



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.

Winter tips for home care

Outdoors/yard & garden

- Watch for icicles after a heavy snow fall.** Icicles could mean ice dams — and water leaking into your home. See page 3.
- If you have a snow blower,** make sure it is ready for use. Go over maintenance and safety guidelines. See page 2.
- Check your supply of sand or deicers.** Use deicers only when shoveling hasn't done the job. See page 2.

Indoors

- Check for water pipes in outside walls or uninsulated crawl spaces.** Be ready to protect these pipes from freezing when temperatures drop. See page 2.
- Check for air leaks around windows and doors.** Cold weather makes these problems easier to find. Make a list so you can add caulk or weather stripping when it's warm enough.
- Test carbon monoxide and smoke detectors.** Make sure the alarms will sound. See page 6.
- Change or clean furnace filters.** Clean air filters help the furnace run more efficiently. If family members have allergies, you may want more efficient filters. See page 7.
- File your income taxes — you may have a refund coming.** As a homeowner, itemizing deductions can save you money. See page 4.

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Frozen pipes

If your home has sinks or toilets next to outside walls, water in pipes serving them could turn to ice when outdoor temperatures drop below freezing. Water pipes in uninsulated crawl spaces can also freeze. Frozen pipes may leak when they thaw.

The colder the outside temperature, the greater the risk of frozen pipes.

How can you keep pipes from freezing?

The long-term solution is to provide better insulation or more heat to the pipes.

Electric heating tape can be wrapped around the pipes and energized when sub-freezing weather is forecast — unless you use one of the less expensive methods listed below.

Leave faucets connected to exposed pipes trickling when low temperatures are forecast. If the pipes are under an enclosed sink, open the door and use a fan to blow air from the room into the area under the sink.

First aid for frozen pipes

If pipes freeze, shut off the water supply to those pipes. Open connected faucets to relieve pressure. Then gradually warm the frozen pipes with a heat lamp or portable heater. Apply only moderate heat and expect to wait for several hours.

If pipes burst, immediately turn off the water supply to those pipes and find the leak. This will help the plumber locate the areas that need repair. — JM

Removing ice and snow

Snow is great for children, but means work for homeowners. Uncleared sidewalks can be dangerous and may lead to expensive tickets from local government. Ask your building inspector about local requirements.

Removing snow can be hazardous. If you don't get much exercise, take care when shoveling snow. Heart attacks and strained backs are among the dangers.

Start early. Give yourself enough time to straighten up often, and to catch your breath.

Snow blowers or snow throwers may reduce the physical strength and energy needed to remove snow. But they come with their own problems. Before winter starts, consider having the blower serviced. Add fuel and start it to be sure it will run when you need it.

For large heavy snow, snow blowers are very helpful. But for small light snow falls, it may not be worth the effort of getting them started and maneuvering them to remove all the snow without getting covered yourself.

Snow blowers are the cause of many hospital emergency room visits. Pay special attention to the maintenance and safety guidelines:

- **Wear eye protection.**
- **Remove toys, branches and other debris before you begin.**

- **If the chute clogs, turn off the thrower, disconnect the spark plug, and use a stick to knock free packed snow.**
- **Never leave a snow thrower running unattended.**

Deicing salts — primarily sodium chloride — often come to mind when sidewalks are covered with ice. These salts can harm your lawn and shrubs — and the environment. **Avoid deicing salts if possible.**

Removing snow from sidewalks before it is trampled is much more effective than correcting the problem once ice has formed. If you must use deicing salt, sodium chloride is the cheapest and most effective. Mix it with sand to minimize how much you use.

— MB, DC & JM

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Icicles can mean problems

While icicles hanging from the eaves of your home may be beautiful, they may also indicate ice dams. **Ice dams** form when snow piles high on the roof and the weather stays cold.

Under these conditions, snow touching the roof often melts. Water runs down the roof under the snow to the eaves. There, the roof temperature drops and the water refreezes. As this ice dam melts, water drips over the eaves and creates icicles.

