

FIRST
THINGS
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HOME *Of Your Own!*

February 2018

www.mainehousing.org

MaineHousing's Newsletter for New Homeowners

CONTACT US

Need advice? Have questions about homeownership? Any newsletter topics you'd like to see covered? Please email us at MyNewHome@MaineHousing.org

IN THIS ISSUE

- Home preparedness: Basic emergency kits, chimneys, fire safety, winter safety plans; heating systems, frozen pipes, and snowblowers
- Beware of ice dams
- Smoke detectors
- Carbon monoxide detectors
- Housing counseling for homeowners
- Save for emergencies
- Small repairs can count
- Homeowner quiz

DISCLAIMER

MaineHousing shares information that we believe will be helpful to you as a new homeowner. For detailed information or advice, we recommend you contact a professional financial, tax, home repair, or legal advisor.



MaineHousing: Opening the door to your homeownership

Congratulations on the purchase of your first home using MaineHousing's First Home Loan!

We know that closing on your home was just the start of the journey, and that you were probably guided along the way by a helpful real estate professional and lender. Now, after the purchase, MaineHousing is available as a trusted partner to help you on your journey.

For many of you, the first few months and even the first years of homeownership may require you to make decisions, solve problems, manage household finances, or search for information and home services without the benefit of an expert at your side.

We understand how difficult and stressful sometimes this can be. So, we want you to know that we stand ready to be your guide and to provide resource information for

whatever challenges you may face on the road ahead. Remember: We are here to travel it with you!

This quarterly newsletter, "Home Of Your Own!" will provide you with information that you may find useful. This is the first issue, and we'd like your suggestions for topics you'd like to read more about!

If you are interested in do-it-yourself online resources, we can point you in the right direction. If you would like advice on how to budget better or manage your money more successfully, we're here to help! If you experience a financial hardship and are worried about how you'll make your mortgage payment, we'll guide you through the process of identifying resources to assist you with your situation.

Again, congratulations and welcome home!





Being prepared is being smart

Basic survival kit

Keep a basic emergency survival kit on hand especially during winter months when snow and ice can cause power outages. Let all family members know where its kept. The kit should include these recommended items, plus things your family may need:

- Water—one gallon of water per person per day for at least three days, for drinking and sanitation
- Food—at least a three-day supply of non-perishable food
- Battery-powered or hand crank radio and a NOAA Weather Radio with tone alert
- Flashlight
- First aid kit
- Extra batteries
- Whistle to signal for help
- Garbage bags and plastic ties for personal sanitation
- Manual can opener for food
- Local maps
- Cell phone with chargers and a back-up battery.

Chimney

If you plan to use a fireplace or woodstove this winter, make sure the chimney, whether masonry or metal pipe, is unobstructed by soot or excessive creosote.

You can inspect the chimney for buildup or blockages when it hasn't been used for some time by using a mirror and flashlight to view inside it, or you can call a professional chimney sweep to inspect and clean out soot and other hazardous debris. Using binoculars, check exterior masonry

RESOURCES

Fire safety

For tips on how to protect your home and family from hot spots, carbon monoxide, and fireplaces and heaters:

- Maine Fire Marshal:
maine.gov/dps/fmo

Winter weather safety plans

For tips on how to prepare your home for winter snowstorms, ice, or flooding:

- Maine Emergency Management Agency:
maine.gov/mema/prepare
- www.ready.gov/winter-weather

chimneys for signs of loose bricks or crumbling mortar which could lead to a safety issue. Call a contractor to repair it.

Heating system

Your heating system already is getting a workout this winter. It still could use preventative maintenance to keep it working well through the season.

Having your furnace or boiler checked and serviced by a licensed contractor every year will extend the life of your system and identify potential problems. Your furnace technician will make sure everything is clean and working at its best, and will inform you if anything is in need of repair or replacement.

Getting a tune up every year will make your furnace last longer. It will also

run more efficiently while it's working. The cost of a tune up is going to be far less than an emergency repair visit on a weekend or in the middle of the night.

Keep an eye on fuel levels throughout the winter. Don't trust that fuel gauge readings are completely accurate.

Also, avoid closing off unused rooms which create "cold zones" and drafts causing your furnace to work even harder to maintain an even temperature throughout the house.

Frozen pipes

Freezing temperatures could quickly lead to frozen pipes. Take steps to prevent this from happening.

Set your thermostat no lower than 55 degrees as the actual temperature inside the walls where water pipes are located is often colder than the living spaces.

