



News

Dear new homeowner,

You get an owner's manual when you buy a new car. Wouldn't it be great if you got one for your new home?

HomeWorks News has been created to be just that. You get an issue each season with maintenance tips and financial management information for coming months.

Each issue includes a home care checklist so you'll know what to do, backed by articles that tell you how.

You'll also find tips on such things as property taxes, escrow accounts, home equity loans and emergency funds.

We hope *HomeWorks News* helps you enjoy your new home and cope with the challenges of home ownership.

HomeWorks News is produced by University of Wisconsin-Extension Cooperative Extension with the support of housing specialists from the Cooperative Extension Services of Kansas, Minnesota, Missouri and Nebraska.

Fall tips for home care

Outdoors/yard & garden

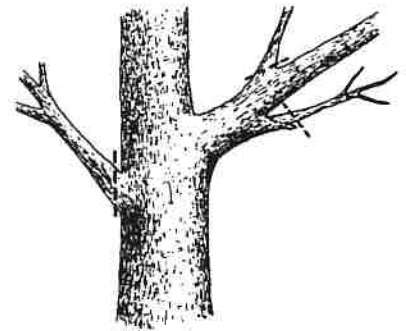
- Fertilize the lawn.** Experts advise that October is one of the best times. Fertilizers sold for fall application sustain root growth over winter and help the lawn better compete with weeds in spring.
- Disconnect and drain garden hoses and outdoor faucets.** Water left in hoses can back up into faucets and freeze, causing pipes to burst.
- Clean gutters.** Once most trees have shed their leaves, clean debris from gutters and downspouts before snow falls. See page 5.
- Prune established trees while they are dormant (not growing) to prevent disease.** Pruning now is less likely to hurt trees. See page 4.

Indoors

- Make sure your furnace is ready for winter.** Clean or replace filters and have the heating system checked. See page 2.
- Winterize windows and doors.** Check weatherstripping, caulking and thresholds to reduce air leaks. See page 3.
- Clean your refrigerator inside and out and vacuum or dust the coils twice a year.** Be sure to clean gaskets around the doors, and the drip pan underneath. See page 4.
- Prepare for paying your property tax bill.** See page 6.

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Furnace care tips

To stay warm all winter, keep your heating system in good condition. Here are some tips for caring for the most common heating system — a gas forced air furnace. Consult your owner's manual or a furnace repair technician for specific instructions on maintaining your furnace.

Reasons to have your heating system checked regularly:

1. **Safety** — Gas furnaces are generally safe. But if not maintained properly, they can create **carbon monoxide** — a deadly odorless gas. See "Carbon monoxide" in *HomeWorks News: Winter*.
2. **Energy efficiency** — Like a well-tuned car, a well-tuned furnace uses less fuel.
3. **Convenience** — A checkup can keep you from waking up in the middle of the night to find the house cold because the furnace has stopped working.
4. **Timely repairs** — A company that services your furnace regularly is more likely to respond quickly in an emergency.

Check your owner's manual for service you can do

The owner's manual usually explains how to clean or replace filters and do other preventive maintenance. You'll also find trouble-shooting tips that may save service calls.

If you do not have an owner's manual, contact the manufacturer or a local dealer and ask to buy one.

Clean or change filters regularly

Your furnace has one or two filters that clean the air as it goes through the system. When filters get dirty, less air can get through, so your furnace has to work harder.

Some filters can be cleaned by running them under water; others need to be replaced.

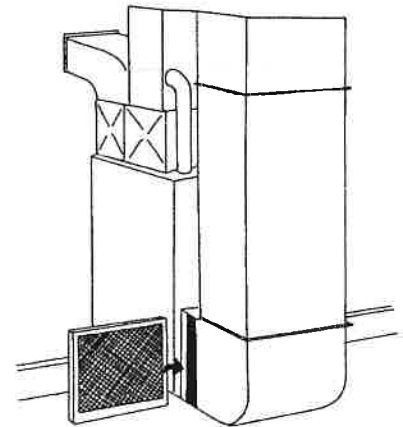
- **Before the heating season**, check the filter size and get extras to have on hand. You can get replacement filters at stores that sell household supplies and hardware.
- **During the heating season**, check the filter(s) every other month, and change or clean when dirty.