As more snow melts, water flowing along the roof may back up behind the dam and leak into the attic or sidewalls of the home, causing damage.

First aid for ice dams

Clear snow from the roof a few feet back from the eaves with a roof rake.

You need only remove snow far enough back so the meltwater does not reach the ice dam.

A **roof rake** has a rectangular piece of aluminum where the teeth would be on a garden rake, and a handle that extends to 15 feet. This rake is designed so you can remove the snow from the ground.

You do not need to remove snow completely. **A thin layer of snow:**

- **Protects shingles from the roof rake.**
- **Keeps the roof cold enough** so no more water flows down the roof to add to the ice dam — and
- **Simply melts away.**

Do not try to break up ice dams. Using picks and axes to break up ice could damage shingles. Usually, removing the snow behind the dam as described above will stop both water damage and ice buildup behind the dam.

If icicles hanging from the dam become large, it's OK to remove them to reduce the weight on the gutters.

If you cannot reach the eaves from the ground with a long-handled roof rake, consider hiring a roofing contractor. They have the equipment to work on the roof safely.

How can you prevent ice dams?

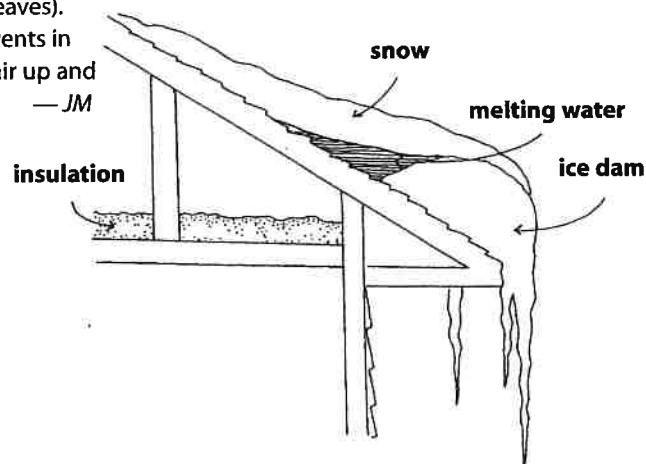
To prevent ice dams, make sure your attic stays cold.

Check for air leaking into the attic.

Look around chimneys and plumbing. Non-expanding foam in a can will plug most leaks. If air leaks around something hot like a stove pipe, form a gasket with sheet metal or use fiberglass insulation that will not burn or melt.

Add insulation. In northern climates, the attic should have an **insulating value of R-38 or more — at least 1 foot of insulation on the attic floor.** Consult your utility company or home inspector for recommendations in your area.

Ventilate the attic. In older homes, attics should have 1 square foot vent opening for every 150 square feet of floor, divided equally between the ridge area and bottom edge of the roof (eaves). Cold air flows in through vents in the eaves, pushing warm air up and out vents near the ridge. — JM



Test your knowledge

1. Ice dams form on roofs because:

- a. The attic beneath the roof is too cold.
- b. The attic beneath the roof is too warm.
- c. The gutters are not working properly.
- d. The shingles trap water and snow.

2. If there is not enough money in a homeowner's escrow account to pay property taxes and insurance premiums:

- a. The escrow account manager draws upon special insurance to pay the balance.
- b. The homeowner must find the money to pay the difference.
- c. Escrow payments for the next year will be raised to make up the difference and to assure that there will be enough money for next year.
- d. b or c

3. IRS standard deductions are now large enough that most new homeowners don't gain much by itemizing deductions.

- a. True
- b. False

See answers, page 6.

Case study

Sue is a single mother. In 2000, her standard deduction as head of household would have been \$6,450, regardless of number of children.

If Sue paid interest all year on a \$70,000 mortgage with an 8 percent interest rate and a repayment period of 30 years, her payments for that year would be \$6,165. Since she has only owned the home for a year, almost all of her payments (\$6,000) is for interest. **Interest payment** will be the largest portion of her mortgage payment for many years.

