector is malfunctioning or the batteries need changing.

Call 911 immediately and report that the alarm has gone off. Do not assume it is safe to reenter the home when the alarm stops. When you open windows and doors, it helps diminish the amount of carbon monoxide in the air, but the source may still be producing the gas.

If the CO detector alarms, evacuate the home! Just because you have a window open does NOT mean that carbon monoxide will head for the window and leave your bedroom. Fresh air will help dilute the CO, at least in the room with the window, but it won't do much for the rest of the house.

After you out of the house and are breathing fresh air, it will take five hours to get half the carbon monoxide out of your body. Then it will take another five hours to cut that level in half, and so on. It is best to consult a medical professional if you feel the symptoms of carbon monoxide poisoning.

Symptoms of CO Poisoning

Identifying CO poisoning can be difficult because the symptoms are similar to the flu. CO is often called the "silent killer" because people will ignore early signs and eventually lose consciousness and be unable to escape to safety.

For most people, the first signs of exposure include mild headache and breathlessness with moderate exercise. Continued exposure can lead to more severe headaches, dizziness, fatigue and nausea. Eventually symptoms may progress to confusion, irritability, impaired judgment and coordination, and loss of consciousness.

You can tell the difference between CO poisoning and the flu with these clues:

- You feel better when you are away from home.
- Everyone or several people in the home are sick at the same time (the flu virus usually spreads from person to person).
- The family members most affected spend the most time in the house, or in a specific room.
- Indoor pets appear ill.
- You don't have a fever or body aches, and you don't have swollen lymph nodes that are common with the flu and some other infections.
- Symptoms appear or seem to get worse when using fuel-burning equipment.

Windows, Screens, Doors and Locks

Windows

In heavy rains, water may collect in the bottom channel of window frames. Weep holes are provided to allow excess water to escape to the outside. Keep the bottom window channels and weep holes free of dirt and debris for proper operation.

Cleaning

Once a month, clean aluminum and vinyl surfaces with warm, clear water and a commercial water cleaner or with a solution of 1 cup of vinegar mixed with 1 gallon of water. Always use lint free cloths or paper towels. Do not use powdered cleaners on glass.

Weep Holes:

Keep the small weep holes and channels clear of any dirt and debris. The weep holes are there to allow excess water to escape from the bottom of the window frame.

Ventilation

Proper ventilation will prevent excessive moisture from forming on the inside of the windows. This helps reduce cleaning chores considerably.

Condensation

Condensation on interior surfaces of the windows and frames is the result of high humidity within the home and low outside temperatures, and/or inadequate ventilation. These conditions are significantly influenced by family lifestyle. If your home includes a humidifier, closely observe manufacturer's directions, especially during periods of cooler temperatures. Habitat will not be responsible for damages resulting from the use of humidifiers.

Sticking Windows

Most sliding windows (both vertical and horizontal) are designed for a ten-pound pull. If sticking occurs or excessive pressure is required to open or close, a silicone lubricant or spray should be applied. This spray is available from most home improvement stores. You can also use "Lemon Pledge" furniture polish as an alternative. Do not use a petroleum-based material.

Window Locks

Acquaint yourself with the operation of the window hardware for maximum security.

Broken Glass

If any panes of glass become broken you should contact a glass company for reglazing. Glass is very difficult to install without special tools. Habitat is not responsible for broken windows after occupancy unless they were noted on the Walk-through list.

Condensation on windows

Condensation on interior surfaces of the window and frame is the result of high humidity within the home and low outside temperatures. The humidity level within the home is controlled by the Homeowner and requires no corrective action by Habitat. Homeowners with humidifiers should closely observe manufacturer's directions, especially during extremely cold periods.

Screens

CAUTION:

Window screens will not prevent children from falling through the window. The screen is simply a barrier system and the hooks that keep it in place are only designed to support the weight of the screen itself. Never allow children near opened windows, or place or arrange furniture near windows in a manner that will provide children easy access to windows

Cleaning Screens

Screens are provided to keep insects from entering the home when windows are open. They can be cleaned with a mild soap and water.