Insulating accessible pipes with foam pipe covers can prevent energy loss and help you save on energy bills while protecting your home from costly water damage. Foam covers help insulate pipes from winter freezing and summer sweating.

If your pipes do freeze, never try to thaw them with a blow torch or other open flame, otherwise the pipe could conduct the heat and ignite the wood framing inside the wall space. It also can create steam inside the pipe, which could cause it to burst. Use hot water or a hand-held dryer.

Know where your home's water main



Beware of ice dams

As heat rises from a home, it melts the accumulated snow on the roof. That melted snow travels down the roof until it reaches the eave line and gutter, where it refreezes due to colder temps. This ice ridge or dam continues to expand, blocking the flow of subsequent snow melt, according to a HouseLogic.com article.

The ice dam can cause the snow melt (water) to back up, potentially seep under the roof shingles, pass through joints in the roof sheathing, and find its way onto interior ceilings or into wall cavities causing damage and concerns about the formation of hidden mold. You should know that where water enters your home on the outside sometimes is several

feet away from where you actually begin to see signs of water leakage inside.

Interior telltale signs of leakage include wet or stained spots, peeling or discolored paint, or visible signs of rust from nails in the sheetrock ceilings and walls of a home.

To help prevent ice dams, make sure your home has enough insulation to stop heat from warming your roof.

To learn more about prevention, damage and repairs please visit the HouseLogic website www.houselogic.com/organize-maintain/home-maintenance-tips/ice-dam-prevention/

shutoff is located in the event any pipes do burst; you may be able to prevent added damage. Call a plumber or heating contractor immediately.

Snow blower

Is your snow blower hard to start? Do you remember it making a funny noise when you put it away last spring? Ignoring warning signs or failing to do

routine maintenance might mean some expensive trouble is in your future.

Here are basic maintenance tips:

- Drain and replace old gas with fresh fuel
- Change or top off oil levels
- Lubricate moving parts
- Replace the spark plugs
- Check and tighten any loose nuts and bolts

Quiz answers

Question 1: Answer is D. Draining and insulating your outdoor plumbing from freezing temperatures should be a priority in the fall and winter months, not now. But all the other choices should be priorities in the spring.

Question 2: Answer is A. Mold grows fast, so quick clean-up and drying are vital. Your home is full of food for mold, including wood, carpet, plaster and drywall. The number one way to prevent penetration of water into your home from exterior sources is to have adequate and well-maintained rain guttering and grading away from your home.

Question 3: Answer is D. These are just a few of the ways to reduce your energy bill.

True or false: Answer is false. It is a common mistake for many homeowners. Most homeowner's policies don't cover flooding. You'll need to take out a separate policy to protect against all types of flooding, manmade or natural.

- Check belts, hoses and control cables for signs of wear or cracking

As for that funny noise, consider taking your machine to a qualified mechanic for an inspection and test run before the next storm arrives. Also, maintain any other pieces of power equipment you might have, such as a generator or tractor, in case you need them.



Smoke alarms save lives

Smoke alarms are a key part of a home fire escape plan. When there is a fire, smoke spreads fast. Working smoke alarms give you early warning so you can get outside quickly.

Safety tips:

- Install smoke alarms in every bedroom. They should also be outside each sleeping area and on every level of the home. Install alarms in the basement.
- Large homes may need extra smoke alarms.
- Smoke alarms should be installed inside every sleeping room, outside each separate sleeping area, and on every level. Smoke alarms should be connected so when one sounds, they all sound.

Most homes do not have this level of protection.

- Test all smoke alarms at least once a month. Press the test button to be sure the alarm is working.
- There are two kinds of smoke detectors and it is best to use both types of alarms in the home.
 1. Ionization smoke alarms are quicker to warn about flaming fires.
 2. Photoelectric alarms are quicker to warn about smoldering fires.
- A smoke alarm should be on the ceiling or high on a wall. Keep smoke alarms away from the kitchen to reduce false alarms. They should be at least 10 feet from the stove.



A smoke detector or alarm.

- People who are hard-of-hearing or deaf can use special alarms. These alarms have strobe lights and bed shakers.
- Replace all smoke alarms when they are 10 years old.

For more information, visit the National Fire Protection Association website: www.nfpa.org/Public-Education/By-topic/Smoke-alarms/Safety-messages-about-smoke-alarms

You can prevent carbon monoxide exposure

Carbon monoxide (CO) is an odorless, colorless gas that kills without warning. It is produced any time a fossil fuel is burned in a furnace, vehicle, generator, grill, or elsewhere. CO from these sources can build up in enclosed or semi-enclosed spaces and poison the people and animals in them.