Sue also paid \$2,500 in property taxes on her home. Adding this to her interest paid, by itemizing her deductions she could reduce her taxable income by \$8,500.

By itemizing, Sue's taxable income would be \$2,050 less than if she used the standard deduction. She can add other deductions to the \$8,500 and further decrease her taxable income — and pay less in taxes.

Note: This example is based on 2000 tax year IRS information.

Tax laws change from year to year, and can affect what you may deduct. Consult the person who completes your tax forms, or the IRS toll-free hotline: (800) 829-1040
(800) 829-4059 (TTY)

Income taxes and homeowners

One of the advantages of home ownership is the break it can provide at income tax time. Most people take the easy way out and use the standard deduction the IRS provides.

However, it usually pays for homeowners to do the extra work to itemize deductions. This is because you can deduct both **mortgage interest** and **property taxes**. These usually equal more than the standard deduction (see "Case study").

To claim these deductions, file a 1040 long form with *Schedule A — Itemized Deductions*. When you itemize, you can also deduct charitable donations, local income taxes, major medical expenses that top 7.5 percent of your income, certain employment-related expenses, and casualty losses.

What records do you need?

To deduct your mortgage interest and property taxes, keep the payment summary from your lender — escrow analysis and statement or income tax statement (IRS form 1098) — and the receipt for your property taxes. Also keep receipts for everything else you itemize.

For more information:

IRS Forms and Publications:
(800) 829-3676 — Allow two weeks.

Or select Forms and Publications at:
<http://www.irs.gov>

One-on-one tax help — VITA (Volunteer Income Tax Assistance) is available at many public libraries and other locations from January to April 15. Details are available from the IRS hotline. — JM

Escrow accounts

Chances are that part of your monthly mortgage payment is set aside in a separate account to pay your property taxes and homeowner's insurance. This is known as an **escrow account**.

How much do you pay to an escrow account?

Your monthly escrow payment should be just enough so your lender can pay your property taxes and homeowner's insurance when those are due.

Since tax bills and insurance premiums increase, the government allows lenders to require slightly higher payments. The maximum reserve the lender can require equals two escrow payments.

If your lender does not set your escrow payment high enough, you may need to pay extra at the end of the year — or much more for monthly payments the following year.

Lenders are required to provide an **escrow account statement** each year, listing the balance and how much was spent. These usually come soon after the first of the year. Keep this to prepare your income taxes, and for at least 3 years. See "Income taxes and homeowners."

— JM

What if you can't pay your bills?

Sometimes disaster strikes — a car problem, layoff at work or major medical emergency — and you cannot pay your bills. If this happens, the worst thing you can do is keep it to yourself and hope it is all a bad dream.

What happens if you try to ignore bills?

Mortgage

- **Late fees** will be added to the amount you owe.
- **Your cosigner will be asked to pay.** If a relative or friend cosigned the mortgage, the lender will expect them to make the payments if you do not. Your missed payments could create serious problems for your cosigner as well.
- **Default** — Your mortgage note defines how many missed payments put your loan in default. Being in default means your lender has the right to accept only the full amount due and to limit the time you have to pay in full. You can end up in foreclosure even though you are paying.
- **Foreclosure** — Your lender will send you an intent to foreclose letter. If you do not pay as this specifies, the lender will ask the courts to sell the property to recover the money owed. If this happens, you could lose your home and the money you have invested in it.

Utilities

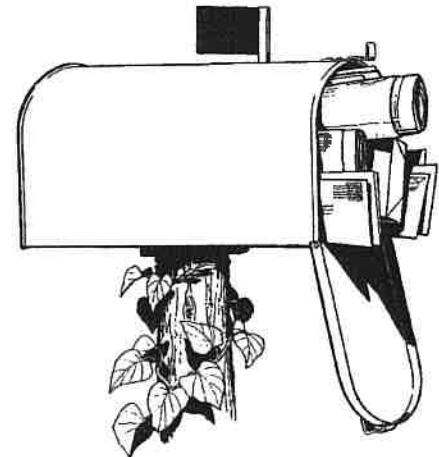
- **Interest** may be charged on overdue amounts.
- **Utility service may be shut off.** Utilities such as electric, gas and phone may be shut off if you don't pay bills.
- A large reconnect charge may be difficult to pay later.