Storing Screens

Many Homeowners prefer to remove and store screens for the winter to allow more light into the home. Use caution in removing and in storing screens. They are easily perforated and the frames bend if not handled with care. If you store your screens in the winter it is a good idea to number them to make re-installation easier.

Doors

Your entry (exterior) doors may be made of a foam core covered by a veneer of wood or steel. Leading out to your back yard or deck, you may have sliding (patio) doors; hinged terrace (French) doors; or a single exterior door. Patio and terrace doors normally come with a screen door.

Inside doors are usually "hollow core," with a plywood or fiberboard veneer.

Door "hardware" refers to hinges (which attach to the frame), door handles and locks. There are also various kinds of rubber-tipped "bumpers" that screw on to the baseboard behind the door or on the wall at handle-level. These prevent the door handle from damaging the wall when someone opens the door abruptly.

The doors installed in your home are of high quality, but they are wood products and subject to the natural characteristics of wood such as shrinkage and warpage. Due to humidity changes and the use of forced air furnaces, showers, and dishwashers, etc., interior doors may require minor adjustments. Putty, filler, or latex caulk can be used to fill any minor separations that may develop at mitered joints in door trim.

Hinges

Removing the hinge pin and rubbing a lead pencil or graphite lubricant on it can remedy a squeaky door hinge. Do not use oil as it can gum up.

Warping

In the event a door warps, keep it latched as much as possible and it often will return to normal. Every few years, refinish exterior wood doors to prevent warping. Simply scrape off the loose paint and repaint.

Painting

Whenever sanding or planing exposes raw wood, you should protect it by resealing or painting. Painting also reduces a door's tendency to absorb moisture and swell. Repaint scratches on steel doors to prevent rust.

Sticking

Usually the cause of a sticking door is the natural expansion of lumber due to changes in humidity. When sticking is due to swelling during a damp season, do not make any changes or adjustments to the door unless it continues to stick after the weather changes. Use sandpaper to smooth the door. Be certain to repaint the area of the door where it was sanded to seal against moisture.

Before cutting/planing a door due to sticking, there are two steps to try.

- First, apply either a paste wax, light coat of paraffin, or candle wax to the sticking surface.
- Second, tighten the screws that hold the doorjamb or doorframe.

Failure to Latch

If a door will not latch due to minor settling, you can correct this by making a new opening in the jamb for the latch plate and raising or lowering the plate accordingly.

Bi-fold Doors

Interior bi-fold doors will sometimes stick or warp due to weather conditions. Applying a silicone lubricant to the tracks can minimize this inconvenience.

Slamming

Slamming doors can damage both doors and jambs, and can even cause cracking in walls. Hanging on the doorknob can work the hardware loose and cause the door to sag.

Exterior Finish

To ensure longer life for your exterior doors, it's recommended that you refinish/paint them annually.

Weather Stripping

Weather stripping and/or any threshold supplied with exterior doors will occasionally require adjustment or replacement.

Locks

Lubricate door locks with graphite or other waterproof lubricant. Avoid oil, as it will gum up.

Inside Door Keys

Keep a duplicate “privacy lock” key where children cannot reach it in the event someone locks themselves in a bedroom or bathroom. The top edge of the door casing is often used as a place to keep the key. Some types of privacy locks can be opened from the outside with a small screwdriver or similarly shaped device.



Energy Savings System Checklists

The biggest part of your energy bill comes from heating your home. Not having enough insulation, or having leaking windows and doors, can be a very serious problem. Read the following tips to help keep your home energy efficient.

