# Austin Habitat for Humanity Homeowner's Resource Manual

Making the most of your new home Updated February 2025

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## Welcome Home

On behalf of Austin Habitat for Humanity, its staff and its many volunteers, we would like to welcome you to your new home and home ownership. We realize that you have worked many hundreds of hours to make this homeownership dream come true and we congratulate you for your efforts.

The purpose of this Homeowner's Resource Manual is to acquaint you with some of the responsibilities of homeownership and how to handle them. This new property is now your home, and you will find it much different than living in a rental property. **You are now your own landlord and it will be up to you to maintain your home and yard in good condition.** 

You will also be responsible for managing your finances so that you can afford to keep your home for many years to come. Habitat offers credit counseling for homeowners as well as partner families. Take advantage of these no-cost programs; they can help you budget, manage your money, improve your credit or avoid financial issues in the future.

Your work on the construction site has made you familiar with how your house was constructed and because of this, some of the minor repair or maintenance work the house may require in future years can be done by you and your family.

Before you have moved into your new home an Austin Habitat for Humanity construction staff member will make a **walk-through inspection** with you. He or she will make a list of items needing additional attention or correction.

Please keep in mind that your home was built in partnership with yourself, other volunteers, and staff members of Austin Habitat. Because this is a partnership, your participation may be requested in the correction or completion of some work, just as it was during construction. In addition, it will require communication from you in case of any financial issues that may arise, including falling behind on your payments.

## Moving Into your Home Checklist

- Move utilities and trash into your name
- ◊ Install felt pads on any furniture on concrete floors
- ♦ Store all your paperwork somewhere safe
- Check on air filters and note their size
- Ensure fans are rotating the correct direction (See "Saving Money and Staying Comfortable)
- ♦ Cut grass around the perimeter of home to reduce insect damage
- ♦ Register appliances with manufacturer for warranty
- Anything stored under sinks is away from drain pipes (avoid hitting pipes and causing leaks)
- Set air conditioner thermostat
- ◊ Turn on all circuit breakers
- ◊ Read over the Warranty Agreement

## **Important Contact Information**

### <u>Mortgage</u>

If you received a Habitat loan and have payment issues, reach out to AmeriNat Loan Servicing at 1-800-943-1988 x7903. Otherwise contact your loan servicer.

Borrowers should set up a Loan Link account by going to <u>www.amerinatls.com</u> and clicking "Loan Link" at the top.

### <u>Warranty</u>

Go to https://austinhabitat.org/programs/resources/ and click on "Submit a Warranty Request"

## Financial Counseling

Always feel free to reach out to our Housing Counselor if you need help with your budget or with further financial education. You can reach out to Bertie Samilpa at <u>bsamilpa@ahfh.org</u> or 512-472-8788 x122.

### City Services & Utilities

Texas Gas Service (Southern Union Gas) 1-800-700-2443 City of Austin Utilities (Electricity, Recycle, Green Waste, and Trash Pickup) 512-494-9400 Austin Water Utility (Water, Wastewater) 512-972-0000 City of Austin Power Outages and After Hour Emergency Service 512-322-9100 Austin Fire Department 512-974-0130 Austin Police Department 512-974-2000 Bastrop Utilities (Water, Electric, Sewer, Emergency, and After hours) 512-332-8830 San Marcos Connecting to City Utility Services 512-393-8383 San Marcos Electric Power Outages and After Hour Emergency Service 512-393-8313 San Marcos Electric Utility 512-393-8300 San Marcos Water and Wastewater Utility 512-393-8010 San Marcos Recycle, Green Waste and Trash Pickup 512-393-8407

## **Important Contact Information**

### **Insurance**

Homeowner Insurance:	
Agent:	Phone Number:
My Policy Number:	
Agent:	Phone Number:
My Policy Number:	
Life Insurance:	
Agent:	Phone Number:
My Policy Number:	
For claims call:	
Other Insurance:	
Agent:	Phone Number:
My Policy Number:	
For claims call:	

For insurance information or complaints, call:

Texas Department of Insurance 333 Guadalupe Austin, TX 78701

State Fire Marshal's Office 333 Guadalupe Austin, TX 78701

## Family Emergency Plan

#### **National Hotlines**

Crisis Intervention/ Suicide Hotline 512-472-4357 National Domestic Violence Hotline 1 (800) 799-SAFE (7233) TTY 1 (800) 787-3224 Poison Center 1(800) - POISON 1

### **Emergency Contacts:**

	Name:
	Phone:
	Name:
	Phone:
	Name:
	Phone:
In case	of emergency, we will meet at

Copies of all important documents are kept

## **Mortgage Information**

### Making Payments

When? The due date for your mortgage payments is the first day of the month.

#### Where do the payments get sent to & how?

Your check or money order should be made out to AmeriNat, unless your loan is being funded through another lender. Always include your name, house address, and loan number. They will not accept cash! These payments may be mailed to:

#### AmeriNat

PO Box 52211

Phoenix, AZ 85072-2211

Auto-draft: If you do not have ACH/auto-withdrawal set up and would like to, please contact AmeriNat Loan Servicing at: 1 (800) 943-1988, ext. 7903.

#### Please note: On ACH, your account will be automatically withdrawn every 5th of the month.

#### Problems

It is extremely important that you contact AmeriNat if you are having a problem making your payment.

## **Mortgage Information**

### Your Escrow Account

#### What it's for

The escrow account is an account into which money is deposited to pay taxes and insurance. Each month you will pay one twelfth of the taxes and insurance owed for the year.

#### Changes in the amount

Your payments will most likely increase each year because both your taxes and your insurance will increase.

#### **Communications about your Escrow Account**

It is extremely important that you contact AHFH if you get anything concerning your escrow account that you do not understand.

### Homeowner's Insurance

#### What it's for

Homeowners insurance is like car insurance. It helps pay the cost of home repairs due to damage from fire or other causes. It is important that you understand what it covers and what it does not.

#### What is covered by the insurance policy?

Damage to your home and belongings caused by fire, and some other natural causes. There is usually some liability and medical coverage. In addition, it can cover water damage, damage to others' property, lawsuits, etc. Discuss the coverage with your agent before you choose the policy.