So what can you do?

Most lenders would rather have you in the house and making some kind of payments than foreclose. Similarly, utility companies would prefer not to cut off service to customers. Contact them right away to work out a new payment plan, and stick to it.

Steps to take:

- **List your debts.** Include the usual monthly payments you make, and the interest charged on the balance.
- **Work out what you can afford to pay on bills.** Often, being able to afford the interest alone on a bill can help. After you pay the mortgage and utilities, divide the rest of your income among the other creditors.
- **Contact your mortgage lender and creditors BEFORE you miss a payment.** Explain your situation and your plan. Mortgage lenders and utility companies may have counseling services to help you figure out realistic payment schedules.



- **Make specific and realistic offers to pay.** You will need to talk to someone who can negotiate with you. Offer a specific payment on the billing cycle. Make promises you can keep, so you maintain good relations.
- **Follow up with a letter detailing the arrangements you agreed to.** This means you need to keep track of names, dates, times, and what you agree to do. Specify the terms of your agreement, the name of the person you talked to, and the date. Keep a copy of the letter for your records, and follow up if necessary.
- **Stick to the new payment schedule.** Once you have set up a new payment schedule with your mortgage lender and creditors, it is essential that you make the payments on time. Again, if your circumstances change, contact the creditor **before** you miss or decrease the payment further.

You can get help doing this by contacting a non-profit consumer credit counseling service in your area. They can work with you to develop a plan for getting control of your bills.

Your county or area extension office has programs and publications to help you plan your spending, decrease your debts and increase your savings. — JM





Smoke detectors

Most homes have smoke detectors installed in various locations. They are credited with saving many lives each year by giving people an early warning of a fire. Some smoke detectors require batteries. Others are connected into the home electrical system, particularly in newer homes.

How can you test the alarm?

- First, check that the red light is blinking about once a minute. Next, test the alarm by pressing the test button firmly for five (5) seconds. The alarm will sound. The noise will stop when you stop pressing the button (see diagram).
- If your smoke detectors run on batteries and you have been away from home or on vacation for a week or more, test the alarms when you return.

- You can also test by blowing smoke directly into the smoke detector. Never use a flame near the smoke detector; you may damage the detector.

What if an alarm does not work?

If the alarm does not sound when you test, the most likely problem is dead batteries. If you have replaced the batteries, check the use and care manual that came with the unit.

What if you burn the toast?

If you create smoke while cooking and the alarm sounds, open a window or door and run the kitchen fan until the smoke is cleared from the smoke detector. Fanning air through the detector will help the smoke clear faster.

— JM

Answers to page 3 — Test your knowledge

1. **b.** When the attic is warm, snow touching the roof can melt. Meltwater runs down the roof and refreezes on cold eaves.
2. **b or c** — One way or the other, the homeowner will need to pay the difference.
3. **False** — Most homeowners benefit substantially by itemizing. The amount deducted for interest on a \$70,000 mortgage at 8 percent interest alone would equal \$6,000 or more.

Carbon monoxide

When the home is closed and the heating system is operating, carbon monoxide poisoning is a concern. This is the number one cause of accidental poisoning in the United States.

This is particularly dangerous because it gives no warning. Carbon monoxide is an odorless, colorless product of incomplete combustion, and spreads rapidly. Early symptoms are easily mistaken for the flu and ignored.

Any combustion appliance can be a source, from the central heating system to a space heater or fireplace, even a vehicle left running in an attached garage.

To avoid danger:

- Have your heating system checked regularly by a technician.
- Avoid using unvented combustion appliances for heating, such as ovens.

