



HOMEOWNER MANUAL

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Congratulations!

As a new homeowner, it is important that you become familiar with the various systems in your home. It is essential that you understand how the systems work and what to do if there is a problem so you can enjoy all of the benefits of your home for years to come.

We have prepared this homeowner manual as a tool and reference guide. This manual will help you understand your newly acquired home and teach you how to operate the systems in your home. While it may not answer every question or address all that you will encounter as a new homeowner, we feel that it is a good starting point.

The information contained in this manual should help you begin to develop your own maintenance program and help you understand what is required to do so. This may be your first homeownership experience and the responsibilities of being a new homeowner, as well as a landlord (if you purchased a 2 or 3 family home), may seem overwhelming. However, with a little time, patience, and a maintenance program, you will find that owning a home is very rewarding.

Of course, we are available to answer any specific questions that you may have during your initial occupancy.

We wish you all the best in your new home!

NOTICE

The information in this manual is believed to be correct and is meant to serve as a guide only. Restored Homes Housing Development Fund Corporation (Restored Homes), its agents, employees, and subcontractors are not to be held liable for any claim or dispute arising out of or relating to the information in this "Homeowner Manual." Restored Homes does not assume any responsibility for any loss or damage resulting from reliance on the information located in this manual. Restored Homes is not responsible for omissions and incompleteness and does not guarantee that the suggested actions will correct homeowner problems.

PROPERTY REGISTRATION

The NYC Department of Housing Preservation and Development (HPD) requires that properties register with the City if:

- The owner resides in the property and it is a 3 or more family property; or
- The owner does not reside in the property and it is a 1-2 family property.

However, we recommend that all homeowners register their properties.

Multi-family properties must register **every year by September 1**. Failure to register can result in fines of \$250-\$500 and other penalties.

In order to register:

1. Visit the Property Registration page at www.nyc.gov/hpd.
2. Click the link to HPD's Property Registration Online System.
3. Create an account.
4. Complete the new property registration form, be sure to sign and date it.
5. Mail the form to:
NYC Department of Housing Preservation and Development
Church Street Station
P.O. Box 3888
New York, NY 10008
6. A \$13 registration fee will be directly applied to your property taxes due the following July 1. If you prefer, you can also pay separately online at www.nyc.gov/payonline.
7. Once HPD receives your form and fee, you will receive receipt by mail. Keep this confirmation for your records.

If you have any questions, contact:

NYC Department of Housing Preservation and Development's Registration Assistance Unit
100 Gold Street, 6th Floor, Section E
New York, NY 10038
register@hpd.nyc.gov
212-863-7000

MAINTENANCE AND OPERATING GUIDE

GETTING STARTED

Electrical Account

Please make arrangements with Con Edison or Long Island Power Authority to open accounts in your own name immediately after closing on your home. If your property is serviced by Con Edison, call 1-800-75-CONED (1-800-752-6633) or visit www.coned.com to open an account for your electric meter. If your property is serviced by Long Island Power Authority, call 1-800-490-0025 or visit www.lipower.org/.

REMEMBER:

When hiring a contractor, only use licensed and bonded professionals and insist that they provide a written warranty on any work done.

Gas Account

Please make arrangements with Con Edison or National Grid to open accounts in your own name immediately after closing on your home. If your property is serviced by Con Edison, call 1-800-75-CONED (1-800-752-6633) or visit www.coned.com. If your property is serviced by National Grid, call 1-718-643-4050 or visit www.nationalgridus.com/NewYork.

If you purchased a 2-3 family home, you may also want to open an account in your name for the tenant's apartment. The boiler, hot water heater, owner's range, and owner's gas dryer connection may be on one meter while the other meters are for each tenant's range.

Water and Sewer Account

Water and sewer accounts were setup when you closed on your property. Water meter readings will be taken by New York City's Department of Environmental Protection (DEP). Sewer charges are not metered but are calculated through a formula based on the amount of water you use. Conserve water and urge your tenants to conserve as well. Your water bill can be accessed by visiting <http://www1.nyc.gov/site/finance/pay-now/online.page>.

ELECTRIC SYSTEM

Circuit Breakers

In most homes, each apartment has its own circuit breaker panel located in the cellar or in a common area. In case of an overload or defective wiring (short circuit), a breaker will "trip" off and power will be cut off to that outlet/switch. This will occur most likely when there are too many appliances being used on the same circuit. When a breaker trips, it falls halfway between the "on" and "off" positions on the pane. In order to reset it you must turn the breaker "off" before turning it back "on." If one circuit breaker continues to trip, check to see if you have overloaded the circuit. If the circuit is not overloaded, call an electrician. Failure to fix a short circuit could result in a fire.

Ground Fault Interrupter Receptacles

Ground Fault Interrupter (GFI) receptacles have been installed for your protection in areas where there is the potential for contact between electricity and water. These receptacles will automatically shut off if there is a potential hazard of shock whether due to moisture or faulty wiring. GFIs are easily identifiable by two small buttons, labeled "test" and "reset" that are positioned in the center of the receptacle. If the power does not work on these outlets, check to see if the reset button has popped out. If so, press the reset button and the power should be restored if the conditions are safe. If there is excessive moisture such as steam from a shower, you may have to wait until the condition clears before the receptacle works. GFI receptacles should be tested monthly by pressing the test button followed by the reset button to ensure that they are properly working. If for any reason pressing the test button does not cause the reset button to pop out, the receptacle should be checked by an electrician.

Lights

When a light bulb goes off, ensure that it is securely screwed in. If it is, try resetting the breaker. If that still does not work, try replacing the bulb before seeking out the services of an electrician.