#### Any damage that is not a result of defective construction, but is the result of fire, storms,

#### burglary, etc. should be called in to your homeowner's insurance company immediately.

This also may apply to large repairs needed after your warranty period, such as water damage from plumbing leaks. It is important to call in your claim immediately. Keep your agent's name and phone number with your policy and important papers about your homeowner's insurance in a safe and easy-to-find location with the rest of your home paperwork.

## **Mortgage Information**

### Property Taxes

#### What is the appraisal?

It is the estimated value of the property. There is a county agency called the Travis Central Appraisal District (TCAD). They drive past the homes in the county and estimate their worth. This appraisal is used to determine the taxes you will pay.

#### What does the appraisal form look like?

You will receive a Notice of Appraised Property Value sometime during the first year in your home. You will also receive one each spring after that. It is extremely important that you pay attention to the Taxable Value of your home. On your first appraisal it should be the same as your purchase price. If it is higher, your taxes will go up.

#### What should you do if the appraisal is too high?

If the appraisal value is higher than the market value, you need to protest. You must protest within 30 days. The protest form is on the backside of the appraisal form you will receive from TCAD. Please call Client Services as soon as you get the appraisal if you believe it to be too high.

#### What is a Homestead Exemption?

In Texas, each homeowner is allowed to have a Homestead Exemption on their residence. This exemption reduces the value at which your property is taxed, which also reduces your taxes.

### Care of Legal Documents

You should know where all your important and legal documents are. In addition to keeping the originals in a safe place or a safety deposit box, you should also keep a copy elsewhere, outside of your home.

If you keep your originals at home, keep the copies with a trusted friend or family member, or in a safety deposit box. The best practice is to keep the original in a fireproof safe at home or in a safety deposit box at a bank.

### Predatory Lending

You will receive offers in the mail about refinancing and home equity loans. Review these items carefully and contact the Client Services Team at Austin Habitat for Humanity if you have any questions and prior to making any changes.

## **Appliance Log**

## <u>Kitchen</u>

Range

### Refrigerator

Air Handling Unit

Make:	Make:
Model:	Model:
Serial Number:	Serial Number:
Vent Hood	Dishwasher
Make:	Make:
Model:	Model:
Serial Number:	Serial Number:
Garbage Disposal	

## HVAC & Plumbing

Make:\_\_\_\_\_

Model:\_\_\_\_\_

### Condensing Unit (Outside)

Make:	Make:
Model:	Model:
Serial Number:	Serial Number:
Return Air Filter Sizes	Water Heater
Main:	Make:
Make Up Air (attic):	_ Model:
	Serial Number:

## Maintenance Tips

## Monthly Checkups

**Save money by changing air filter in air conditioning/ heating system-** A new air filter will save you money by maximizing the efficiency of heating and cooling in your home. It will also increase the air quality of your home! If you have no pets, you can change the filter once every 2 months or as the filter packaging recommends. With pets, you should change the filter monthly!

**Check for leaks around toilets and sinks-** Any sign of water where it shouldn't be is reason to investigate further. Even a tiny leak could cost hundreds of dollars each year!

**Reduce the chance of grease fires by cleaning stove vent-hood-** Cooking on your stove will lead to grease build up on the stove vent-hood. Detergent or soap and water will do a great job cleaning it.

**Test and clean smoke alarms and carbon monoxide detectors**– Test monthly and clean the alarms and detectors. Use a vacuum with attachment to carefully remove cob-webs, dust, and any bugs that might be hiding in the alarm.

**Keep your yard clean and mow around the perimeter of your house-** Insects will have an easy time getting into your home if you have grass or trees growing against your house or into your siding. Keep your grass cut short around your home, and keep your yard free of clutter so bugs have fewer places to live

**Inspect outside of your home monthly-** Walk around the house and any outbuildings, looking for problems with the foundation, vents, gutters and drainpipes. Confirm that rain water is able to flow away from the foundation.

## **Maintenance Tips**

## Yearly Checkups

**Maintain trees to extend their life-** Keep trees healthy by pruning any dead limbs or loose branches. Keep 2- 4 inches deep of mulch around the tree roots, mulch should be as wide as the tree's branches.

**Grade soil away from home to help keep your foundation level-** Water settling along your foundation is the greatest cause of foundation issues. Make sure the water on the ground runs away from the house, and not into it.

**Clean gutters to keep water away from your foundation and keep your fascia from rotting**- The gutters keep water from settling near your foundation during a storm. Clean them yearly so that water doesn't overflow and pool near your foundation.

**Change the batteries in the smoke alarms and carbon monoxide detectors**– Once a year, change all of the batteries in alarms. Every 10 years replace the alarm itself.

**Service air conditioner once a season to keep it running well-** Along with changing your filter regularly, servicing your HVAC system will help save you money by keeping your system running efficiently and extending its lifespan. It is less expensive to have the system serviced before the summer months, since the demand for service work is lower.

**Change Make Up Air Media Filter-** It is important that you change the filter in your fresh air intake system as recommended for optimal air quality improvement. It should be replaced every nine to twelve months. You can do this job or have your local HVAC professional do it when annual preventative maintenance is performed on your heating and cooling systems.

**Check weatherstripping on doors and windows to reduce drafts-** Windows and doors are the number one source of drafts! Doors and windows should shut tightly. If you can see daylight around the front or back door, you can install a door sweep (For the bottom of the door) or new weather stripping from Home Depot or Lowes.

**Clean clothes dryer exhaust-** Lint buildup can affect the dryer's efficiency and may create a fire hazard. In fact, about 15,500 house fires are caused by clothes dryers each year.

**Drain water heater tank or clean tankless water heater yearly-** Sediment & lime can affect your water heaters longevity.

**Look for signs of termites-** A swarm of termites can destroy the wood framing of your home and cost thousands of dollars to repair.

For more tips visit: https://www.hsh.com/homeowner/home-maintenance-checklist.html

## **Maintenance Tips**

## **General Tips**

**Keep your concrete floor looking great-** Your concrete floor can last a lifetime with proper care. Much like wood floors, they are damaged from scratching, scraping, kids, and harsh chemicals. Protection is the best form of maintenance.

