



The Care and Repair of Your Home

For anyone who could benefit from a reminder of the regular maintenance houses require

HOUSING GUIDE for the
RURAL AMERICAN WEST.

by EPICENTER through a grant from
ENTERPRISE COMMUNITY PARTNERS

This document is only a guide.
Please always consult a professional,
read warning labels, and use caution
when doing home maintenance.

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THE CARE AND REPAIR OF YOUR HOME

About This Guide..... 2

Getting Set Up To Continue Owning Your House..... 4

The Location of Utilities and Basic Troubleshooting..... 6

Weekly Maintenance and Preparation..... 8

Monthly Maintenance and Preparation.....10

Seasonal Maintenance and Preparation.....11

Spring.....11

Summer.....12

Fall.....13

Winter.....14

Biannual Maintenance and Preparation.....16

Annual Maintenance and Preparation.....17

About This Guide

This guide is for new homeowners, or anyone who could benefit from a reminder of the regular maintenance houses require. Small issues eventually escalate into large, sometimes catastrophic, problems for the structure of a house or health of its users. With brief regular preparation and maintenance, you can lessen the chances of issues in your house, and minimize the effects of anything you can't prevent. After explaining how to protect your house and become familiar with the utility systems of your house, this guide is organized by frequency of tasks so that you easily add these tasks to your personal calendar.

The Epicenter team believes everyone deserves a dignified place to call home, no matter how much money they have or where they live. We made these guides for anyone that wants to rent, buy, maintain, or develop homes. The programs listed in the resource guides are generally intended to make up the gap when people can't afford to live in available housing, or when no housing exists where they live. As we develop housing in Green River, Utah, we'll share more of what we learn here. While this information is intended for people in the Green River area, many of these resources are just as available to people living elsewhere in rural American western states.

Getting Set Up To Continue Owning Your House

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- Physically or digitally secure important documents like:

- Mortgage agreement
- Home inspection reports
- Insurance documents
- Property survey

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- Plan for your recurring housing costs that can include:

- Mortgage payments
- Homeowners and other insurance premiums
- Homeowner's association (HOA) fees
- Utilities
- Property taxes
- Pest control
- The cost of regular maintenance costs. Consider starting a dedicated savings account for repairs and replacements so that you're prepared when major costs come up.

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- Improve your credit score to access better insurance rates, and possibly better mortgage rates if you ever refinance:

Credit card companies and lenders use your credit score to help determine how reliable you are to lend money to. A high credit score will make it easier for you to get loans and mortgages, and to access lower interest rates and insurance costs. While some assistance programs can use an alternative method of determining your credit worthiness, improving your credit score is the easiest way to access credit and loans.

You can get one free copy of your credit report once per year by going to annualcreditreport.com, the only legitimate website for free credit reports, or call 1-877-322-8228. Otherwise, it will hurt your credit score to check it throughout the year.

The main ways to improve your credit include:

- **Pay bills on time.** If you have trouble remembering to do this, set up auto-pay to at least pay the minimum balance on time.
- **Don't open a lot of new accounts within a short period of time.** When banks see this, they frequently think that you're about to spend a lot of money and therefore might be less likely to pay back money owed.

- **If you have a lower credit score, then just open a couple new credit accounts and pay those bills on time to start building a consistent credit history.** Try to pay the entire monthly balance of your current credit cards each month and keep them active so that banks don't close them or lower your credit limits.
- **Don't close old accounts.** How long you've had a credit card and how you've used it counts toward your credit history, and closing those accounts removes that beneficial effect (but not the negative effects of any late payments).
- **Pay down your credit card debt.**

- **Protect yourself against scams**

(the following section is relevant anywhere but is based on suggestions offered in the Homeowner Handbook made by the Homeowner Help Desk, a partnership between the Center for NYC neighborhoods, local community-based organizations, the NYC Department of Housing Preservation and Development (HPD), and the Office of the New York State Attorney General)

A deed is the signed legal document that states who owns a property, including the house. Scammers and con artists may try to steal your deed, especially if you're behind on payments or are an older adult. Common scams include: offering to negotiate with a bank to avoid foreclosure, creating fake government or bank modification websites and forms, persuading one of multiple heirs to a home to sell their rights to the home (which often forces the sale against other heirs' wishes).