Energy Efficient Lighting

Your new home may be equipped with Energy Star certified lighting. These energy efficient lights bulbs are expected to reduce energy consumption by between 70-90%. By replacing your five most frequently used light fixtures with Energy Star bulbs, you can save up to \$40 a year. You can also save money by using Energy Star dimmable bulbs.

Appliances

Each kitchen is equipped with new Energy Star appliances including: a gas range/oven and a frost-free refrigerator/freezer. Units may also be furnished with a built in dishwasher and range hood. Should a problem arise with these appliances, please refer to the manufacturer's manuals and warranties.

Energy Star Labels

Energy Star is a label, developed by the Environmental Protection Agency, to provide consumers with a trusted method of identifying if they are purchasing appliances that help to reduce energy consumption. You can find more information about Energy Star appliances at their website listed in the "Useful Links" section.

Electrical and Fire Safety

Always call a licensed electrician when you feel there is an electrical problem.

- If any children live in your home, use tamper-resistant outlet covers.
- Be careful when using high-wattage appliances.
- Do not overload outlets or extension cords.
- Treat extension cords as a temporary solution only.
- Furnish every floor of your home with a fire extinguisher.

- Check the label or contact the manufacturer to know when to replace the extinguisher.
- If you have a fireplace, use fire screens and have your chimney cleaned annually.
- Clean out the dryer filter after every use, lint can build up and become a fire hazard.

HEATING SYSTEM

Heating systems, methods, and installation vary widely. The following are recommendations for several types of heating systems.

Air Return Vents

For forced air systems, do not cover air return vents with pictures, posters, pieces of furniture, or drapes. These vents provide fresh air to your furnace. Not only do furnaces need clean filters to breathe, they also need clean air to circulate through their systems. Air vents should be cleaned regularly to allow air to flow freely.

Heating Maintenance

The design of the system in your home is included on the scope of work. If the controls on your heating system malfunction, a simple adjustment may need to be made by a trained professional. To keep your system operating at its highest efficiency, a trained professional should inspect and clean your heating system annually. It is recommended to turn the heating plant off during non-heating seasons.

Hot Water System

The two most common types of hot water heater systems are radiant and radiant-convection.

Radiant System: the hot water pipes may be located in the ceiling, walls, or floors, but most commonly run through the baseboard panels. The baseboard heats the wall to about five feet above the floor, and the wall itself serves as a radiation panel.

Radiant-Convection System: the hot water runs through fine copper pipes behind baseboard panels with openings in the top and bottom to allow the cold air to enter, pass over a set of fins, and rise when it is warmed. Do not cover baseboard panels with furniture.

Humidifier

Forced air heating systems can be equipped with a whole-home humidifying device. These systems are installed in the ductwork of your heating system and require occasional cleaning to remove accumulated mineral deposits. Most whole-home forced air systems have an evaporative pad which may need to be periodically replaced. Please read the manufacturer's instruction manual for your system for specific directions. Stand-alone humidifiers can be purchased as well.

Pilot Light

Some gas furnaces have standing pilot lights for ignition, while most high-efficiency units have pilot-less electronic ignition. If your furnace has a standing pilot light, keep it burning during the summer. The small amount of heat it generates will keep the furnace dry and prevent corrosion. If your pilot light goes out, turn off your furnace and turn it back to pilot. Then, hold down the ignition button for a minute and turn the knob to on. Not all furnaces are the same. Please refer to the manufacturer's maintenance manual to make sure these instructions are appropriate for your gas furnace.

Radiators

Cast iron radiators take up a lot of space and take time to warm up. Pipes running from floor to ceiling radiate heat and could be dangerous when in use for a prolonged period of time due to the heat they generate. Modern ceramic radiators also retain heat; however they do not become as hot to the touch.

If a hot water radiator is not heating up, verify that the radiator valve is open. If it is open, bleeding air out of the radiator may help.

To bleed a radiator from air:

1. Turn off the central heating and hot water.
2. Place a towel under the radiator to catch any water.
3. Find the square bleed screw at the top of the radiator and insert the bleed key.
4. Turn the key counter clockwise until you hear hissing.
5. Once you see water dripping out, retighten the screw.

If it is still not getting hot, the valve may be jammed. Contact a professional to assess the problem.

Radiator and Pipe Knocking

If your steam radiator is making a banging noise, it could be because condensation is occurring and not allowing steam to flow properly. This occurs when a radiator is sloped in the incorrect direction. To correct this, ensure that your steam radiator is sloped on the side opposite from where the steam enters. This can be done by adding shims under the radiator.

BASIC TOOL CHECKLIST

- 6' stepladder
- Adjustable wrench
- Diagonal pliers
- Duct tape
- Dust mask
- Electrical tape
- Flashlight
- Hacksaw
- Hammer
- Level
- Locking pliers
- Needle-nose pliers
- Phillips screwdriver
- Plunger
- Safety goggles
- Standard screwdriver
- Tape measure
- Toolbox
- Utility knife
- Work gloves

If your pipes are knocking, it could be due to air trapped in the water heating system. In this case, you can bleed the system by purging water until there is no more air in the pipes. Make sure to have several sturdy buckets available to collect the water while purging.

Gas Leaks and Safety

Signs of a gas leak include a strong odor similar to rotten eggs, bubbles in standing water, or a hissing or whistling sound.

In order to prevent a gas leak:

- Make sure that indoor sewer-line caps are intact.
- Keep cleaning products, gasoline, paints, and other combustible materials away from gas appliances.
- Do not enclose your gas meter.
- Make sure heating appliances are installed properly.
- Install a smoke and a carbon monoxide detector on every floor. Keep it free of dust, test it monthly, and replace batteries yearly.