What to do if the furnace won't start:

- Make sure the electrical switch on the furnace is on, and that the circuit breaker for the furnace is on.
- Make sure the thermostat is set higher than the room temperature on the thermometer.
- If your furnace vents exhaust through plastic pipes:
 - Make sure the outlets are not blocked. The furnace will automatically shut off if these pipes are blocked.
 - Check whether a plastic tube leads to a basement floor drain. Make sure this tube is not blocked or kinked.
- **If the furnace still won't start**, call your furnace service company or the gas company.

What to do if you smell gas:

- **Leave the house immediately**, and call the gas company from a neighbor's home.
- **Follow the gas company's instructions.** If gas is leaking, any open flame such as a pilot light or a spark such as electronic ignition on the furnace or water heater could cause an explosion. — JM



HomeWorks News is issued in furtherance of Cooperative Extension work, Acts of Congress of May 8 and June 30, 1914, in cooperation with the U.S. Department of Agriculture and North Central Region Cooperative Extension Services. Programs and activities of these Cooperative Extension Services are available to all potential clientele without regard to race, color, national origin, age, gender, religion or disability.

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Keep heating costs down

Your winter heating bill can be an unpleasant surprise — and a real strain on the household budget. In northern climates, natural gas or fuel oil bills are often \$100, \$200 or more a month during winter.

One way to manage this seasonal expense is to ask your utility company to place you on a budget plan. This means that you will be billed an equal amount each month based on the previous owner's average energy use. Payments are adjusted annually to reflect most recent actual usage.

To reduce heating costs:

Reduce air leakage.

Make sure the weatherstripping around windows and doors is in place and still springy so it makes a tight seal. If warm air leaks out, you'll see frost on the storm window.

New exterior doors have adjustable sills. Make sure you do not see any light showing under the door. If you do, loosen or tighten the adjustment screws in the sill. These will raise or lower the sill as needed.

Check caulking around window and door frames, at butt joints in siding, and where wood siding meets corner trim. Caulking is used to fill gaps and prevent air and moisture leaks. If you find loose caulk, remove the old caulk, clean the area and apply new caulking.

Lower your thermostat setting.

Perhaps the easiest way to save heating dollars is to dial down. If you will be away for several hours or more, turn the thermostat down to 55 or 60 degrees F. Also consider dialing down at night and keeping the temperature lower even when you are home.

Having the temperature at 65 degrees rather than 70 degrees may take some getting used to. But many people find a cooler house more comfortable and healthy once they are used to it. You'll save about 1 percent on your heating bill for every degree you dial down.

Installing a **programmable or set-back thermostat** will make it easier to dial down and have the house warmed up when you wake in the morning or come home at night.

For more information

Ask your gas or oil supplier for details on weatherizing your home and setting up budget payments.

For help selecting a set-back thermostat and other energy savers, visit the U.S. Environmental Protection Agency (EPA) Web site:

<http://www.energystar.gov/products>

— JM

Test your knowledge

1. When the temperature outside is cold and your heat is on, bringing in outside air will

- a. decrease humidity in the house.
- b. increase humidity in the house.
- c. have no effect on humidity, but wastes heat.
- d. do none of the above.

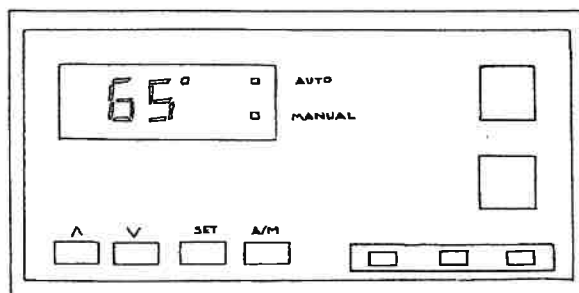
2. Frost on storm windows usually means:

- a. Water is leaking from the roof into the window area.
- b. The storm window is leaking too much air.
- c. The inside window is leaking too much air.
- d. Relative humidity in the home is too high.