- Always use protective felt pads on the bottom of all furniture (available at Home Depot or Lowes)
- Keep dirt out of your house with a welcome mat and keep shoes on a mat with solid backing so you can easily empty it outside
- Avoid Rubber or acrylic backed rugs/ carpets, they can discolor the floor under and around the mat

#### **Cleaning & Caring for your Concrete Floors**

- Dry dust mop or damp mop regularly to keep away dirt and grime, cutting down on abrasion. The best cleaning tool is a microfiber mop, available for about \$25 at Home Depot or Lowes.
- Keep the finish looking shiny by only using mild soap and cool water to mop
- Damp mop with a pH-neutral cleaner and water for an occasional deeper cleaning
- If you use a vacuum, test that it doesn't scratch the floor before you use it
- In areas of heavy traffic, such as entrances and foyers, reduce maintenance and wear and tear by using indoor floor mats or rugs. Outdoor floor mats also help reduce the amount of dirt and grit that gets tracked in.

#### DON'T USE ANY CHEMICALS ON YOUR FLOOR!

**Don't paint fire-suppression sprinkler heads (if applicable):** Painting is the first project most homeowners tackle. The 2-3 inch circle on the ceiling (or wall) of each room is a sprinkler head cap. In case of a fire, it needs to be able to come off of the sprinkler head easily. Painting it can stick it to the surface of the wall which makes it useless

**Keep your humidistat controlled fan running.** It's important to keep the humidity of your home low. You should set your dehumidistat to 40 and allow it run almost continuously. It uses a very small amount of electricity, so don't worry about the cost.

## Staying Comfortable & Saving Money

The Habitat home you are moving into is very energy efficient. It is well insulated with a properly sized air conditioning system. There are a couple things you need to know since it has fewer air leaks than your old house/ apartment.

## Keeping Your Air Fresh

Since your house is well insulated, you need to make sure there is enough fresh air circulating and the old air is exhausted. This happens in three ways:

- 1) Your air conditioner/ heater automatically pulls in fresh air as it runs. This is automatic and you never have to worry about it. If the weather has been mild and you haven't been running the HVAC the house may start to feel humid, let the HVAC run for a few cycles. This will reduce the humidity.
- The full baths have a dehumidistat which is connected to your bathroom vent. You should keep it set to 40% (or lower in the wintertime) This means the fan will run almost constantly to keep your house at a comfortable humidity level. It uses almost no electricity to run, about \$0.07 per month
- 3) When using the kitchen stovetop or oven, **always run your vent hood.** Cooking creates lots of humidity and indoor air contaminants, some that have been correlated to asthma in young children. Again, always run the vent hood while cooking!

#### Change the HVAC Filter

To keep your AC and heating units operating efficiently, make sure to change your filters every two months (or every month if you have furry indoor animals). If you're getting your filters at Home Depot, purchase the type labeled "FPR 9" or higher.

Try to use pleated cloth air filters instead of the less expensive woven plastic filters. They will help your machine last longer by filtering more dust from the air.

The filters are directional; make sure the wire webbing is facing into the machine/ vent. *More instructions on Page 22!* 

#### Thermostat

Be sure to adjust the thermostat settings if your unit will be vacant during vacations, holidays, etc.

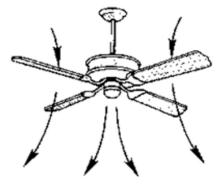
## Staying Comfortable & Saving Money

## Keeping Your House Cool

The air conditioner is designed to run continuously in the summer time, and will generally cool up to **20 degrees cooler** than the outside air temperature. For example: If it is 90 Degrees outside, your house will be able to cool to 70 degrees.

We recommend running your fans all summer to make your rooms feel more comfortable. **The breeze a fan creates can make a room feel 6 degrees cooler.** This will also allow you to adjust your thermostat and save some money while feeling just as comfortable.

Your ceiling fans can rotate in both directions. One is appropriate for cooling your home (Summer time), and one for warming your home (Generally winter time). The diagram below shows the difference.

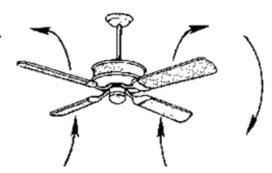


#### Forward

For cooling effect during the summer your fan should run in the forward direction (counter-clockwise). This will force the room air down on you giving you the wind chill effect that makes you feel cooler.

### Reverse

During the winter your fan should run in reverse (clockwise) at a low speed. This will gently draw the room air up towards the ceiling and force the warm air down and out towards the walls avoiding giving you the wind chill effect.



## Staying Comfortable & Saving Money

## <u>Keeping Your House Cool</u>

#### **Ceiling Fans**

The switch to change fan direction is located around the pull string that changes the fan speed. Turn the fan off before flipping that switch so you don't get your hand hit by the spinning blades!



Money \$aver

In the winter, wear a sweater instead of turning up the heat. In the summer, use the ceiling fan before turning down the temperature.

#### Lighting

The lighting system throughout most of condominium and common areas utilizes high efficiency compact fluorescent lighting (CFL) or LED lighting.

- Residents are encouraged to create additional energy savings by turning off lights in any room that is not immediately occupied. Turning off lights regularly can save 8%-20% on lighting energy consumption.
- ♦ Keep lights clean. Dust can cut a bulb's light output by 25%.
- Disposing CFLs. Like paint, batteries, and other household chemicals, CFLs should be disposed of properly. DO NOT THROW AWAY IN YOUR HOUSEHOLD TRASH. Deposit at a hazardous waste facility in your community or at stores that sell bulbs, such as Home Depot, Lowes, IKEA, etc.

As a homeowner, you are now responsible for the function and maintenance of your home. The following will explain some of the parts of your home that your old home may not have had, what they are for, and how to use them properly.

### **Electrical Features**



Your Exterior Circuit Breaker panel is near the electrical meter

#### **Circuit Breaker Panel**

The circuit breaker panel controls electricity going to each part of your home. There are two circuit breaker panels: the main panel outside the house and the sub panel inside your house. The circuit breakers are designed to keep dangerous amount of electricity from entering any appliance or outlet in your home. This prevents fires, accidental electrocution, and overloads on your appliances.