This does not constitute legal advice, but some things you can do to lessen your chances of getting scammed include:

- Don't agree to upfront fees from loan modification companies.
- Don't trust a loan modification company that "guarantees" a modification. Banks don't have to modify your loan.
- Don't follow advice to stop making your mortgage payments or to default when you are current on your payments. Watch out if you are asked to stop making your regular mortgage payments and to pay the assistance company instead. If someone who claims to be your lender or servicer asks you to change where you are sending your mortgage payments, don't listen to them.
- Don't send your mortgage payment to anyone other than the company that sends you your mortgage statements.
- Don't sign any papers turning over your deed or transfer ownership of your home to a loan modification company.
- Don't agree to sell any part of a home you inherited without first seeking advice from a lawyer that you know and trust.
- Don't let your home visibly fall into disrepair or look vacant for extended periods of time. Scammers will take this as a sign that the property has been abandoned and target your home for deed theft because they believe that the homeowners will not notice.
- Don't transfer ownership of your property to a mortgage assistance company. A trustworthy organization or individual will not ask you to transfer your property rights to them.

The Location of Utilities and Basic Troubleshooting

Electricity

Know where your electrical circuit breaker box is located for quick access in case of tripped breakers or for electrical work. Check your basement, garage, or closets for a metal box with switches.

In order to identify a tripped breaker, open your circuit breaker box and look for the breaker that's in the "Off" position or stuck in the middle. This is the tripped breaker. Then:

- **Unplug and Turn Off Appliances:** Go to the area of your home affected by the outage. Unplug appliances and turn off all lights to prevent overload when the power comes back on.
- **Reset the Breaker:** Firmly flip the switch on the tripped breaker fully to the "Off" position, then turn it back to "On." This should reset the circuit and restore power.

Know where your thermostats, main air conditioner, and furnaces are located for maintenance or repair work. Check your basement, attic, or closets for furnaces; check outside your home for the main air conditioner units, and check the walls in your main living spaces for the thermostat.

Smoke and Carbon Monoxide Detectors

- Carbon monoxide (CO) is a toxic gas that has no color, odor, or taste. To prevent CO poisoning you should:
- Vent any fuel-burning appliances such as gas stoves, water heaters, or furnaces to the outside.
- Never use appliances intended for outdoor use while indoors, such as grills or portable generators.
- Never use an oven to heat your home.
- Install at least one CO detector in each bedroom and make sure the alarm is loud enough to wake you up.
- Never start your car in the garage unless the garage door is open.
- Know the most common symptoms of CO poisoning which include: headaches, dizziness, fatigue, weakness, nausea or vomiting, confusion, blurred vision, or loss of consciousness. While many of the above symptoms are the same as those of the flu, you can tell that you have CO poisoning

when you feel better outside of your home and you don't have a fever or other common flu symptoms.

Natural Gas and Propane

If your house has natural gas or propane, know where your main shut-off valve is located for quick access in case of emergencies. Most valves turn off when turned clockwise, but if the valve has a lever, turn it to be perpendicular to the pipe.

Gas leaks can start fires or create explosions.

There might be a gas leak if you:

- Smell strong rotten egg or sulfuric odor.
- See a white cloud, mist, or fog, bubbles in standing water, blowing dust, or plants that look dead or dying for no clear reason.
- Hear a hissing or whistling sound.

If you suspect that your house has a gas leak, you should:

- Quickly open any doors and windows close to you and leave the building immediately; do not attempt to locate the leak. Do not turn on or off any electrical appliances, do not smoke or light matches or lighters, and do not use a house phone, cellphone, or any other electronics within the building.
- After leaving the building, call your gas service provider and 911 to report the suspected gas leak.

Sewer or Septic System

Know where your sewer cleanout or septic tank access is located for maintenance or repair work. Check your basement, crawl space, or outside between your home and the street for a cleanout. Septic tank access points are usually located underground in your yard, sometimes indicated by a slight mound or discolored grass.

Water Supply

- Know where your main culinary water shut-off valve is located for quick access in case of leaks or major plumbing work. Check your basement or outside near the foundation. Most valves turn off when turned clockwise, but if the valve has a lever, turn it to be perpendicular to the pipe.
- Do not pour cooking oil or grease down your drain. Instead, pour cooled cooking oil and grease into a container then seal and discard with your regular trash.
- Know where your water heater(s) are located for maintenance or repair work. Check in your basement, garage, or closets. If your water heater is a cylindrical tank type, set the temperature at 120 degrees Fahrenheit to reduce the risk of scalding.
- Flush out hot water from the water heater periodically to remove accumulated sediment.

Weekly Maintenance and Preparation

- Keep sidewalks and entry steps clear of overgrown plants, debris, and objects stored outside.
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- Look for leaks around toilets and sinks, inspect tub and sink drains for debris and unclog if necessary.

If you need to unclog a toilet:

- If you are concerned with a toilet overflowing while working on it, then turn off the water supply line that connects to the toilet.
- Grab a plunger.
- Create a seal over the hole at the bottom of the bowl, then give a few firm, upward, and downward plunges. This often dislodges whatever is causing the blockage.