3. Dehumidifiers are the best way to rid homes of excess humidity in winter.

- a. True
- b. False

See answers, page 6.



When to prune

The best time to prune established trees is when they are dormant (not growing). Pruning can help maintain a tree's natural shape, but open wounds and oozing sap attract insects and invite disease.

If you have to prune oaks, timing is crucial to prevent fatal **oak wilt**. Most arborists prune oaks in winter, through April 15 or earlier. After that, picnic beetles are active and can transport the oak wilt fungus to open tree wounds.

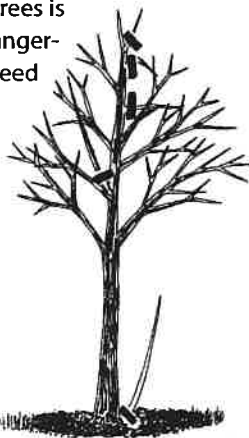
Pruning can shock even established trees. First, be certain a tree needs pruning — for example, it has dead, dying or crossed branches that rub bark off or could split with storm damage.

Check for branches that may brush against the house if weighted down by snow. If tree limbs are within a few feet of the roof under normal conditions, wind and snow may cause them to damage shingles.

Next, you need to know how to prune properly to protect the tree — and yourself. Ask your county or area extension office or a garden center for guidelines.

Pruning large trees is difficult and dangerous. You may need to hire a certified arborist to do the job.

— JM & LJ



Refrigerator care

After air conditioners, refrigerators are the biggest users of electricity in the home. Here are some tips to keep your refrigerator running as efficiently as possible and assure it is a safe place to store food.

- **Keep rubber gaskets clean.** Gaskets on refrigerator and freezer doors need to be kept clean so doors close tightly and the rubber lasts.
- **Wipe up spills immediately** — before they dry and become hard to remove. Wipe with a paper towel, then wash the area to remove any food residue. This is especially important if meat juice or milk spills onto shelves or into drawers.
- **Clean the drip pan about every other month.** Drip pans under refrigerators can become moldy if water sits in the pan.
- **Vacuum or dust the coils twice a year.** Clean coils under or behind the refrigerator keep the appliance running efficiently.
- **Wash inside and out at least twice a year.**
 - Wash the inside of the refrigerator with a solution of baking soda and warm water. Rinse with clear water. Dry with a soft cloth or paper towels to prevent moisture buildup.
 - Remove trays and drawers, and wash these in the sink in warm soapy water. Rinse and dry before returning them to the refrigerator.
 - Wash the outside with sudsy water. Use hand dishwashing detergent. Rinse and dry.
- **Defrost manual refrigerators regularly.**

When things go bad — Removing odors

Bad odors in the refrigerator or freezer compartment usually mean spoiled food. Hunt for the culprit and throw it away. If odor persists, you may need to scrub the inside of the refrigerator or freezer with a cleaning solution.

First, unplug the appliance. Then, to remove the odor, use **one** of these cleaning solutions:

- **Vinegar** — 1 cup per gallon of warm water
- **Household ammonia** — 1 cup per gallon of warm water
- **Chlorine bleach** — 1/2 cup per gallon of warm water

Caution: Do not combine cleaning solutions, as toxic fumes may result. Follow label directions.

Wash the inside of the refrigerator or freezer with the solution. Rinse with clear water, and dry.

You may need to let the appliance stand open for a while to let the cleaning solution odor disperse. Do not place food in a refrigerator or freezer that smells strongly of ammonia or bleach. Some foods pick up these odors and taste bad. If you have small children, never leave an open appliance unattended.

To keep food safe, be sure the refrigerator stays 32 to 40 degrees F and the freezer 0 degrees F or colder. Label and date packages.