Keeping warm in the wintertime

- Set your thermostat around 68 degrees, the temperature that Habit for Humanity of Carroll County recommends for top energy efficiency. Each degree you lower your thermostat can save 3% on fuel consumption. For example, lowering your thermostat from 72 degrees to 68 degrees can save 12% on your total fuel bill. Turn the thermostat down if you will be away for an extended period of time.
- If you feel cool in the house, dress in layers before turning up the thermostat.
- Use an electric blanket at night if you turn down the thermostat. A blanket is much less expensive than heating your whole house.
- Close off unoccupied rooms and shut off the heat vents to those rooms.
- On cool days keep your curtains and shades open in sunny windows during the day and close them again at night.

Staying cool in the summertime

- To cool a single room, use a window fan to draw cool outside air into the room at night.
- If you install a window air conditioner, keep drapes and furniture away to allow the air to flow freely. Change or clean your air conditioner filter monthly when in use.
- Close blinds and window shades on the sunny side of your home to keep out heat from the sun.
- Shade west and east windows by planting trees.
- Cook summer meals on top of the range or outdoors on a grill, not in the oven.

Heating/Cooling System

- Clean or change the filters in forced air furnaces every month during the heating months. Write the filter size on furnace for convenience.
- Clean your registers and check ducts for loose fittings or supports.
- Check the hot water systems for leaks around boiler and pipe fittings. Check each radiator to keep the system operating at peak efficiency.
- Lubricate/oil pumps or fan motors according to the manufacturer's recommendations.
- Check the furnace fan belt. Look for cracks or frayed edges. If you have any doubts, replace the belt.
- Check your wall thermostat to make sure it's not clogged with dust.
- Have a qualified service person tune-up your furnace every year to keep it running efficiently.

Kitchen Energy Savings and Upkeep

- Make sure the refrigerator door gaskets are tight to prevent warm air from getting in.
- Vacuum the condenser coils on your refrigerator regularly to keep them clean.
- Keep the refrigerator set at 40 degrees and the freezer at 0 degrees. If your refrigerator is not frost-free, defrost when the ice is ¼ inch thick
- When you get things from the refrigerator, open and shut the door quickly. Know what you want before you open the door. Do not browse.
- Make sure your oven door gasket seal is tight.
- When cooking, turn off the oven and surface burners early. Let the built-up heat finish the job.
- Use microwaves or toaster ovens for smaller jobs.

Bathroom and Laundry Energy Savings

- Take short showers rather than baths.
- Use low-flow shower heads to conserve water and the energy used to heat it.
- Adjust the water level and wash time of your washer to match the clothes load. Wash with cold or warm water to save on water heating. Rinse with cold water. If your Homeowner Association permits it, use a clothesline or drying rack instead of a dryer.
- If you do use a dryer, make sure the lint screen and exhaust line are both clean. Clean the lint trap each time you use the dryer to prevent a fire.
- Dryers use less energy to get warmed up if loads are run one after another.

All-Around Energy Savings

- Fix leaky toilets and faucets immediately (especially hot water).
- Turn off the water while doing tasks at the sink. Do not let the water run while you wash your face, brush your teeth, shave, or do the dishes.
- Turn off lights, TV sets and other appliances in vacant rooms.
- Unplug appliances when they are not in use.

Home Maintenance

Regular inspection and maintenance of your home will help you keep the house in good condition and maintain its value. Doing maintenance and repair as the need arises also keeps small problems from becoming bigger, more costly problems. Having and following a plan for home maintenance and repairs will make the job easier. And finally, a well-maintained house will be more comfortable for you and your family.

Hopefully you have already started putting money away in a special account designated specifically for unexpected repairs and maintenance that your home may need.

Importance of Regular Home Maintenance

- To maintain the value of the property.
- A well-maintained home usually sells more readily and usually brings a higher price.
- A well-maintained house is more comfortable.
- Regular care minimizes unexpected repair work and expense. Regular small repairs keep costs from becoming larger.
- How often should maintenance and repairs be done? As soon as the need appears!
- The sooner the better, because it helps prevent further damage and keeps repair costs down.
- Inspect your house and yard at least once every six months to identify what needs work.