Gas stoves may generate small amounts of carbon monoxide. But unless they are used for long periods of time for space heating, they are unlikely to pose a risk.

- Install a carbon monoxide detector.

These sense when carbon monoxide levels reach a danger point and sound an alarm. When buying a carbon monoxide (CO) detector, look for one that has a Underwriters Laboratory (UL) seal. Follow package directions for placement and care.

Early CO detectors were plagued with nuisance alarms. Current models have been redesigned to eliminate this problem.

— JM

Garbage disposal care tips

Here are some ways to keep your disposal unit working properly:

- **Keep hard objects out.** This includes plastic, rubber and metal, as well as bones and gristle — unless the owner's manual says your unit can safely dispose of those items.
- **Run a strong flow of cold water when grinding waste.** Cold water hardens grease and flushes ground waste into the sewer, so it doesn't clog the disposal unit or drain line.
- **Leave the water running for a few seconds after the disposal finishes grinding to flush the drain.**
- **DO NOT let food stand in the disposal.** This causes the interior to corrode and can produce odors.
- **Keep grinding lugs clean.** If a disposal takes a long time to grind food, the grinding lugs may be coated with soft food and not rotating. Try grinding chicken bones or peach pits to clean soft food off the grinders. Ice cubes are too soft to do the job.
- **DO NOT use chemical drain cleaners in the garbage disposal.**

If the disposal stops

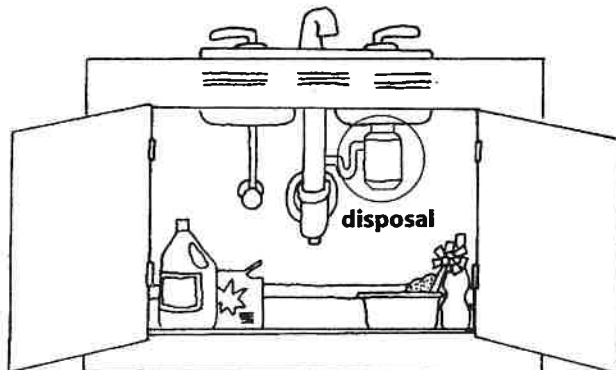
This usually means something is jammed in the disposal unit. Before you clear a clogged unit, listen for the motor.

If the motor is humming:

- Turn the disposal unit off and unplug it.
- Turn the cold water on.
- If your model comes with a wrench, insert it in the hole under the bottom of the disposal. Turn the wrench back and forth until the disposal grinders turn easily.
- If you cannot use a wrench, take a wooden stick — such as a wooden spoon or section of broom handle — and push it into the disposal from above. Push against one of the grinders until they turn freely. **Never** put your hand in the disposal.
- Once you've cleared the jam and the grinders move easily, plug in the disposal unit and turn it on again.

If the motor is not humming:

- Press the reset button under the bottom of the disposal.
- If this doesn't work, wait a few minutes and try again.



— JM

Furnace filter upgrade

The basic furnace filter is designed to remove large particles that reduce furnace efficiency. In response to consumer concern for indoor air quality, more efficient filters are now being marketed.

Here are some things to think about before you upgrade your furnace filter.

- First, filters only clean air when the furnace blower is operating and then only about 20 percent of the time.
- Second, recent research suggests that filters have relatively little impact on overall dust levels, which are much more affected by household activity.
- Third, dust that appears on surfaces is so heavy that it typically doesn't stay in the air long enough to be removed by any of the filter options.

Nevertheless, if you have family members with allergies who require cleaner air, then you may want to invest in a high efficiency furnace filter. If you do, check the operating, installation and replacement costs — not just the initial purchase price.

The electronic filter that has been around for many years is among the most effective. It has a high initial cost but no operating costs, provided you keep it clean.

— JM

Adapted with permission from: *About Your House: Your Furnace Filter* © 1999 Canada Mortgage and Housing Corp.: <http://www.cmhc-schl.gc.ca>