If you need to unclog a sink or tub drain:

- Identify the clog; common culprits are hair in bathroom drains and food particles in kitchen sinks.
 - Start with a plunger. If it's a sink, cover the overflow hole with a wet cloth, then plunge vigorously.
 - Before resorting to harsh chemicals, try pouring a mixture of baking soda and vinegar down the drain, followed by hot water.
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- If a toilet is running (you can hear running water long after flushing):

Inside your toilet tank, there's a rubber part called a flapper. It opens to let water out when you flush and seals back to fill up the tank. If the toilet keeps running, check if the flapper is sealing properly. It might just need an adjustment or replacement.

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- Inspect grout and caulking and touch up any voids or cracks in tubs and showers.
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- Clean faucets and showerheads to remove mineral deposits.
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- Clean the clothes dryer lint screen after each use.
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- Prevent indoor allergens and pests from accumulating:
 - Prevent mold growth by frequently cleaning surfaces, especially in bathrooms and kitchens.
 - Prevent pest infestations by eliminating their food and water sources and limit their entry points in your home. Clean up and cover food waste and trash, reduce clutter, seal water leaks, and patch any holes or cracks in your walls, floors, and ceilings.

Monthly Maintenance and Preparation

- Check kitchen vent hood filter, and clean or replace if needed.

- Check air conditioner (HVAC) and furnace filters, and clean or replace if needed.

- Inspect electrical cords for wear.

- Clean clothes washer filters and the door gasket, and replace the gasket if you notice any rips or tears.

Seasonal Maintenance and Preparation

(every three months, or on the following dates:
February 15, April 15, July 15, and October 15)

Spring Routine

or around February 15

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- Clean and maintain ceiling fans:
 - Use a vacuum extender, feather duster, damp cloth, or old pillowcase wrapped around the fan blade) to remove all dust from the fan blades.
 - You should wear a face covering while cleaning to avoid inhaling falling dust.
-
- Replace light bulbs or fixtures:
 - When a bulb burns out, turn off the fixture, unscrew the old bulb, and screw in a new one of the correct size and wattage.
 - When replacing a light fixture, always turn off the power at the circuit breaker first. If you're not confident in electrical work, this might be a job for an electrician.
 - Test smoke and carbon-monoxide detectors and change batteries every six months.
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- Clean and maintain the outside of your house:
 - Inspect the outside of your house, and look for any problems with the foundation, vents, gutters, and drainpipes.
 - Cut back tree branches that block doors and windows that are on a fire evacuation path, or that overhang low over gutters.

Clean gutters and downspouts:

 - Use a ladder to reach your gutters and remove debris by hand or with a gutter scoop.
 - Flush the gutters and downspouts with a hose to clear any remaining blockages.
 - Always use a sturdy ladder and have someone spot you if possible.
 - If your gutters are hard to reach, consider hiring a professional

Summer Routine

or around April 15

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- **Clean and maintain ceiling fans:**
 - Use a vacuum extender, feather duster, damp cloth, or old pillowcase wrapped around the fan blade) to remove all dust from the fan blades.
 - You should wear a face covering while cleaning to avoid inhaling falling dust.
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- **Reverse ceiling fan spinning direction to “counterclockwise” to make rooms feel cooler.**
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- **Replace light bulbs or fixtures:**
 - When a bulb burns out, turn off the fixture, unscrew the old bulb, and screw in a new one of the correct size and wattage.
 - When replacing a light fixture, always turn off the power at the circuit breaker first. If you’re not confident in electrical work, this might be a job for an electrician.
 - Test smoke and carbon-monoxide detectors and change batteries every six months.
-
- **Clean and maintain the outside of your house:**
 - Inspect the outside of your house, and look for any problems with the foundation, vents, gutters, and drainpipes.
 - Cut back tree branches that block doors and windows that are on a fire evacuation path, or that overhang low over gutters.

Clean gutters and downspouts:

 - Use a ladder to reach your gutters and remove debris by hand or with a gutter scoop.
 - Flush the gutters and downspouts with a hose to clear any remaining blockages.
 - Always use a sturdy ladder and have someone spot you if possible.
 - If your gutters are hard to reach, consider hiring a professional

Fall Routine

or around July 15

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- **Clean and maintain ceiling fans:**
 - Use a vacuum extender, feather duster, damp cloth, or old pillowcase wrapped around the fan blade) to remove all dust from the fan blades.
 - You should wear a face covering while cleaning to avoid inhaling falling dust.
-
- **Replace light bulbs or fixtures:**
 - When a bulb burns out, turn off the fixture, unscrew the old bulb, and screw in a new one of the correct size and wattage.
 - When replacing a light fixture, always turn off the power at the circuit breaker first. If you're not confident in electrical work, this might be a job for an electrician.
 - Test smoke and carbon-monoxide detectors and change batteries every six months.
-
- **Clean and maintain the outside of your house:**
 - Inspect the outside of your house, and look for any problems with the foundation, vents, gutters, and drainpipes.
 - Cut back tree branches that block doors and windows that are on a fire evacuation path, or that overhang low over gutters.