**The main panel (outside)** contains the main power cutoff for the whole house, as well as the circuit breakers for the subpanel (inside the house) and all the appliances with a heavy electrical load( ex: electric laundry dryer, air conditioner condenser, electric stove etc.) They will be labeled on the panel for easy reference

**The sub panel (inside)** controls everything not on the outside panel. (Ex: all the lights, all the outlets that aren't controlled by the outside panel, most appliance outlets, etc.) Again, this panel will have a label to tell you which circuit breaker controls what room/ device.

If you are having a problem with an outlet or light not working, check your circuit breaker panel. If the circuit breaker has tripped for that room, try resetting it by flipping the switch to the off position, then back

to the on position. If you reset the circuit breaker and it trips again then try to unplug all the devices on the circuit and try again. If the circuit breaker stays on, then there is an issue with one of the devices you had plugged in. You have GFCI (ground-fault circuit interrupter) breakers that are designed to turn off and eliminate power to the breaker if a plug, switch, or light is in contact with water. If the breaker trips again, then you should call for help. (See **Contacting Habitat to Schedule a Warranty Claim**)

### **Electrical Features**



Tripped circuit breaker is represented by the color red and the switch itself will have moved from it's original position.



Interior Breaker Panel: Labels for each circuit are on the door

**Sensor Lights** Your house is equipped with security sensor lights. They are programmable to your desired settings. You can adjust the sensitivity (ex: more sensitive would turn the light on if a dog walks by, less sensitive would turn on if a human walks by) and how long the light stays on for once triggered (1- 5- 10 min or on constantly). You can use a small screwdriver to adjust the light.

**220 V Outlets** You have the option of using an electric dryer or stove, instead of gas. These use 220V electrical service, which has a much larger plug. There are a few varieties of these plugs and outlets, so when you purchase your appliances make sure you **purchase the correct plug to match your outlet!** We use the safest, most up to date outlets, so any other cord you may find is outdated.

### **Electrical Features**

#### Smoke Alarms

Your home has smoke alarms in every bedroom and in the common spaces. These are designed to alert the occupants of the home if smoke is detected. The smoke alarms are hardwired into the electrical system and have a battery as back up in the event power goes out. You will need to replace this battery annually.

The smoke alarms are also wired together. This means if an alarm at the front of the house detects smoke the rest of the alarms will sound to warn people in other parts of the home.

#### Carbon Monoxide (CO) Detectors

Your home is also equipped with Carbon Monoxide Detectors. In many cases, they are Combination Smoke Alarm/Carbon Monoxide Detectors in one unit. These are also hardwired into the electrical system and communicate with the other Smoke Alarms and Combination Smoke Alarm/CO Detectors. Carbon monoxide is a colorless, odorless, and tasteless gas that is poisonous to humans. The carbon monoxide detector is a device that can alert homeowners of a CO leak and escape a potentially life threatening situation. These are located in bedrooms or in the immediate vicinity outside of the bedroom.

#### What to do if your Carbon Monoxide Detector Goes off?

If there is no verifiable reason for the alarm going off (I.e. you have kept up the maintenance routine and have not turned on/off the breaker associated with alarms power) it is best to get out of the house and call the fire department. They will come test for carbon monoxide.

### **Plumbing Features**

**Cleanouts** Each of your plumbing fixtures will have a drain cleanout associated with it. These cleanouts are designed to give you access to the drains that are in the wall behind your sheetrock, and deeper into your foundation. If you have a clog that is not in the exposed plumbing drains, then you probably have a clog deeper in the drains.

You can open the cleanouts to check if anything is stuck in there. (Before opening the cleanout cover, make sure to have a bowl or bucket handy to catch water that may come out) Try using a "snake" a tool available at Home Depot to clear the pipes. If you cannot find why your drains are still clogged, then your issue might be more serious and you should call a plumber.

There are also two cleanouts in your yard. These service your main sewer line. Please don't cut them or damage them while mowing your lawn.

**Sink and toilet valves** Sinks and toilets have valves to turn off the incoming water. If you need to replace a plumbing fixture or you have a leaky faucet to be serviced, you can use these to turn off water to the individual fixture.

**Laundry machine plumbing** In your utility room, there is a box in the wall to install your washing machine plumbing. There is a hot water line, a cold water line, and a drain line. To access the drain, use pliers to rotate the plastic cap in the middle of the box. Be very careful not to damage the cap or drop it into the drain!



The plumbing for your laundry washing machine. The drain goes into the capped porting in the center of the two water spigots.

### Plumbing Features

Main Water Shutoffs There are two ways to shut of water to your whole house.

- 1) In your utility room/ under your stairs, there will be a 4-6 inch lever type valve. If it is parallel with the pipe, the water is on.
- 2) Near your water meter there is a valve in a tube that will be underground. If it is parallel with the pipe, the water is on.



Exterior Water Cutoff (turned on)



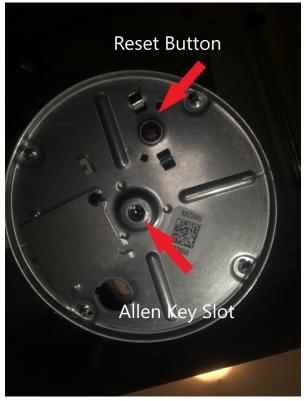
Interior Water Cutoff (turned on)

**Water meter** Outside of your house, near the sidewalk, will be a water meter box. The city will read this monthly to calculate your water bill. **Please don't cover it**. There is a valve to shut off water to the house on the city side of the meter. Any issues with the water line on the house side of the meter are your responsibility, any issues on the street side of the meter are the cities responsibility. If you see any issues on the street side of the water utility.

### Plumbing Features

**Garbage Disposal Reset Button** Your garbage disposal may occasionally turn itself off because it its over heated or clogged with too much food waste. To reset it push the button on the bottom of the disposal, pictured below.