If you suspect a gas leak:

1. Exit the building and ensure everyone in the building knows to exit.
2. Do not turn on a light, strike a match, use electronics, or use an appliance.
3. **Only once you are away from the area, call 911.**

Kitchens

If the gas burners of your stove, oven, or broiler fail to light, check to see that power is getting to the electric ignition (a clicking sound usually indicates that the unit is functioning). If your stove has a pilot light, make sure that the pilot light is lit. If your electric ignition or pilot light appear to work but the burners still fail to light, the diffusers may not be sitting properly on the burner or they may be clogged and should be cleaned.

If at any time you suspect a gas leak, call 911 immediately.

COOLING SYSTEM

Cooling Units

Buy energy efficient cooling units and set your air conditioner to no cooler than 74 degrees to keep costs down. Every year, clean your air conditioner's filter or cooling system.

Fans can also be useful for added comfort. They use small amounts of energy and can make you feel four to eight degrees cooler. To conserve energy, do not leave fans on while you are not in the room. Applying weather stripping to windows and doors can also help you keep your home cool.

Exhaust Fans

Exhaust fans are installed in kitchen and bathrooms where sufficient ventilation, through windows, is not present. In general, exhaust fans help remove moisture and odors from the space that needs venting. Exhaust fans can also be “continuous” type fans, which help replace the interior air with fresh air continuously. It is recommended that you turn on your exhaust fans when using the room to prevent the development of mold or mildew. Exhaust fan grill coverings should be cleaned regularly.

Air Filters

Many forced-air systems have air filters, which remove dirt and dust from the air. These filters are usually found within the forced air furnace near where the cooled air returns from other rooms. For efficient heating, filters should be replaced at least every three months during the heating season. Energy Star recommends, at a minimum, checking your filters every month during summer and winter months. Usually, the replacement involves removing one or two metal screws, removing the dirty filter, and inserting a new one. Please read the instruction manual for your system for specific directions.

Thermostat

The thermostat helps to keep your entire house at a comfortable temperature. Most homes have digital thermostats that allow for scheduling of temperature. You can program the thermostat to reduce the heat in your home when you’re at work, and set it to turn the heat back up right before you get home.

Energy Star suggests keeping your thermostat on these settings:

Setting	Time	Set Point Temperature (Heat)	Set Point Temperature (Cool)
Wake	6:00 a.m.	≤ 70° F	≥ 78°F
Day	8:00 a.m.	Setback at least 8° F	Setback at least 7° F
Evening	6:00 p.m.	≤ 70° F	≥ 78°F
Sleep	10:00 p.m.	Setback at least 8° F	Setback at least 7° F

EXTERIOR

Brick Walls

Small surface chips or cracks and slight variations in size and placement of the bricks are normal, and the mortar joints in brickwork are subject to weathering over the years. When this occurs, the joints should be pointed up (add mortar) to maintain a weather resistant exterior. This work should be performed by a professional bricklayer.

To clean:

- Glazed bricks may be cleaned with a solution of soap and water.
- Clay masonry may require cleaning by a specialized contractor.

Vinyl Siding

The only maintenance required for siding is an occasional washing with a hose. The siding can dent if it is struck so please try to limit the activity that might potentially damage the siding.

Concrete

Various materials are used for driveways, sidewalks, and steps. Concrete and asphalt are most common for driveways and sidewalks, whereas steps are usually concrete.

Oil, gasoline, or similar substances can cause serious damage if dropped or spilled on a black-topped driveway, sidewalk, or parking area. Wash the surface immediately with soapy water and rinse. Do not rest sharp objects on asphalt because they can poke holes in it.

Stairs, Stoops, and Sidewalks

Stairs and stoops are generally made of concrete or masonry. Sidewalks are generally made of concrete. These surfaces need to be cleared at all times to prevent trip hazards. Any small cracks should be addressed as soon as possible to prevent it from getting worse.

Foundation

The weight of your house rests on the foundation. The foundation consists of the footing (a large mass of concrete poured into a trench) and the foundation walls, which rest on the footing. Foundation walls are usually made of poured concrete, masonry block, or wood framing. If you have a basement, the foundation walls also serve as the basement walls. Foundation walls are subject to a variety of stresses and strains over time. Because the base of the wall is in the ground, it maintains a fairly constant temperature. However, the top portion extends out of the ground and may be subject to extreme seasonal temperature changes. These changes can cause concrete and masonry to expand and contract.

Please note that the combination of stresses and temperature variations may cause cracks in the basement or foundation walls. These cracks rarely affect the structures and can typically be easily repaired.

It may appear like moisture is seeping through basements walls or slabs and pipes may appear to be leaking. This is condensation and it takes place when warm, moist air inside the house comes in contact with a colder surface, such as a window, basement wall, or an exposed pipe. Even a perfectly dry basement can have wet walls because moisture in the air condenses on cold basement walls during the summer months. Also, given the water table and/or type of foundation wall in some neighborhoods, it is not practical to expect to have a moisture-free cellar.

Concrete Cracks

Large cracks in concrete can form following the curing process. When the concrete dries, it can shrink which creates small cracks. Cracks can also form when homes settle or during severe cold. Most hairline cracks do not pose a structural risk to homes. If you would like to repair cracks in your concrete, repair kits are sold in most major home improvement stores.

LANDSCAPING

If you have landscaping around your home, proper care of the grounds will protect the structure of your home. Allow six inches of clearance between your soil and the wall siding. If the necessary clearance is not maintained, water may enter the joints between the foundation and the wall material or the wood may decay.

Depressions and voids may form as the soil around the house becomes compacted. Fill in any depressions with dirt so that water will not form puddles or cause dampness.

FIXTURES

Countertops

Countertops are generally heat- and stain-resistant under normal use, but they should be protected from hot pots, pans or baking dishes. Do not use knives directly on the countertop because the knife can scratch the surface. These scratches provide housing for bacteria to thrive. Do not use abrasives or strong chemical cleansers; they can damage the finishing on counter tops.