Tools Every Homeowner Should Have for Routine Maintenance

Most home maintenance projects will require only a few simple tools. Here are the basic tools you may find useful for normal home maintenance:

- Adjustable wrench
- Screwdrivers – several sizes of both flat and Phillips’s head
- Hammer
- Caulk gun and caulk
- Work gloves
- Toilet plunger
- Pliers
- Electric drill and drill bits
- Step ladder
- Flashlight and batteries
- Batteries – an assortment of sizes
- Heavy duty electrical extension cord
- Metal tape measure
- Utility knife
- Lawn and leaf rakes
- Shovel
- Snow shovel
- Assorted nails, screws, picture hangers
- Duct tape

When to Call in a Professional

You can perform your own repairs, but only if you are confident that you are doing them correctly. By doing your own repairs without careful attention and guidance, you could potentially make the problem worse than its original condition and the cost may become greater to have it professionally repaired.

If you don't have the expertise or time to handle repair, upkeep and replacement tasks, hiring a professional can help you stay on top of things.

Ask friends and family for references. After you have some names to work with, look the providers up on BBB.org to check their rating for complaints against the business.

Make sure the contractor you hire is licensed and insured. If not, you, the homeowner, could potentially be held liable for any accidents that happen on your property!

Make sure you read bids and contracts thoroughly. Don't let anyone pressure you to sign on the spot. If you don't understand something, ask for clarification.

Know the difference between an estimate and a contract. Ask for a spec sheet of what services or products you want so you can compare bids. When it's time to put things in writing, request a contract that details the warranties, payment schedule, itemized list of each service being performed and a timeline of completion.

Don't pay for projects upfront. This is especially true for major remodeling projects. You should generally structure payments in three parts: one-third upfront (as a deposit), one-third halfway through and the final one-third after completion.

Protect yourself from subcontractors and suppliers. Add a clause in your contract requiring the contractor to pay all subcontractors and suppliers prior to final payment. Otherwise, those companies or individuals may come after you (the homeowner) for payment and put a lien on your house.

These jobs need professional expertise and equipment, and some require County permits:

- Adding a raised deck
- Septic clean out
- Chimney repairs
- Electrical issues
- Furnace and heat pump repairs
- Installing a fence
- Leaking roof
- Major plumbing leak

Painting – Doing It Yourself

Tips and Materials

The interior woodwork, as well as the bathrooms and kitchen walls have been painted with latex paint. These areas may be wiped down gently with a soft sponge and soapy water. Spackle may be used to cover any small defects prior to paint touch-up.

Touch-ups

Homeowners will receive a sample of interior and exterior paint used on their homes. This paint should be stored so as not to be affected by freezing temperatures. When doing touch-up painting, use a small brush, applying paint only to the damaged spot. The paint may not match the surrounding area exactly, even if the same paint mix is used. When it is time to repaint a room, prepare the wall surfaces first by cleaning with a mild soap and water or a cleaning product recommended by the manufacturer.

Latex caulking is appropriate for an area that requires painting (along the stair stringer or where trim meets the wall).

Wall Cracks

Do not attempt to fix drywall cracks or other separations due to shrinkage until after the first heating season. See “Drywall” for additional information concerning repairs.

Maintenance

When you wish to repaint and/or stain the exterior on your home, popped nails should be reset; the blistered or peeling portions should be wire-brushed or scraped with a putty knife, sanded, and spotted with primer. Then the entire area can be painted and/or stained. Be certain to apply a top-quality exterior paint that has been formulated for local climate conditions. Do not allow water to spray on the exterior walls of your home. This will cause blistering, peeling, splintering, and other damage to the home. Trim painted white or light colors will more readily show grain and cracks and therefore requires additional maintenance.

Exterior

Regular painting and repair will preserve the beauty of and add value to your home. Check the painted/stained surfaces of your home’s exterior annually. If you repaint before there is much chipping or wearing away of the original finish, you will save the cost of extensive surface preparation.

Over a period of time, this finish will fade and dull a bit.