— MB & BI

Vinyl floor care

Routine flooring care

- **Protect the floor when you move appliances or furniture.** To avoid gouging, try upside down carpet scraps under furniture legs, and "walk" an appliance on pieces of plywood or paneling.
- **Use floor protectors to prevent furniture legs from denting or gouging floors.** These are available at flooring and hardware stores.
- **Use door mats and small rugs by entry doors.** Sand and other outside dirt can scratch the floor and make it hard to clean. Avoid mats with rubber backing, since they can damage floors.
- **Sweep or vacuum daily** to remove loose dirt that can scratch floors.
- **Wipe up spills immediately.** If you leave spills until later, they can cause stains or attract more dirt.
- **Wash the floor with warm water** as soon as the floor begins to look dirty. Soap is not necessary. Change the water often.

If damp mopping doesn't get the floor clean:

- Use:
 - Cleaning solution recommended by the flooring maker, or
 - All-purpose cleaner such as Spic and Span®.*
- **Apply cleaner to a small area** 3 feet by 3 feet, and let soak for a few minutes. A scrub brush may help loosen dirt on a rough-surfaced floor.
- **Rinse well with clean warm water.** If you do not rinse thoroughly, the remaining cleaner will cause the floor to soil more quickly.

Restoring the shine

Most vinyl floors have "no wax" surfaces. This means that you do not have to wax them often. Here is what to do if you want to restore the shine.

- **Clean the floor thoroughly** so you don't seal any dirt in with the wax.
- **Use a floor polish made for vinyl floors.** The company that made your flooring may recommend special types of polish. Some types of vinyl floor polishes are available in grocery stores.
- **Apply thin coats of polish.** To get an even coat, pour polish on the applicator rather than the floor.

—JM



* Reference to products is not intended to endorse them, nor to exclude others that may be similar. Examples are listed as a convenience to readers. If you use these products, follow the manufacturer's current label directions.

Gutter care tips

Gutters keep water that flows off your roof out of your basement and foundation. Unfortunately, they tend to collect leaves and twigs in fall.

When gutters become clogged, water can flow over the edge. The weight of water, ice and debris can cause gutters to sag and pull away from the house.

When cleaning gutters:

- Have a helper on the ground hold the ladder so it doesn't slip.
- Wear heavy gloves to protect your hands from sharp edges.
- Use a garden trowel or old pancake turner to remove debris.

Check supports:

- Make sure gutters are fastened tightly to the house and are not sagging.
- If gutters are loose or sagging, tighten or replace fasteners.

Unclog downspouts:

- Place the end of a garden hose in the top of the downspout.
- Have your partner on the ground turn on the water.
- Snake the hose down the spout until clear water runs out the bottom.

Do downspouts carry water away?

From the ground, check to be sure the downspout directs water **away from the house**. If you find a hole in the ground where the downspout ends, add an extension to carry water farther from the house. Add a splash block, bricks or flat rocks under the spout to spread the water. —JM

Property tax time

In many communities, late fall is when homeowners receive a property tax bill from their city or county. This tax on the value of real estate is the primary way local government raises the money to pay for local services such as fire and police protection, education, and street care.

How are property taxes determined?

Your property tax bill is based on the local tax rate and the assessed value of your property.

For a newly constructed home — A local assessor will visit the home and do a complete appraisal, comparing the home to other similar homes recently sold. The **assessed value** reflects the sale prices of these other homes, not the construction cost of the new home.

After construction — Assessments are adjusted annually based on changes in the value of similar homes sold or assessed during the year.

How do repairs and improvements affect the assessed value?

Normal repairs and maintenance should not increase your assessment. Even though the job may be costly, replacing a water heater or painting the house should not increase your home's assessed value.

On the other hand, improvements that increase the **market value** of the house will increase the assessed value. If you add a deck or a garage, or remodel the kitchen, buyers will probably pay more for the house. The assessor will figure this increased value into your assessment.

How do you pay property taxes?