Cabinets

Your kitchen and bathroom cabinets should be occasionally checked to ensure that hinges and screws are tight. As with countertops, do not use abrasives or strong chemical cleaners to clean the cabinets.

Caulking

Caulking is the flexible material used to join your bathtub, sink, and backsplash to the surrounding wall. If the caulking around your bathtub, sink, or backsplash dries out or cracks, remove the old caulking and replace it with low-voc caulk.

FLOORING

Carpeting

Most carpeting has built-in stain resistance which prevents spills and dirt from setting in the fibers. While most stain resistant treatments are effective, proper clean-up still needs to occur. Make sure weight from all furniture is evenly distributed on each leg to help protect the carpet. When using a carpet stain removal product, be sure to read the manufacturer's instructions carefully before applying the product. Test the product by applying a small amount of the stain removal product to an out-of-sight area of the carpet to test for color fading.

Hardwood Floors

Your floors are not only beautiful - they reduce airborne irritants like pollen and dust. If you have hardwood floors, they have been sanded and treated with a water-based polyurethane

finish. For frequent care, remove loose dirt with a broom, dust mop, and/or vacuum. How often you clean and wax your hardwood floors will depend on the amount of traffic that they receive. If you spill a liquid on your hardwood floors, be sure to clean it immediately to prevent water stains.

Make sure that all cleaning and waxing products used are made for hardwood floors. Attaching furniture pads to the bottom of furniture legs protects your floors from being scratched while also distributing furniture weight better.

Hardwood Gaps

Gaps between hardwood floors are a normal result of your home settling. When seasonal changes result in decreased moisture, wood contracts and can leave gaps between planks.

The return of humid weather may be sufficient to fix the gaps. If there are still cracks during humid weather, wood filler or putty can be used to fill them.

Ceramic Tile

For frequent care, remove loose dirt with a broom, dust mop, and/or vacuum. Ceramic tile can be thoroughly cleaned with a ceramic tile cleaner or detergent. A solution of one part ammonia to three parts water is also an effective cleaner.

Resilient/Vinyl Composition Tile (VCT)

For frequent care of your floors, remove loose dirt with a broom, dust mop, and/or vacuum. How often you clean and wax your resilient floors will depend on the amount of traffic that they receive. Be sure that all cleaning and waxing products used are made for VCT floors.

PLUMBING

Basement Flooding

Floods are most often caused by bad weather. Floods can also result from degraded sewer pipes, foundation drainage problems, and water supply-line breaks. Once the source has been identified, turn off all power sources. Do not attempt to turn off power sources if they are in the flooded area. Use a pump to remove the water and be sure to clean all the areas touched by the water.

Back-Ups

Back-ups can occur in different ways. One sign of a back-up is water coming up the tub or shower drain when you flush the toilet. Another sign is the appearance of bubbles in the toilet when running the sink.

If your drains are backing-up, you likely have a clogged sewer or waste line and need to call a licensed plumber and ask for professional assistance.

Remember:

- Do not flush baby wipes, dental floss, Q-tips, or other paper products down the toilet.
- Do not pour grease or hot oil down the drain.
- Do not put food down the sink, even if you have a garbage disposal.

Brown Water

Brown water can be caused by high levels iron and/or manganese. This can occur when iron, which is naturally found in soil, enters your water supply line. It can also occur if you have a rusty pipe. Though it is not directly harmful to your health, it should be addressed immediately. To address the problem, you must first identify what is causing your water to turn brown. If only your hot water is brown, you will likely need to fix or replace your water heater. If both hot and cold water are brown, it may be a sign of a more serious problem. Contact a professional plumber to identify the cause and potential remedies.

Frozen Pipes

To prevent pipes from freezing, never leave a house unheated during cold weather. During an extended period of severe cold, provide minimal heat for unused rooms and bathrooms that are generally not heated. Be sure that all entrances to crawl spaces are closed during cold weather.

If your pipes do freeze, proper defrosting may prevent damage. The frozen pipes must be thawed slowly to prevent the formation of steam, which could cause the pipes to burst. You should contact a licensed plumber if you believe that you have a frozen pipe.

Leaks

If you have an under-sink leak, it is important to find the source. If there is water spraying or actively dripping, compression fittings need to be tightened. Leaks can also be a sign of a blockage. If there is a blockage, clear the drain with an auger or another snaking tool. If neither of these solutions work, contact a licensed plumber.

No Hot Water

Make sure the water temperature dial is on the right setting. There are multiple other causes for a lack of hot water. If several people are showering one after the other, as sometimes occurs in multi-family dwellings, you may have used up all the hot water in your hot water heater. If this is the case, wait for your hot water heater to re-heat the new water. If after waiting there is no hot water, your pilot light may have gone off. If this is the case, refer to the Pilot Light section in "Heating and Cooling." If your pilot light is not off, contact a licensed plumber.

Plumbing Fixtures

Faucets will require occasional maintenance and repair. Aerators add air to water as it leaves the faucet and eliminates splashing. To clean an aerator, you must unscrew it from the mouth of the faucet, remove any deposits, remove and rinse the washers and screens, replace them in their original order, and put the aerator back on the faucet. The frequency of the need for

cleaning will depend on the condition of the water, but generally, every three to four months is adequate.

Preventing Water Waste

In order to prevent water waste, occasionally test toilets for leaks by adding food coloring to the water in the tank without flushing. Watch to see if the coloring appears in the bowl within a few minutes. If it does, the toilet has a silent leak that needs to be repaired.

Another way to prevent water waste is by taking short showers instead of baths. Not running water while brushing your teeth, shaving, and doing dishes can also save money and prevent water waste.