Severe Weather

Hail and wind can cause a great deal of damage in a severe storm and the house should be inspected after such weather. Damage caused by severe weather should be reported to your insurance company promptly.

Maintenance: Seasonal “To-Do” Lists

Summer Maintenance Tips (Indoors)

- Test all smoke detectors and the carbon monoxide detectors. Replace batteries as needed.
- Check storm doors, screens, and windows for smooth operation, fit and damage. Repair as needed.
- Make sure your air exchanger is running to remove warm moist air.
- Wipe up condensation in bathroom as often as needed.
- Each summer month you must flush basement floor drains with a pail of water to prevent sewer gas from backing up.
- Schedule your annual Furnace or Heat Pump maintenance appointment in late summer.

Summer Maintenance Tips (Outdoors)

- Wash windows and vinyl siding and put screens on windows.
- Clean out gutters on house (if applicable).
- Trim tree branches that could damage roof or house. Call a professional if needed.
- Keep your lawn beautiful! Cut grass at least once a week.
- If watering lawn is needed, do it early in the morning or late in the evening to prevent evaporation.
- Pick up and dispose of litter, junk and other waste from your yard.

Fall Maintenance Tips (Indoors)

- Check all faucets, valves and water pipes for leaks or loose fittings.
- Test all smoke detectors and the carbon monoxide detectors. Replace batteries as needed.
- Lower the temperature on the water heater to 125 degrees. If your water heater does not have a degree marker, check the temperature by holding a cooking thermometer under the hot water at the laundry tub faucet.
- Drain a pail of water from your water heater to remove sediment build up (open drain valve at bottom of tank into a bucket or pail).
- Check your wall thermostat for excessive dust.
- Make sure vents, registers or radiators are not blocked by drapes, furniture or other obstructions.

Fall Maintenance Tips (Outdoors)

- Rake leaves. Leaves left on the lawn can kill your grass.
- Clean gutters and downspouts after the leaves have fallen (if applicable).
- Check eaves for squirrel holes, bird nests or insect nests.
- Prune any tree branches growing near your roof.
- Check caulking around exterior pipes, vents, windows and doorframes. Weather stripping on doors and windows should fit tightly.
- Shut off and drain waterline to the exterior faucet if you do not have a freeze-proof exterior water faucet. This helps prevent pipes from freezing.

How Long Do Things Last?

You will need to budget for replacements, repairs and upgrades for your home. These are **approximations** of how long items in your home last before you will need to replace them.

<u>ITEM</u>	<u>Number of YEARS</u>
Carpeting	11
Concrete Walk	24
Furnace, Air Conditioner, Heat Pump	10-12
Paint (interior)	5-10
Paint (exterior)	7
Stove (gas or electric)	17-19
Roof (asphalt shingle)	20-25
Water Heater	10-15
Refrigerator	13
Washer and Dryer	10-13

*The amount of time that these last, depends on your wear and tear, upkeep, and care as a homeowner. The more regularly you keep them cleaned, repaired and maintained, the longer life they will have.

It would be a wise decision to immediately start saving money in a “maintenance only” account. Owning a home always includes unexpected costs for maintenance.

Save For. and Be Ready to Schedule:

- Dryer vent/duct clean-out every 1-3 years;
- Furnace or heat pump annual maintenance and inspection;
- Septic clean-out, if not on municipal sewer system, every few years, based on timing recommendations for your specific home.

Safety and Security Checklists

Emergency and Alert Plans

- Develop fire and disaster escape plans and procedures and make sure everyone in the house understands them.
- Make sure all exits open easily and are clear of obstacles.
- Make sure everyone in the house understands the 9-1-1 emergency phone system.
- Make sure all family members recognize the smell of natural gas, and that they all know where your shutoff is in case of a leak.
- Make sure your house numbers are at least four inches high, and are posted on the front of the house. Make sure your house address is posted inside the house for children, visitors, and babysitters to relay to 9-1-1.
- Know where your water shut off valve is in case of a broken pipe.