**Garbage Disposal Allen Key** If your disposal is making a humming noise and the blades aren't spinning, then there is something jamming the motor. To fix this, unplug the disposal and use the allen wrench (1/4"), which was included with the disposal, to rotate the motor. On the bottom surface of the disposal there is a hole in the center. Inset the allen key into this hole and rotate until the motor loosens. This sometimes take some wiggling or a little bit of force, but eventually it will free the blades to spin again.



### Money \$aver

#### **Repair Leaks**

A dripping faucet or a leaky toilet flapper can cost \$10 per month

Bottom of your garbage disposal. Use the Reset Button to reset the disposal if the internal fuse flipped. If the blades jam, use the provided allen key to turn the disposal manually to free up the blades.

**Gas Valves** If your house has gas service, then each of your gas appliances will have a gas valve. If you smell gas in your home, shutoff the gas valve to that appliance immediately! Additionally, if you find your gas appliances not working properly, make sure the gas valve is turned on. The stove gas valve maybe in a cabinet next to the stove.

### **HVAC Features**

**Primary and Secondary Drain Lines** Your air conditioning system actively pulls moisture out of the air, which also means it needs to drain somewhere.

There are two different drain lines. The primary drain lines goes from your air conditioning system (attic or in utility closet) into the drain pipe of a sink, most of the time in a half bathroom. It is a black tube that is attached to your drain on the sink. When working properly, all the water will go to this drain.

If there is a clog somewhere along that primary drain line, water will start to flow from the secondary drain line, located in the soffit near a window. If you start to see water coming out of that secondary drain line, you should try to remove the clog from the primary line, or call for an HVAC service contractor help. While it isn't an emergency, you should try to fix this problem as soon as possible.



The black pipe is your primary condensate line

**AprilAire Controller** Your air conditioning system adds fresh outdoor air into your home as it runs. The machine that controls this process is

called AprilAire. It allows you to control how much fresh air come in per hour. You should leave this set to "5". *Remember to change the air filter by the air handler every 3 months.* 

### **HVAC** Features

#### How to Change Your Air Filter

**Step 1: Buy a New Air Filter.** Before buying a replacement filter, check your owner's manual to identify the right number or size of your filter – it could also be printed on the side of your existing air filter. Or measure the filter yourself for accurate sizing.

**Step 2: Turn Off Your HVAC Unit** For safety, turn off your HVAC unit before attempting to change the furnace filter. You can turn off the HVAC at the thermostat

**Step 3: Remove the Dirty Filter** Most air filters are located to the right or bottom of the unit and should easily pull out of the slot. Although not common, some filters are found in air vents instead. If that is the case, you might need to contact a HVAC professional for assistance.

**Step 4: Insert Your New Filter** There are arrows on the new filter to indicate which side should be facing the outside air. The arrows should be pointing towards the blower and the filter should slide into place easily.



Air Return Closed



Air Return Open

#### Change Make Up Air Media Filter

Step 1: Find out where your air cleaner is installed Usually between the return duct and the air handler or furnace).

Step 2: Remove the air cleaner's panel So you can get to the filter compartment.

Step 3: Remove the old filter from the compartment You can throw the old one away.

**Step 4: Insert the new filter into the air cleaner's filter compartment** According to the arrows printed on its frame (the arrows indicate the direction of airflow).

Step 5: Replace the air cleaner's panel.

The homeowner is responsible for proper maintenance, care, and use of all components as recommended by the manufacturer or installer. Improper use, care and maintenance may void portions of the statutory warranty and the manufacturer's warranty.

### <u>Outside</u>

- Your home was built with the ground sloping away from your house. Please make sure it stays that way so that water will flow away from your house. Don't add dirt or planting beds that may cause water to flow toward the house.
- On't let shrubs or trees grow near the A/C unit or close to the foundation of your house. Maintain trees and shrubs to prevent damage to the roof and siding.
- ◊ Try not to add dirt around trees; they require oxygen in order to grow.
- Cut your grass, especially around the perimeter of the house. Long grass allows termites access to the siding.
- ◊ Avoid hitting any outside ground wires with a weed eater. Make sure they stay connected.
- There is a water cut-off at the meter in your front yard. There is also a whole house cut-off in the utility room so you don't have to go outside to turn your water off.

### Range, Stove top, and Vent hood

- Clean the filter and light bulb over your stove at least twice a year.
- If you smell gas there is a valve on the wall near the stove (it may be in the cabinet or behind the stove) that must be turned off. CALL THE GAS COMPANY!

### Faucets

- The pipes under the sink are sensitive and may leak if frequently bumped. Try to avoid pushing household items against the pipes.
   Do not let water stand behind the sink as it can cause the floor of the cabinet to separate.
- The water valves under the sink against the back wall can be turned to shut the water supply off.
- The kitchen faucet has an aerator screen at the tip of the faucet that may need to be cleaned-out or replaced if the water flow is reduced. The head will unscrew like a twist top from a milk carton. Rinse out any debris and reinstall.
- The outside hose bibs (spigots) should be wrapped in the winter to keep them from freezing and should be kept dripping when a freeze is eminent. The outside spigots are anti-siphon faucets as required by City Code.



Example of cut-off valve underneath a sink.

### Water Heater

- The water heater closet should not be used as a storage closet. Do not put flammable objects in the water heater closet.
- Always maintain 2 feet of clearance around the appliance unless the manual specifically states otherwise.
- ◊ The temperature should be set to 120°. The cooler the temperature setting on the water heater gauge, the more money can be saved!
- If tanked, drain about a quarter of the tank a few times a year to remove sediment and debris. Turn off the cold water supply, hook up a garden hose to the drain valve, then run into a bucket until the water is clear. If the water remains cloudy, briefly open the water supply valve to stir up remaining sediment, and drain the tank again. This also makes the unit operate more quietly.
- Annually test the temperature-pressure relief valve by quickly discharging it two or three times. Following the testing, keep an eye out for small leaks from the valve.
- ◊ If the water heater is leaking a lot turn the water off by using the valves at the top. Also turn off the gas.