Sanitary System

The sanitary system collects waste water from sinks, toilets, and bathtubs. It is comprised of cast iron pipes collecting water from all of the plumbing fixtures and running under the concrete floor and out the front. Each home has a sewer trap pit where sanitary lines from the house connect with lines going into the City sewer. The sewer trap is a “U” shaped cast iron pipe with two removable covers that prevent sewer gases from entering the house and that provide access to the lines for cleaning.

In order to prevent sanitary lines from clogging, homeowners and tenants must not pour grease, oil, or large objects down the drain. Disposing of these items down the drain will eventually slow down and clog the lines, causing potential backups and flooding in your home. We strongly recommend hiring a professional to snake the line when you begin to notice a slight delay in the draining of sinks and tubs.

ROOF

Your home has either a flat or pitched roof. A pitched roof has two sides which lean towards each side of the structure making a triangle at the top of your house. A pitched roof usually is constructed with layers of shingles on the outside which are made of asphalt. Properly maintained asphalt shingles have an expected life span of 10-15 years. A flat roof is slightly tilted and tar is used to help seal any roof penetrations. The slight tilt in the roof will allow for the proper drainage of water.

Please take extra care to protect your roof and do not use it for parties or other recreational purposes.

Gutters & Leaders

The storm system collects rainwater from the roof and yard areas. This system includes gutters (white aluminum or vinyl lines running along the roof edge at the back, side, or front of the house) and leaders (white aluminum pipes running down the house). Each home has a roof gutter and leader system.

Areas in and around the roof gutter and leader line connections must be cleaned regularly so that water properly drains from the roof. You should inspect the area for fallen leaves and debris in the fall and in the spring. You should also insure that downspouts direct water away from the house foundation. Failure to do can result in roof leaks and damage.

Vinyl gutters do not need to be repainted and paint is optional for aluminum gutters. However, gutters made of most other metals will need a coat of rust-retardant paint.

Water Stains

Water stains or marks on your top floor ceiling or walls are a sign of a roof leak. If you discover water stains, call a professional roofer. They will be able to identify the source of the leak and repair it. Once the leak has been repaired, water stains can be primed and painted over.

As stated above, be sure to clean your gutters and verify that they do not have any holes to prevent roof leaks. If you need to seal the seams of your gutters, you can use butyl caulking.

HEALTH AND HOME SAFETY

Fire Sprinkler System

If your home is equipped with a fire sprinkler system, the sprinkler heads are mounted on the wall or ceiling and are connected to the water service for your house. The sprinkler heads will spray when the surrounding temperature rises above 155 degrees. If you decide to paint your home, be sure not to paint the sprinkler heads that could prevent them operating in a fire. Also, be sure not cover the sprinkler heads or obstruct them in any way. In general, try to avoid contact with the heads for any reason. If for some reason a head is damaged and water is released, locate the shut off valve for the system. This valve must stay open at all times for your safety.

Mold & Mildew

If mildew appears in your bathroom, clean the area with a mildew remover, rinse, and allow it to dry. Mold and mildew may yield odors and create health hazards, including respiratory issues. It is recommended that you use a disinfectant to prevent future mildew growth and to eliminate any odor.

Your kitchen and bathroom are properly ventilated to reduce the likelihood of mold and mildew growth in your bathrooms and kitchen. The kitchen range hood and bathroom vents may have been directly vented to the outdoors. It also reduces the absorption of food smells in your carpets and furnishings throughout the house.

Smoke & Carbon Monoxide Detector

Your home is equipped with the required amount of smoke and carbon monoxide detectors. Carbon monoxide is a lethal, odorless, colorless gas. Ingested in small amounts, carbon monoxide can cause flu-like symptoms such as nausea, headaches, and fatigue.

If you hear a small beeping from your smoke/carbon monoxide detector, the battery needs to be replaced. After changing the battery, test the detector. If it does not work, replace it. Detectors should be tested twice a year. *If the alarm on either detector sounds, evacuate your home immediately, and call 911.*

Sanitation and Recycling

Sanitation is an important issue with the City. If garbage is improperly disposed of, the City will issue you, as the owner, a violation. Two recycling bin decals and an informative handout have been included in your Homeowner Folder for your convenience.

If you are a landlord, keep in mind that you are responsible for not only yourself but your tenant's actions as well. This most often becomes an issue with recycling so be sure to inform your tenants of what they must do to comply with the law.

Winter Safety

Remove snow and ice from your driveways, sidewalks, and steps promptly. Take care not to gouge surfaces while doing so. If you cannot remove a layer of ice, use sand for traction. Note of caution, excessive salt use can damage brownstone and masonry.

Home Security

- Change the locks when you move into a new home or if you lose your keys.
- Install deadbolt locks on all exterior doors.
- Always lock your doors, even if you only leave for a short time.
- Do not leave open windows unattended.
- Be sure to lock windows when you leave a room.
- Do not leave a spare key in the mailbox or under the doormat.
- Use timers to switch lights on and off when you leave for long periods of time.
- Install a home alarm system.

Lead Paint

Lead is dangerous to the brain and nervous system. Lead based paint is found in buildings built before 1978. It can also be found in certain samples of soil. Lead poses the greatest risk to children and pregnant women. Always keep painted surfaces in good conditions to minimize deterioration.

- Regularly clean floors, windows sills, and other surfaces.
- Remove shoes before entering your home to avoid tracking in lead from soil.
- Get rid of dishes and glass that contain lead. Keep informed of recalls for toys that contain lead paint.

- Use the EPA’s directory of certified renovation and lead dust sampling technician firms: http://cfpub.epa.gov/flpp/searchrrp_firm.htm
- Remove toys and other products found to contain lead from your home. To find out what products have been recalled, visit the Consumer Product Safety Commission found in the “Useful Links” section.