If you are paying money into an escrow account for property taxes, the bill goes to the company to whom you send your monthly mortgage payments. You should get a copy from either the local taxing authority or your escrow account manager.

In some cases, the escrow manager pays your taxes directly. You may have a choice in how payments from your escrow account are made. If so, some experts suggest that you have the payments made jointly to you and the taxing authority. This allows you to control when payments are made.

If you do not have an escrow account, be sure to save enough so you can pay on time.

What happens if you are late paying property taxes?

The day after the first tax payment is due, you will be charged interest on the full unpaid property tax. The interest rate can be 1 percent per month or higher. One percent of \$2,000 is \$20. This means that if your original tax bill is \$2,000, your total bill increases \$20 each month the tax goes unpaid.

Soon after the final installment is due, the county sends a notice to all property owners who still owe taxes. This notice says that if taxes are not paid within a stated period — in some cases 2 years — **you will lose title to your property.**

If you miss a payment, contact the taxing authority immediately to arrange a new payment schedule. Stick to the arrangement.

Help for low income homeowners

Many states have a program to ease the property tax burden on households with low or moderate incomes. This program is often known as Homestead Tax Credit.

Check with your local property tax agency or state revenue department for details. Applying for this credit is simple, and can save you hundreds of dollars.

— JM

Answers to page 3 Test your knowledge

- 1. a.** Cold air can hold very little moisture. So when you bring cold air in and warm it up, it decreases humidity levels. Bringing in outside air is a very effective way to reduce indoor humidity problems in cold weather.
- 2. c.** Warm air from the house is leaking around the primary (inside) window sashes, cooling and depositing its moisture on the cold storm window. High relative humidity would lead to condensation on the inside window as well.
- 3. False** — Controlled ventilation is much cheaper, and conventional dehumidifiers do not typically drop humidity low enough to prevent winter humidity problems.

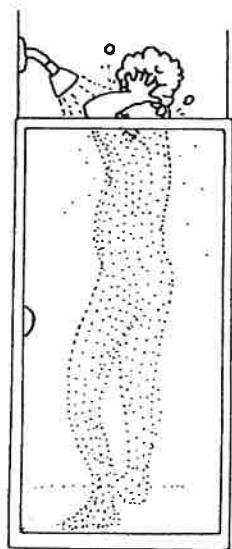
Water on the windows — Mold on the walls

Some houses are so airtight that humidity is trapped inside during the winter. When this happens, windows may become fogged and stay that way. Dark spots may also form on walls in bathrooms or outside walls. This is **mold**.

Windows fog and mold forms because water from humid air is condensing on cold surfaces.

A clothes dryer vented indoors produces 1 gallon of water per load.

Moisture sources in the home



Shower — 1/2 pint per shower



Cooking and dish washing
— 1 pint per meal



House plants — 1 pint per day

How to prevent humidity problems

Reduce moisture.

The first step is to reduce the amount of moisture produced in the house.

- **Vent the dryer outdoors.** Be sure the clothes dryer is venting outside. A clothes dryer venting indoors releases a gallon or more of water into the house for every load you dry.
- **Check for plumbing leaks.** Check under sinks, tubs, toilets, around the water softener, furnace and washer for drips, wet places or stains.
- **Keep the basement dry.** Make sure water is draining away from the outside of your home. If not, water could be coming through basement walls and adding to your humidity problem.

Increase ventilation.

If reducing moisture production isn't enough, the next step is to increase ventilation.

- **Use your range hood when cooking, cleaning or washing dishes.** Use bath fans for 15 minutes after showering or bathing. Fans will only help prevent humidity problems if they are vented outside.
- **If humidity is still a problem, leave fans on for several hours per day.** Open a window about 1 inch at the other end of the home to provide replacement air when the vent fan is running. Cold outside air contains little moisture and dramatically drops relative humidity levels as it warms.

Do not use a dehumidifier in winter.

Most dehumidifiers are meant to work at temperatures of 65 degrees F or warmer, and with humidity levels above 50 percent. During winter, increasing ventilation is more effective, and costs less.

— JM