## A/C Unit and Gas Furnace

- Change the main return air filter once every two months. Check the filter monthly and if it looks dark and clogged you will have to replace it sooner, especially if you have pets. *Instructions on Page 22!*
- ♦ Have your HVAC system routinely serviced annually.
- Every six months Pour 1 cup of bleach or vinegar down condensate line located at air handler unit (attic or HVAC closet).
- There are two drain lines for A/C condensation. These are attached to the A/C unit or the pan under the unit. The primary drain line can be found in one of the bathrooms and is connected under the sink.
  (Usually a black hose.) The secondary drain line can be seen over one of the windows. If this line is dripping it means your primary line is blocked and needs to be cleaned out. Checking the pan under the unit will determine if there's water in it.
- Keep the HVAC platform (located in the attic) and the water heater closet free from clutter. They may require maintenance.
- ◊ Clear 2 feet of space around Outdoor AC & heat units.
- ◊ Keep AC & heat units free of leaves, pollen, and grass



Condensate Line located at air handler www.myfrugalhome.com

### **Bathroom**

- Check under the sinks for leaks; Don't push items against the pipes.
- ♦ The water supply valves are located on the back of the vanity.
- There are GFCI outlets in the bathroom. If tripped, a red/orange light will show. Unplug all items and hit the "reset" button in the middle.
- Fiberglass tubs use non-abrasive cleaner Apply cleaners gently with a non-abrasive applicator such as a sponge, cloth, or brush made of nylon, polyethylene, or polyester. Never use abrasive cleaners of any type on a fiberglass surface. Absolutely avoid abrasive powders and pads. Try not to set bottles on top of fiberglass shower units because water build-up can cause separation of paint.
- Watch the paint next to the shower for water splashing.

### Smoke Alarm & Carbon Monoxide Maintenance Schedule

- Monthly- Test and clean smoke alarms and carbon monoxide detectors. Use a vacuum with attachment to carefully remove cob-webs, dust, and any bugs that might be hiding in the alarm.
- Annually- Change the batteries in the smoke alarms and carbon monoxide detectors Once a year.
- 0 **10 Years–** Replace all of the smoke alarms and carbon monoxide detectors.

### **Finish Floors**

Be aware that over-waxing or buffing finished floor surfaces--either stained concrete or vinyl--may result in a slick surface that may be dangerous, as it may cause residents to slip or fall. If the homeowner decides to wax and/or buff the floor, they are assuming full responsibility for any accidents that may occur. Habitat will not be held accountable.

### **Miscellaneous**

Habitat has left you with paint and caulking for your use. Do not call if you have a painting or caulking problem. It is part of your new responsibility as a homeowner. The home may shift and settle with the temperature and moisture changes of the seasons. You may need touch up the caulk and paint periodically.



## **Floor Care Instructions**



**WELCOME TO YOUR NEW FLOOR!** We hope you enjoy this acid-stained or acetone-dyed concrete finish with solventbased sealant. Each installation carries a limited one-year installation warranty. Please note floor care instructions below as required to maintain your warranty.

#### General Maintenance:

Regular Cleaning:

- **Dry Dusting**: Use a dry mop or vacuum regularly to remove dust, dirt, and grit which can scratch the sealer.
- Damp Mopping: Use a <u>pH-neutral cleaner</u> diluted according to the manufacturer's instructions. Avoid <u>harsh chemicals</u> like ammonia, bleach, or muriatic acid as they can damage the sealer. A <u>mild dish soap</u> or <u>castile soap</u> can also be used if it's pH-neutral. <u>Zep brand Neutral pH cleaner</u> is a preferred choice.

•Spill Management:

Clean up spills immediately with a clean, wet cloth to prevent staining or damaging the sealer. Avoid letting substances sit on the floor.

#### Specific Care for Solvent-Based Sealers (Things to Avoid):

•Steam Mops: Do not use <u>steam mops</u> as they can trap moisture under the sealer, leading to white spots or other discolorations. •Certain Cleaning Supplies: Do not use "wet jet" mops with liquid cleaner dispensing systems as these can strip the sealer. Stick to a traditional string mop for scrubbing. Some chemicals from cleaning solutions, such as Fabuloso, can damage the sealant. •Acidic Cleaners: These can degrade solvent-based sealers over time. Brands like CLR (Calcium, Lime, and Rust Remover) or any cleaner with citric acid or vinegar should be avoided since they can react with the sealant, causing it to break down or discolor. •Bleach: Products containing bleach, such as common household bleach or cleaners like Lysol Bathroom Cleaner, can cause pH burns on the sealer, leading to discoloration, dulling, or degradation of the protective film.

•Ammonia-Based Cleaners: Cleaners like Windex, which contain ammonia, can also harm solvent-based sealers by altering the chemical composition of the sealant, potentially causing it to lift or peel.

•Harsh Chemical Degreasers: Heavy-duty degreasers like those from brands such as Purple Power can be too aggressive for solvent-based sealers, stripping or damaging the protective layer.

•Abrasive Cleaners: Any cleaner that includes abrasive particles, like Soft Scrub or Comet, should not be used on sealed concrete because they can physically scratch or wear down the sealer.

•Highly Alkaline Cleaners: While not as common, overly alkaline cleaners might react with the sealant in unpredictable ways, potentially compromising its integrity.

•Solvent-Based Cleaners: Although it might seem counterintuitive, using solvents like acetone or xylene for cleaning can sometimes reactivate or dissolve parts of the solvent-based sealer, leading to damage or uneven appearance.

When selecting a cleaner for a concrete floor with a solvent-based sealer, look for products that are:

- •Neutral pH or pH-balanced
- •Non-abrasive

•Free from harsh chemicals like bleach or ammonia

•Designed specifically for use on sealed concrete surfaces, often labeled as safe for acrylic or solvent-based sealers

Some safe options might include mild, non-solvent, non-abrasive floor cleaners like Zep Netural pH Cleaner or similar products that are not chemically aggressive. Always consult the sealer manufacturer's recommendations for cleaning, as they can provide the most specific guidance for maintaining the integrity of their product. If in doubt, testing a small, inconspicuous area of the floor is advised before broad application.