WALLS AND WINDOWS

Cracking Grout

Grout is a material used to fill joints and voids between ceramic tiles. If your grout is cracking, it is likely due to your tiles moving or due to age. It can also be due to the settling of your home, which is normal. To address this problem, remove the old grout and reseal the joints and voids.

Cracks in walls

Temperature changes cause your home’s framing to expand, contract, and settle. This results in small cracks in drywall and plaster walls. These cracks are normal and do not indicate that there is a structural problem in your home. To repair the cracks, simply patch them with spackle and repaint the area.

Leaking windows

If water is coming in through your windows, verify that the caulk around the window is not damaged. Cracks and holes can allow water to come into your home when it rains. Water can also enter from window frame corners. If the water appears to be coming in, remove the old caulk and re-caulk the corners and window frame. If the leak persists, then have a window professional assess the situation.

WASHER & DRYER HOOK-UP

Washer and Dryer Connections

The owner's unit may have connections for the future installation of a washer and an electric or gas dryer. These connections can include a dedicated electric circuit and or a gas line for a gas unit, hot and cold water lines, a drain standpipe, and dryer vent duct. The dryer exhaust needs to be directly vented to the outdoors.

If you purchase an electric dryer, please make sure that the dryer rating and plug is compatible with the circuit and outlet in your home. Not all electric dryers are alike. If you purchase a gas dryer, please be advised that for your safety, you are required by law to use a licensed plumber to make any gas connection in NYC. With any dryer installation, frequent cleaning of lint from the vent line is recommended to ensure proper dryer operation and safety. This reduces indoor air moisture, which can lead to mold growth.

Energy Efficiency

Energy Star washers and dryers are recommended. You can research your potential purchases on the Energy Star Appliances Guide website.

When your laundry items are only slightly dirty, you can select the cold or warm water settings to save energy. Choosing to do several loads of laundry in a row also saves energy because you are able to recover some heat from your dryer for the next load. When you are done drying your clothes, be sure to clean the lint out of the filter. This will help the dryer work better for the next load.

GREEN CLEANING

Keeping your home clean is an important way to keep your family healthy, extend the life of the materials used in your home, prevent pests, and keep your home looking terrific.

Many cleaning products have harmful ingredients that can produce toxic fumes or even produce hazardous reactions if mixed together. There are many products on the market that are non-toxic. To get a list of cleaning products that are environmentally friendly, visit the Green Seal website found in the “Useful Links” section.

Avoid the use of chlorine bleach unless it is absolutely necessary to use as a strong disinfectant. Hydrogen peroxide is a good alternative to chlorine bleach.

Baking Soda

It is inexpensive, it is green, and it is effective. Baking soda can be used to prevent odors when kept in an open box in your refrigerator and freezer. To clean your refrigerators plastic shelves, scrub them with baking soda and a sponge and wipe them clean with plenty of warm water. Baking soda can also be made into a paste to clean pots and pans, clothing, and your bath tub.

Cleaning Your Toilet

It is easy to use those “hang-in-the-bowl” flush cleaners, but they can damage the rubber plugs in your toilet tank. The chemicals from the flush cleaners will disintegrate the rubber stopper that helps your tank to fill with flushing water. Fresh water will continue to “run” inside your tank, wasting gallons of water and increasing your water bill.

Instead of using a flush cleaner, take a small bucket of warm soapy water and pour it down your toilet. This will flush all of the toilet water down, leaving a clean porcelain surface for you to scrub clean. Use baking soda and a sponge to clean your toilet.

Clearing Your Drains

Using a natural bacteria powder that helps to break-down hair in tub drains is also a good way to prevent clogs in the tub. A tablespoon of bacteria powder mixed with warm water and poured down the drain every couple of weeks is a good way to prevent tub clogs. Do not pour

oil or grease down sink drains or in toilets. Regularly pouring boiling water mixed with baking soda down your sink and tub drain is a good way to clean out your plumbing. However, if your drain does not clear, call a plumber. Do not use chemical drain clearing products as they can wear away at pipes and cause pipe leaks.

Laundry Detergent

If you have a High Efficiency washer, be sure to also choose a High Efficiency detergent. Only a small amount of detergent is necessary; do not use more than the amount that is recommended in the instructions on the container. Purchasing a front load washing machine not only reduces the amount of water utilized, it also reduces the amount of detergent needed for each load.

Vacuum Cleaner

A vacuum cleaner with attachments is an excellent way to get rid of deep dirt. Dirt imbedded in carpet fibers will shorten the use and attractiveness of your carpet. Sprinkle a little baking soda on your carpets. Allow it to sink in and vacuum it up. Odors will attach themselves to the baking soda particles and be vacuumed away. Vacuum the dust off of light shades, window sills, and other surfaces.

Vinegar

Vinegar is a terrific glass cleaner. Pour vinegar in a spray bottle and clean your windows using a rag. Squeeze half a lemon into a bucket of water with a quarter cup of vinegar and mop your VCT or ceramic tile floors.

Washable Rags

Old stained towels and old t-shirts make great cleaning rags. Cloth rags are more absorbent than paper towels and do not leave lint behind. Throw the rags in the wash and use them over and over again.

HOME MAINTENANCE CHECKLIST

EMERGENCY SAFETY

- Prepare for potential floods by elevating electrical items.
- Plug all electronics into surge protectors.
- Prepare a first-aid kit.
- Prepare an emergency kit with flashlights, food, and ample water.
- Inspect your fire extinguisher.
- Change batteries and test smoke and carbon monoxide detectors.