Clean gutters and downspouts:

 - Use a ladder to reach your gutters and remove debris by hand or with a gutter scoop.
 - Flush the gutters and downspouts with a hose to clear any remaining blockages.
 - Always use a sturdy ladder and have someone spot you if possible.
 - If your gutters are hard to reach, consider hiring a professional

Winter Routine

or around October 15

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- **Clean and maintain ceiling fans:**
 - Use a vacuum extender, feather duster, damp cloth, or old pillowcase wrapped around the fan blade) to remove all dust from the fan blades.
 - You should wear a face covering while cleaning to avoid inhaling falling dust.
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- **Reverse ceiling fan spinning direction to “clockwise” to make rooms feel warmer.**
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- **Replace light bulbs or fixtures:**
 - When a bulb burns out, turn off the fixture, unscrew the old bulb, and screw in a new one of the correct size and wattage.
 - When replacing a light fixture, always turn off the power at the circuit breaker first. If you’re not confident in electrical work, this might be a job for an electrician.
 - Test smoke and carbon-monoxide detectors and change batteries every six months.
-
- **Clean and maintain the outside of your house:**
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- Winterize your water lines:

- Repair broken and cracked windows, doors, and walls.
- Install storm windows on basement windows.
- Tightly close doors and windows to the outside.
- Insulate outside walls.
- Turn off the water to outside faucets, remove hoses, and drain the pipes.
- Ask your local plumbing supplier about materials to insulate pipes and meters.
- Take extra care to ensure your meter is insulated if it is installed in an unheated garage.
- Arrange to have someone turn on a faucet periodically if you are going to be out of town during cold weather.

Biannual Maintenance and Preparation

(every six months)

- Flush out hot water from the water heater to remove accumulated sediment.
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- Inspect fire extinguishers:
 - Make sure the extinguisher is in a place easily accessible and known to household members, such as in a cabinet under the kitchen sink.
 - Check that the pressure gauge needle is pointing to the green area.
 - Check for any visible damage to the extinguisher.
 - Check for a date to make sure the extinguisher isn't expired.
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- Replace the batteries for all CO and smoke detectors.

Annual Maintenance and Preparation

(once per year)

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- Clean the clothes dryer hose and vent.
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- Make and practice a fire evacuation plan for your household that includes:
 - All the ways to escape each room in your house and how to recognize the smoke alarm's sound.
 - Clearing space outside all windows and doors for easy escape.
 - A location right outside of the house where anyone evacuating the house will meet up and not reenter any burning building.
 - An emergency contact person who lives outside of your area. Every member of the household should carry emergency contact information in writing and on their cell phones. If you are disabled and live alone, or spend large parts of your day alone in your house, let your local fire department know so that they can better assist you if a fire were to occur.
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- Make a plan for other likely emergencies, which in the rural West likely includes:
 - Wildfires and Landslides
 - Be prepared to evacuate at a moment's notice and listen to local radio or TV for the latest safe evacuation routes.
 - Earthquakes
 - Teach household members to Drop (where you are onto your hands and knees), Cover (you head and neck with your arms), and Hold On (to something until the shaking stops)

Winter Storms

- Stay indoors and dress in layers of lightweight, loose-fitting clothing to stay warm.

Tsunamis

- Plan evacuation routes from places you frequent to safe places that are either two miles inland or 100 feet above sea level.

- **Make or check up on a household emergency supply kit that includes:**

- Make or check up on a household emergency supply kit that includes:
 - Flashlights and batteries
 - Radio with batteries, or hand-crank radio
 - Cell phone chargers
 - ID's, passports, social security cards, birth certificates, and copies of insurance, medical, legal documents
 - First aid kit
 - Non-perishable food and fresh water
 - Manual can opener
 - Moist towelettes, hand sanitizer, garbage bags, and plastic ties (for personal sanitation)
 - Sleeping bags or extra blankets
 - Any required medications or equipment, such as CPAP machines or wheelchairs
 - Supplies for your pets, such as leashes or carriers, bowls, current photo of your pet in case they get lost, and any medications
 - Local paper maps
 - Waterproof container of matches
 - Cash or traveler's checks
 - Books, games, cards, puzzles, or other activities for children if you there are children in your household