#### Wax Protection (Optional):

- Consider applying a few coats of wax like <u>CPI Smooth Finish</u> after the initial sealing to create a sacrificial wear layer. This protects the sealer from daily wear, especially in high-traffic areas. Reapply wax every 2-3 years or as needed.
- •Resealing:
  - When the floor shows signs of wear (like water no longer beads up), it's time to reseal. Solvent-based acrylic sealers like Clemens 19 are recommended for enhancing color and providing protection. Follow manufacturer instructions.

#### DO NOT APPLY ADHESIVES SUCH AS PAINTER'S TAPE OR RUG TAPE ONTO THE SURFACE AS THIS WILL DAMAGE THE SEALANT.

## Before you call for help

Items that are not major problems and their solutions

**Cracks in Sheetrock/ Trim** Cracks in Sheetrock less than 3/8 of an inch thick are normal as your house settles, materials dry, and the weather changes. This is not a structural issue! You can fix this problem by caulking the crack and painting with your interior house paint. Please do not call for paint and caulking issues, as a new homeowner, this is now your responsibility .

**Cracks in Foundations** Cracks less than 3/8 of an inch in your floors are normal. Cracks are normal in concrete slabs. They form because concrete cures over time, and contracts slightly during this process. In fact, concrete will always have small cracks in it; we call them beauty cracks since every slab ages differently. If you can put a pencil eraser into the crack, then it might signal a structural issue. Otherwise, it is normal and a non-structural issue.



A normal sized crack in concrete

Light around Exterior Door Frame Your home will shift slightly

throughout its life. This may cause your exterior door to allow light and air into your home. To fix this, purchase weatherstripping from Home Depot and install it on your door frame in the appropriate area. Weatherstripping comes in many varieties, including adhesive backed types. These are easiest to install on your doors.

**Outlets Not Working** It may be worrisome to have an outlet, (or fan, or air conditioner) not work in your house. Your home has a modern electrical system installed. This means each outlet is protected by a circuit breaker in your interior electrical panel. Before calling for Habitat for help, go to your electrical panel and make sure the circuit breaker for the electrical appliance is turned on. If it continues to trip, then please call Austin Habitat for Humanity for help

**Smoke Detector Signaling Erratically** Your smoke detector may start chirping occasionally. This means you need to change the 9V battery. False alarms may be caused by excess dust in the smoke detector. Try vacuuming out the two holes in the detector. If the problem persists and your home is still under warranty, contact Austin Habitat for Humanity for a replacement.

## Effective Dates Of Warranties

The warranties covering a new home being either when the original homeowner occupies the home or on the day the title to the home is transferred to the initial homeowner from the builder--whichever is earlier.

The length of each of the warranties is as follows:

All defects in workmanship and materials	One year	Expires
Plumbing, electrical, HVAC delivery systems	Two years	Expires
Roof and Foundation	Ten years	Expires
Habitability	Ten Years	Expires

## Time Limits For Reporting

For a defect to be covered, it must be reported to the builder as soon as it is discovered if possible, no more than 30 days after the applicable warranty period expires.

## Your Builder's Responsibilities

Builders are responsible for all the work performed under their direction. Work performed under the direction of the builder includes any work performed by their subcontractors or suppliers.

For example, the builder is responsible for the work performed by their plumbing contractor and for the performance of the water pipes installed in the home. The builder is not responsible for work performed by anyone not under the builder's directions and control. For example, if the homeowner contracted directly with a third party for installation of the water heater, the builder is not responsible for improper installation of the water heater. However, the builder is responsible for items selected by the homeowner for installation in the home if the builder pays for those items as part of the contract.

## <u>Homeowner's Responsibilities</u>

The homeowner is responsible for proper maintenance, care, and use of all components as recommended by the manufacturer or installer. Improper use, care and maintenance may void portions of the statutory warranty and the manufacturer's warranty.

### **Exceptions & Exclusions**

Although a builder is responsible for all work performed under its direction, certain situation and/or actions release them from this responsibility. The following are some examples of when the builder is not responsible for repair loss or damage.

- Work performed or materials supplied by someone other than your builder.
- The negligence, improper use or failure to follow the manufacturer's recommendations.
- Failure to take reasonable efforts to stop damage from getting worse after a defect is discovered. For example, if water leaks, the homeowner should shut-off the water supply and dry the area so as to prevent further damage.
- Failure to take reasonable action to maintain the home
- ◊ Failure to comply with homeowner's responsibilities
- Changes to the soil that are not a direct result of construction activities
- Normal wear and tear
- Damage caused or made worse by extreme weather, vandalism, civil disputes, motorized vehicles, aircraft, fire, water, animals or insects.
- When a home is being used primarily for non-residential purposes.
- When using a component in a way that it not intended to be used.

Any damage that does not include physical evidence of damage (I.e. damage from radon gas, formaldehyde, pollutants, contaminants, mold, mildew, toxic material, etc.)

### **One-Year Warranty for Workmanship and Materials**

The building and performance standards for the components of a home subject to a warranty of one year for workmanship and materials are discussed below. These components include exterior concrete, framing, dry-wall, insulation, exterior siding and trim, masonry, stucco, roofing, doors and windows, latches, light fixtures, fans and interior flooring.

### **Two-Year Warranty on Delivery Systems**

#### Plumbing

The Plumbing Delivery System includes Water and Gas Pipes, Sewer and Drain Lines, Fittings and Valves but not including pipes included in a Landscape Irrigation System.

- 1) All pipes, fittings and fixtures shall be installed and insulated in accordance to the adopted plumbing code. The homeowner is responsible for insulating and protecting exterior pipes and hose bibs from freezing weather and for maintaining a reasonable temperature in the home during periods of extremely cold weather. The homeowner is responsible for maintaining a reasonable internal temperature in a home regardless of whether the home is occupied or unoccupied and for periodically checking to ensure that a reasonable internal temperature is maintained. The homeowner shall shut off water supply immediately if such is required to prevent further damage to the home.
- 2) A gas pipe shall not leak, including natural gas, propane or butane gas. If a gas pipe is leaking, the homeowner shall shut off the source of the gas if the homeowner can do so safely.
- 3) A sewer, drain, or waste pipe shall not become clogged or stopped up <u>due to construction activities</u>. The Builder shall take such action as is necessary to unclog a sewer, drain or waste pipe that is clogged or stopped up <u>due to construction activities</u>. The homeowner shall shut off water supply immediately if such is required to prevent damage to the home.
- 4) Faucets and other plumbing fixtures shall not leak or drip.