SPRING	FALL	ANNUAL
		X
		X
		X
		X
		X
X	X	

WATERPROOFING

- Check your sump pump.
- Inspect basement and attic for dampness or signs of leaking.
- Repair cracks in caulking around kitchen and on bathroom surfaces.
- Check faucets, hose bibs, flush valves, and sinks for leakage and corrosion.
- Check weather stripping for damage and tightness of fit.
- Check grading to assure that water drains away from the foundation.
- Check basement for dampness or leaking following wet weather.

X	X	
X	X	
X	X	
X	X	
X	X	
X	X	
X	X	

WINDOWS AND DOORS

- Check all locks and dead bolts on your doors and windows.
- Check glazed openings for loose putty.
- Check for broken glass and damaged screens.
- Take down screens (if removable) and clean them.
- Lubricate window hardware.
- Check caulking at doors, windows and all other openings and joints.
- Check all trim for tightness of fit at joints and caulk.
- Check windows and doors for drafts and leaks.
- Caulk doors and windows.
- Check all weather stripping and caulking around doors and windows; replace or repair as needed.

X	X	
X	X	
X	X	
X	X	
X	X	
X	X	
X	X	
	X	
X	X	
X	X	

HEATING AND COOLING

- Have a professional inspect your heating system.
- Schedule an appointment with a chimney sweep and check your chimney cap.
- Clean humidifiers.
- Replace or clean furnace filters.
- Check and replace air conditioning filters.
- Check insulation on hot water pipes.
- Check insulation on attic stairs and hatches.

SPRING	FALL	ANNUAL
	X	
	X	
	X	
X	X	
X	X	
		X
		X

PESTS

- Inspect walls for any holes that rodents can use.
- Inspect for signs of termites and for wood decay.

X	X	
X	X	

CLEANING

- Clean and reseal tile grout.
- Clean range hood filters monthly.
- Clean under heavy appliances.
- Clean refrigerator coils.

X	X	
X	X	
X	X	
X	X	

ROOF MAINTENANCE

- Clean debris from gutters.
- Check for loose, damaged, or missing roofing.
- Replace damaged or missing shingles.
- Check fascias and soffits for paint failure and decay
- Check your roof for water stains or dampness.

X	X	
X	X	
X	X	
X	X	
X	X	

EXTERIOR MAINTENANCE

- Check foundation for cracks.
- Check masonry for cracks and loose joints.
- Check painted surfaces for paint failure
- Check siding and trim for damage and decay.
- Trim trees and bushes away from exterior walls.
- Check sidewalk for cracks and lips.

X	X	
X	X	
X	X	
X	X	
X	X	
X	X	

PROPERTY TAXES

PAYING YOUR PROPERTY TAXES

Bills and statements are made available quarterly. If you are not receiving your property taxes in the mail, you can access them at <http://www1.nyc.gov/site/finance/index.page>.

To pay your taxes:

- Go to www1.nyc.gov/site/finance/pay-now/online.page
- Scroll down to the “Property Tax” section and select the payment method that is right for you.

CONTESTING YOUR PROPERTY TAXES

If you disagree with your assessed value, which directly affects your property taxes, you can challenge it by filing a request for review by the New York City Tax Commission.

To challenge your assessed value:

- Visit <http://www.nyc.gov/html/taxcomm/html/home/home.shtml>
- Fill out form TC108 by **March 16** for 1, 2, or 3 family homes.
- Fill out form TC101 by **March 2** for rental property or 4+ family homes.
- Mail to:
NYC Tax Commission
1 Centre St., Rm. 2400
New York, NY 10007

PROPERTY TAX EXEMPTIONS

As a homeowner, you may qualify for certain property tax exemptions:

- Basic Star
 1. Household must earn \$500,000 or less.
 2. Must be primary residence of at least one owner.
- Enhanced Star
 1. All owners must be 65 or older.
 2. Household must earn \$84,550 or less.
 3. Must be primary residence of at least one owner.
- Senior Citizen Homeowner
 1. All owners must be 65 or older.
 2. Household must earn \$37,399 or less.
 3. Must be primary residence of all owners.
- Disabled Homeowner (cannot be combined with Senior Citizen Homeowner Exemption)
 1. At least one owner must have a documented physical or mental disability.

2. Household must earn \$37,399 or less.
3. Must be primary residence of disabled homeowner.

- Veteran

1. Must have served during:
 - Persian Gulf Conflict (includes Afghanistan and Iraq Conflicts),
 - Vietnam War,
 - Korean War,
 - World War II, or
 - World War I
2. Must be primary residence of veteran homeowner.
3. Must be able to submit a copy of the DD-214 or separation papers with application.

If you qualify for any of these exemptions, complete the form found on the Department of Finance's Property Benefits page at <http://www1.nyc.gov/site/finance/index.page>. Once completed mail to:

NYC Department of Finance
P.O. Box 311
Maplewood, NJ 07040-0311

- Submit your real estate tax exemption application **by March 15** in order to have them begin July 1.
- Double check that your information is correct before submitting.

INSURANCE

Choosing the right home insurance policy is very important. It is imperative to be prepared for unpredictable issues. When choosing an insurer, get recommendations from family and friends to be sure you are working with a company you can trust. You can also check insurance rankings with A.M. Best Company at www.naic.org.

HOME INSURANCE

As a homeowner, there are several policy options for you to choose from. The most common policies include:

- **HO-2:** A Named Peril policy which covers specific perils including fire, smoke, theft, collapse, and hail. Note HO-2 does not cover flood or earthquakes.
- **HO-3:** A more extensive coverage option than HO-2. HO-3 is the most popular option for homeowners and it covers most risk with a handful of exceptions. These exceptions include government action, power failure, vermin, and flood.

FLOOD INSURANCE

Federal Emergency Management Agency has created Flood Insurance Rate Maps (FIRMs) to indicate the degree of flood risk for certain areas and to designate the level of insurance coverage needed to protect buildings and contents. Find more information about flood risks and flood insurance, including FIRMs, visit www.floodsmart.gov. You can also visit the Center for NYC Neighborhoods flood information at: <http://cnycn.org/risingtides/>.