Fire Prevention and Precautions

- Smoke detectors are installed on each floor. Test them every month to make sure they are in working condition. (See Radon, Smoke, CO detectors)
- Have at least one fire extinguisher in the house (preferably in the kitchen).
- LEARN HOW TO USE THE FIRE EXTINGUISHERS
- Make sure all family members understand that a grease fire should be smothered with a pan lid or powder. Never pour water on a grease fire; that just makes it worse and can cause a flare up.
- Store all flammable liquids properly outdoors in approved containers away from appliances, heaters, or open flame.
- Keep all areas free from accumulated trash, particularly materials that can burn.
- Do not use un-vented space heaters.

Electrical Precautions

- Make sure all electrical appliances are approved by an independent testing agency (“UL” will be on the label) and are in good working condition.
- Make sure the house is free of extension cords that are overloaded or frayed.
- Be concerned if your electrical system has frequent circuit breaker trips. See Page 13.
- Any electrical appliance with an electric cord (radios, hair dryers, etc.) are not to be used near water (tubs, sinks, pools, etc.) or outdoors unless they are designed for such use.

Child Safety

- Keep poisons and medicines stored out of the reach of children.
- When cooking, turn pot handles away from the edge of the stove so they cannot get knocked off the stove or pulled down by small children.
- Keep matches and lighters where small children cannot reach them.
- Keep kitchen utensils and sharp tools where small children cannot reach them.
- Don't leave children unattended in the bathtub.
- **Make sure your children and babysitters know your home address in case they need to call 9-1-1 from a cell phone.**

Medical/First Aid Preparedness

The American Red Cross recommends that you have at the minimum the following items in a first aid kit for a family of four:

- 25 adhesive bandages/"Band-aids" (assorted sizes)
- 2 absorbent compression dressings (5 x 9 inches)
- 1 adhesive cloth tape (10 yards x 1 inch)
- 5 antibiotic ointment packets (approximately 1 gram)
- 5 antiseptic wipe packets
- 2 packets of aspirin (81 mg each)
- 1 blanket (space blanket)
- 1 breathing barrier (with one-way valve)
- 1 instant cold compress
- 2 pair of non-latex gloves (size: large)
- 2 hydrocortisone ointment packets (approximately 1 gram each)
- Scissors and tweezers
- 1 roller bandage (3 inches wide)
- 1 roller bandage (4 inches wide)
- 5 sterile gauze pads (3 x 3 inches)
- 5 sterile gauze pads (4 x 4 inches)
- Oral thermometer (non-mercury/non-glass)
- 2 triangular bandages
- First aid instruction booklet

Home Security Precautions

Your Home:

- Keep your doors locked even when you're inside. Outside doors should have deadbolts for extra safety. In nearly one-half of home burglaries, intruders enter through an unlocked door or patio door.
- Install window locks in window frames so you can still open windows while you are at home where the openings will not be large enough for a burglar to crawl in. For sliding windows, you may want to use a metal or wooden bar on the bottom track for additional protection.
- Thieves generally target homes with poor outdoor lighting. Replace burned-out outdoor lights promptly and/or install outdoor light fixtures with built-in motion detectors. You may want to leave your front light on overnight.
- Many people hide spare keys in spots that are obvious to burglars. Because there are few places that won't be obvious, it is probably best not to leave a spare key outside your home.

When you are away from your home:

Whenever you are away from home, whether for a short or long period, make your home seem occupied:

- If you go on vacation, have your mail and newspaper services stopped. You can put a hold on your mail delivery by going online to <https://www.usps.com/manage/hold-mail.htm>
- Ask a trusted neighbor, friend or family member to check on your house every few days.
- Use timers on interior lights, radios, and/or televisions to give the appearance of activity.
- If you leave your home for just the night, leave a few lights on. Do not just leave a hallway or corner light on; this can be a signal to burglars that no one is home.
- If you have a landline phone, do not announce on your outgoing message that you will be away from home.
- Use caution announcing on social media that you are away from home, such as posting vacation photos while you are still away.