Following these important steps can keep your family safe:

- Have your heating system, water heater and any other gas, oil, or coal burning appliances serviced by a qualified technician every year.
- Install a battery-operated or battery back-up CO detectors near every sleeping area in your home.

- Check CO detectors regularly to be sure they are functioning properly. Check or replace the battery when you change the time on your clocks each spring and fall.
- If the detector sounds leave your home immediately and call 911.
- Seek prompt medical attention if you suspect CO poisoning and are feeling dizzy, light-headed, or nauseated.
- Don't ever use a generator, charcoal grill, camp stove, or other gasoline or charcoal-burning device inside your home, basement, or garage or near a window.
- Don't run a car or truck inside a garage attached to your house,



A carbon monoxide detector.

- even if you leave the door open.
- Don't burn anything in a stove or fireplace that isn't vented.
- Don't heat your house with a gas oven.

For more information, visit the Centers for Disease Control and Prevention website: www.cdc.gov/co/guidelines



Household budgeting help available from housing counselors

Experienced and trained housing counselors are available – *for free!* – to provide guidance on how to improve your credit, pay down debt, or create a household budget that supports your mortgage and other expenses.

For homeowners who experience a temporary setback that affects their ability to pay their mortgage, a U.S. Department of Housing and Urban Development-approved housing

counselor can help you work with your lender.

A counselor can work with you over the phone and/or set up a time to meet with you in person to discuss your situation.

All information is strictly confidential.

There is no charge to work with a housing counselor — help is free!

To obtain the assistance of a housing counselor, call 207-626-4670 or email Debbie King-Johnson at dkjohnson@mainehousing.org and receive a referral to the housing counseling agency serving your area.

For online financial education, visit: Money Management International at www.moneymanagement.org or National Foundation for Credit Counseling (NFCC) at www.nfcc.org.



The small repairs can count

It's the small repairs that tend to be overlooked by most homeowners. But they can add up to major repairs and affect the value of your home.

For example, some cracked caulking around the windows may not seem like much, but water can get behind that caulking and into the sheathing or framing, causing mold and rot. Before you know it, you could be faced with a \$5,000 repair that might have been prevented by a \$4 tube of caulking and a few minutes of your time.

Proactive maintenance is essential to preserving the value of your home. Without it, your home could lose as much as 10 percent of its value. Proper maintenance could actually increase the value of a house by about 1 percent each year, according to research from the University of Connecticut and Syracuse University.

Routine maintenance enhances curb appeal, ensures safety, and prevents neglected upkeep from turning into costly major repairs. Spend a little now. It's worth it.

Save for emergencies

Could you afford to repair both a leaking roof and replace a refrigerator in the same week?

Your home is a major investment so it's smart to plan for both routine maintenance and unexpected repairs.

It's wise to have an emergency fund to cover any unexpected expenses ranging from a job loss, medical expense, or a car or home repair. Any unexpected expense can be incredibly stressful.

Many advise having enough money in your emergency fund to cover at least 3 to 6 months of living expenses. When building your emergency fund, consider your recurring expenses such as mortgage payment, utility bills, food, health care, student loans, car payments and car and home insurance.

Try building up your savings in small amounts every week or every paycheck. By saving just \$25 a week over 2 years, it would equal \$2,600.

The more you save, the better prepared you'll be!



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HOME *Of Your Own!*

We challenge you to take the homeowner quiz

You're now living in your new home. *Congratulations!* How prepared are you to take care of it? Take this quiz! The answers will help you! See Page 3.

Question 1: Looking forward to spring, which of the following should NOT be at the top of your to-do list:

- A. Clean screening and check for holes.
- B. Pull leaves and debris from gutters and downspouts and reattach

loose gutters

- C. If you have a sump pump, test it to make sure it's working properly.
- D. Drain and insulate your outside faucets.

Question 2: Uh-oh. There's a wet spot between on the wall and the floor. How long will it take for that saturated area to begin to grow mold?

- A. 48 hours
- B. 72 hours
- C. One week
- D. One month

Question 3: Smart do-it-yourself strategies to reduce your home energy costs include:

- A. Increasing your home insulation.
- B. Weather stripping your windows.
- C. Replacing existing older appliances with more energy efficient new ones.
- D. All of the above.

True or false?

In the event of a flood, my homeowner's insurance policy will cover the damage.

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