There are two levels of flood coverage:

- **Preferred Risk Policy:** Offers multiple coverage options for residential buildings at low-to-moderate risk of flooding and flood loss. Those who do not qualify for the Preferred Risk Policy may be eligible for a Standard Rated Policy.
- **High-Risk Policies:** There is no standard policy for FIRM-designated high-risk areas. High-risk coverage premiums are calculated based on several different factors including: year of construction, number of floors, location, flood risk, and elevation.

Three Levels of Coverage:

Actual Cost Value:

Replaces your home and contents, while accounting for depreciation.

Replacement Cost:

Pays the cost of rebuilding or repairing your property and contents.

Guaranteed Or Extended Replacement Cost:

Pay the cost of rebuilding or repairing your property and contents, even if the cost is greater than the policy you took out.

FORECLOSURE PREVENTION AND RESCUE SCAMS

If you have been having difficulty paying your mortgage and now facing foreclosure, there is help available. It is best to seek assistance as early as possible.

Once you enter the foreclosure process, you are vulnerable to foreclosure rescue scams. Individuals and companies use various tactics to take advantage of homeowners trying to keep their homes. They can approach homeowners by mail, by phone, in advertisements, and even in-person.

COMMON SCAMS

Loan modification schemes: Homeowners are asked to pay a fee upfront for a loan modification with a money-back guarantee. Upon paying however, the homeowners do not receive a loan modification or a refund of their money.

Title schemes: Scammers convince homeowners to surrender the title of their homes to them in exchange for being allowed to continue occupying it as a renter until they are able to buy it back. However, scammers make sure the title transfers are permanent so the homeowner is not allowed to return to their home.

Forensic audit schemes: Scammers tell homeowners that they will be able to find errors in mortgage documents which could prevent foreclosure. Scammers then charge a fee to find these “errors,” which do not impact the foreclosure process.

WARNING SIGNS

1. A company/person asks for a fee in advance to work with your lender to modify, refinance, or reinstate your mortgage.
2. A company/person guarantees they can stop a foreclosure or get your loan modified.
3. A company/person advises you to stop paying your mortgage company and pay them.
4. A company/person pressures you to sign any paperwork you have not read.
5. A company/person claims to offer “government-approved” loan modifications. Scam artists often pretend to be affiliated with the federal government.
6. A company/person you do not know asks for you to release your personal financial information.

If You Are In Foreclosure And Need Help Contact:

New York City:
311

Center for New York City Neighborhoods:
1-646-786-0888
CNYCN.org

New York State Attorney General:
1-885-HOME-456
AGHomeHELP.com

Loan Modification Scam Alert:
1-888-995-HOPE
LoanScamAlert.org

LANDLORD RESPONSIBILITIES

If you purchased a 2 or 3 family home, you have just become a new landlord. As a landlord, you will be responsible for:

- Identifying tenants to fill vacant unit(s);
- Showing the unit(s) to all who are interested;
- Screening potential tenants for qualifications;
- Signing lease agreements;
- Collecting monthly rent;
- Giving tenants proper and timely notice of rent increases;
- Responding to maintenance issues in the unit(s);
- Performing routine maintenance;
- Planning and paying for improvements to the unit(s);
- Maintaining tenant records and account for rental income; and
- Complying with State and City Rental Regulations.

New York City's Multiple Dwelling Law and Housing Maintenance Code cover every aspect of maintaining a property and providing housing services to tenants. You can get a copy of the Housing Maintenance Code by going to the HPD website www.nyc.gov/hpd.

If you purchased a 2 or 3 family property, you were required to attend landlord-tenant training as part of your counseling requirement. Please refer to the materials from that class which will help you with your responsibilities as a new landlord.

If you own a 3 family property you must register your property within 30 days of your closing. This may have occurred at your closing. Check with your attorney before completing the form again. A brochure has also been included in your Homeowner Folder to assist you with registering and answer any questions you may have.

USEFUL LINKS

UTILITY COMPANIES

Con Edison:

www.coned.com/

National Grid:

www1.nationalgridus.com/NewYork

Long Island Power Authority

www.psegliny.com/

NEW YORK GOVERNMENT ENTITIES

New York City Department of Environmental Protection:

www.nyc.gov/html/dep/html/home/home.shtml

New York City Department of Finance:

www1.nyc.gov/site/finance/index.page

New York City Department of Buildings:

www.nyc.gov/html/dob/html/home/home.shtml

New York City Department of Sanitation:

www1.nyc.gov/site/dsny/index.page

New York City Department of Housing Preservation & Development:

www1.nyc.gov/site/hpd/index.page

New York City Department of Housing Preservation & Development ABCs of Housing:

www1.nyc.gov/assets/hpd/downloads/pdf/ABCs-housing-singlepg.pdf

New York City Council:

council.nyc.gov/html/home/home.shtml

New York City Community Boards:

www.nyc.gov/html/cau/html/cb/cb.shtml

New York State Weatherization Assistance Program:

www.nyshcr.org/Programs/WeatherizationAssistance/

New York City 311 – Government Information and Non-Emergency Services:
www1.nyc.gov/311/index.page

New York City Rent Guidelines Board:
www.nycrgb.org/

Center for NYC Neighborhoods
www.cnycn.org/

NATIONAL GOVERNMENT

National Flood Insurance Program:
www.floodsmart.gov

Consumer Product Safety Commission
www.cpsc.gov

ENERGY EFFICIENCY

Energy Star:
www.energystar.gov/

Enter your zip code and find ways to save on energy bills:
www.hes.lbl.gov/

Green Seal:
www.greenseal.org