Owning Your Own Home!

Be a Good Neighbor

It is always more pleasant to live in a community where people like and help each other.

- Introduce yourself to your neighbors.
- Pitch in and help neighbors in need.
- Always respect your neighbors' rights. Be willing to talk through any problems.
- Consider organizing a neighborhood watch program on your block. Your local police department can give you details to get started.
- Join your neighborhood or homeowner association, if there is one. Help shape the decisions that affect your community.

Pets

As a homeowner, you have the right to own pets. Dogs, cats, birds and other animals can be wonderful companions. But untrained or ill-kept animals can ruin relationships with neighbors and damage your home. No one wants to live near someone whose dog is barking constantly or breaking loose and knocking over and rummaging through garbage cans. Poor training or care is not fair to the animal, either.

Before getting an animal, know what it will take to make it a good member of your family and your neighborhood. Are you willing to devote the kind of time and money it will take? Will you train your animal? Will you supervise the animal's behavior with visitors or small children? Will you see to proper housing, food and medical care for the animal? If you cannot honestly answer "yes" to these questions, then wait until you can do so before adding an animal to your family.

Lastly, if you decide to put up a fence, you will likely require a property line survey to make sure you are installing it completely within your property. You will then need a County or City permit.

Zoning Laws

Many neighborhoods have rules, or ordinances, that describe the structures and activities that are or are not-allowed in an area. There also may be a homeowners' group, an HOA, that has rules you must follow. You need to know about these rules. Specifically, find out about these issues:

- The type of business you are allowed to run in your home.
- Regulations about renovations or additions, such as adding on rooms or a deck.
- Regulations about fencing.

City Ordinances

Most cities have rules and guidelines that residences must follow. These are a few of the basic ordinances most towns have. For a specific list of city ordinances for your community you can look them up online or ask at your local library.

Reminders

- You are now responsible for the home and all the maintenance. You can no longer call your landlord to have them fix any problems.
- If you miss payments on your house it can go into **foreclosure** and you can lose your home! You must make your regular monthly house payments.
- If you are having financial difficulties, be sure to communicate with your lender, which may be Habitat for Humanity or a different lender such as the USDA.
- Create a budget with a savings section reserved for home repair and improvement.
- It is important to know how to handle small maintenance problems, and when to call for professional help!
- You will be living in this home for many years; be sure to create positive relationships with your neighbors!
- It is important to know how to operate all of the appliances in your home.
- You are responsible for cutting your grass and shoveling the snow.
- You control and pay for all the utilities.
- Your home is a large asset; consider getting life insurance and writing a will to protect it!
- Habitat accepts limited responsibility for a house after construction. *The house and any problems or damage that occurs after move-in **are the responsibility of the homeowner.***

Homeowners Insurance

Homeowner's insurance provides protection for you and the lender in case of damage or a disaster. It is required by the lender because your home is the collateral for the loan. In a standard insurance policy, there are several types of coverage:

1. **Structural Coverage:** pays to fix or rebuild your home if it is damaged or destroyed by events covered under your insurance policy. Additional structures on your property are covered as well. Ask your insurance agent if the amount of insurance is enough to rebuild your home in case it is destroyed. Should you consider replacement cost coverage that rebuilds your home to its original state? If you have other structures on your property that are separate from the home ask your agent if your insurance is enough to rebuild those to their original state as well.
2. **Personal Belongings:** such as furniture, clothes, electronics and appliances that are stolen or lost in a covered event will usually be covered by your homeowner's insurance. The standard insurance package will provide coverage for your belongings as a percentage of the amount of structural insurance coverage you have. Additional coverage may be necessary for expensive belongings like silver serving pieces, valuable jewelry, or paintings. It is wise to conduct an inventory of your home and personal belongings. Write down and keep in a safe place, even if outside the home itself, the identification and serial numbers on your electronics, appliances, computer or camera equipment, and other valuable items. Take pictures or videos of the inside and outside of your home and of your personal belongings. Use a computer to store information and keep it updated when new purchases are made. Download the information on a disk or portable storage device and store in your safety deposit box or safe.
3. **Liability/Legal Protection:** protects you against law suits for any property damage or bodily injuries you or your family inflict on other individuals. If the homeowner or family members are held responsible for any accidents that occur on their property, the homeowner's insurance will cover the injured person's medical bills and the homeowner's legal fees, with respect to policy coverage limits. In addition, you can purchase an excess liability policy which extends your liability coverage.
4. **Coverage for Additional Living Expenses:** pays for living expenses incurred if you are temporarily living away from your home due to damage caused by fire, storm, or other insured disaster. These additional costs may include motel or hotel costs, apartment rental, meals, and other expenses you have while living away from home during its restoration. Most likely the amount of coverage will be determined by the amount of the mortgage loan at the time of purchase. You may enhance the coverage for an additional cost.

This section was borrowed and excerpted from Home-smart written by Julie McAdory:

FLOOD INSURANCE: Standard homeowner's insurance policies don't cover floods or earthquakes. If your home is in a flood zone your lender will most likely require that you have flood insurance. An example of flood damage is when a river overruns its banks and washes into your home. Flood damage is caused by water that has already been on the ground prior to damaging your home. This damage can only be covered by flood insurance.

Standard Homeowner's insurance doesn't cover flood damage, but it does cover many types of water damage. Water damage covered by the homeowner's policy is any water that damages your property before coming into contact with the ground outside your home. An example of water damage is hailstones breaking your window allowing hail and rain to freely enter your home.

Record Keeping

It is important to keep records of all important documents including warranty and instruction sheets for major appliances, paid bills, tax information, mortgage information, credit card statements. Organize using whatever method works best for you.

Tax Returns: The general rule is to retain records for seven years. The IRS has 3 years to audit you from the date you file your taxes and it is up to you to have all of the backup information that went into the preparation of your returns.

Bank Statements: You do not need to keep these unless you are applying for a mortgage. In that case you should save them for three months.

ATM Receipts: Keep these until you balance your bank statement and then shred them.

Credit Card Statements: It is recommended that you keep the last three months.

Medical Insurance: This includes your premium statements, doctor bills, prescriptions, hospital bills, etc. Keep these five years from the date of the service rendered.

Home Insurance: The minimum suggested is five years. However, if you think that you may have any issues in the future, save them ten years.

Pay Stubs: Many people save these, but keep them secure. They contain everything an identity thief needs to open an account. Since each paycheck contains the history for all the past stubs you only need to save the latest one. The exception is if you are planning to get a new mortgage, which usually requires a few months of pay stubs.

Home Repair Receipts: These should be kept for ten years in case you need to prove something with regard to guarantees of workmanship. If you are doing home renovations, make sure you get the satisfaction of lien from the contractors doing the work. Keep those documents as long as you own the property.

Utility Bills: If you are writing off your utility bills for tax purposes, you may need to keep them as tax records. However, if you can't write them off, you need only keep the last three months.

Mortgage Documents: Keep the loan information for the duration that the mortgage is open. After you've paid off the mortgage, the bank is obligated to record a satisfaction of mortgage. Keep this legal document as long as you own the home.

Warranty Documents: Habitat will provide you with all the important warranties and documents from your current appliances. Anytime you get rid of an appliance, software, or anything else that had warranty documentation, you can shred the warranties at the same time.

Manufacturers' Manuals

The manufacturers' manuals for your appliances are filed in the following plastic sleeves. These materials contain the operation instructions, warranty registrations, and customer service numbers for many of your home's operating systems and major appliances. Please copy the important information for your major appliances into the "MAJOR APPLIANCES QUICK REFERENCE GUIDE" on Page 3 of this manual.