#### Electrical

The Electrical Delivery System includes wires, circuit breakers, circuit breaker boxes, light fixtures, outlets and switches. These items are to be installed in accordance to local code and manufacture's recommendations.

- 1) No fixtures, outlets, or switches shall come loose.
- 2) A light shall not dim, flicker or burn out repeatedly under normal circumstances. A lighting circuit shall meet the Code.
- 3) The home has been designed and equipped with ground fault circuit interrupters. The builder is responsible for replacement if the intended load of the circuit is not met. The builder is not responsible if the breakers function as intended to protect people and property

### **Two-Year Warranty on Delivery Systems**

#### HVAC

The HVAC Delivery System includes furnace, condenser, air handler, condensation drain lines, refrigerant lines, return ducts, jumper ducts, supply vents, and ventilation fans.

- 1) Condensation drain lines and refrigerant lines shall not leak and be insulated in accordance to code and best practices.
- 2) Equipment and duct work shall be installed and in accordance to the engineered design (Manual J, Manual D)
- 3) Thermostat not read 5-degrees Fahrenheit different than five feet above the finished floor in the center of the room in which the thermostat is located.
- 4) Total leakage of the HVAC system(s) must be < 4CFM per 100 ft2 of conditioned floor area.
- Individual room supply airflows shall be within +/-20% of design per ACCA Manual J/D calculations. Rooms having a design airflow of 35 cfm or less are exempt from the balancing requirement, but must be measured to determine total system cfm.
- 6) Actual airflows are required to be within +/- 10% of design cfm from the Manual J/D report and the sum of the Actual (measured) room airflows.
- 7) A heating system shall cool to 75-degrees Fahrenheit when the outside temperature is 100-Degrees Fahrenheit and heat to 70-degrees Fahrenheit when the outside temperature is 30 degrees Fahrenheit.

### **10-Year Warranty on Major Structural Components**

Major structural components include the load-bearing elements of the home. These elements include the footings, foundations, beams, columns, load-bearing walls, roof framing systems and other components that support the home. Your home's structural components are covered under a 3rd party warranty provider. If you need to submit a structural warranty within 2-10 years of moving into your home please go to https://www.2-10.com/request-service/ and submit a warranty claim.

#### **Foundations and Slabs**

Foundations and slab areas include floors, foundations, crawl spaces, basements, concrete slab foundations and exterior concrete areas if part of a monolithic slab. If the home has a crawl space under the foundation, it is considered a raised-floor foundation.

A concrete slab foundation consists of the portion of the slab under the living areas as well as an attached garage. However, detached garages, driveways, sidewalks and patios that are not part of a monolithic founda-tion are considered exterior concrete.

If the home has a concrete slab, it is normal for small surface cracks to appear in the concrete. These small cracks will not affect the soundness of the slab.

The slab shall not tilt after construction in excess of one percent across any overall dimension of the home or cause structural component(s) or masonry veneer to rotate into a structurally unstable position such that the weight vector of the component part falls outside the middle third of its bearing area. Calculations of tilt shall be upon the change in elevation at each point for which an Original Construction Elevation was taken.

The only time it is acceptable to have an uneven floor in the home is if the slab is designed and constructed to aid in draining water, such as the laundry room, garage, basement, or porch.

The homeowner has several responsibilities for maintaining a healthy foundation. The homeowner shall not make changes to the existing grade or slope of the yard affecting water drainage away from the foundation. The crawl space shall not be used for storage.

#### **Other Structural Components**

Other structural components consist of beams, headers, girders, lintels, columns, load-bearing walls, partitions, roof framing systems, ceiling framing, floor systems and masonry arches. These elements support the weight and provide a skeleton on which the home's surfaces are attached.

These warranties for newly-built homes do not cover expenses owners may incur as a consequence of a major construction defect or warranty repair, like the cost of having to move out of one's homes while repairs are being made. Nor do we cover: household appliances, small cracks in brick, tile, cement or drywall, or compo-nents covered under a manufacturer's warranty. In other words, consequential damages are not covered.

Repairs will be made by Habitat personnel or a service contractor of Habitat's choice. You will deal directly with Habitat on all warranty issues. Please call and write Client Services.

The builder is not responsible for roof leaks caused by extreme weather.

## Other Codes and Standards

In addition to complying with these warranties and performance standards, the builder is also required to comply with the International Residential Code (IRC) for all non-electrical work and the National Electrical Code (NEC) for all electrical work. Compliance with the IRC and NEC also include compliance with any amendments adopted by the local municipality up to the date of the building permit.

## Appliance Warranty

Whirlpool provides the appliances that come with your house. You must contact them for warranty regarding Whirlpool Appliances. 1-866-698-2538

## Manufacturer's Warranties

A home consists of many components that are manufactured and installed in the home without significant modification. These components are known as "manufactured products." Some common examples of manufactured items include the home's water heater, faucets, air conditioner, carpet and light fixtures. Many manufacturers of those products offer warranties that may provide different types of protection in addition to those provided by the builder. All manufactured products shall be installed and used according to the manufacture er's instructions and specifications. Only new manufactured products and parts may be installed unless the parties agree otherwise in writing. The manufacturer's warranty for all products will be transferred to the original homeowner at the same time the building's warranties begin.

If a manufactured product fails to operate properly, the manufacturer is responsible for repair or replacement. The builder is required to assist the homeowner in coordinating the necessary repairs by the manufacturer. If the manufacturer does not comply with its warranty within a reasonable period of time, the builder is required to remedy the defect to comply with the warranties and performance standards.

## Contacting Habitat to Schedule a Warranty Claim

If your home is still under warranty you should contact Austin Habitat for Humanity

Please go to https://austinhabitat.org/programs/resources/ and click on "Submit a Warranty Request". A Habitat Construction worker will reach out to schedule a time for the repair to take place. If you cannot be home during working hours, we will provide a lockbox in which you can leave your key for the repair worker.